

Quick Reference Guide

Life & Disability Small Group Products

February 2016



Small Group Life Insurance		
	Small Group 2-9	Small Group 10-100
Group Size	2-9 eligible lives; at least 2 covered	10-100 eligible lives; at least 2 covered
Rate Basis	Step rates in 5 year age bands	Composite rates
Bill Type	List bill	List bill
Classes	1 classes	Up to 5 classes
Life and AD&D	2-Years Rate Guarantee	2-Years Rate Guarantee
Benefit Offering	Flat amounts, class-based or salary-based	Flat amounts, class-based or salary-based
Minimum Benefit	Benefit options of: \$25,000 \$30,000 \$50,000	\$25,000 (\$15,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to \$25,000)
Maximum Benefit		\$350,000 (L&D UW can quote maximum to \$500,000 on exception basis.)
Salary based benefits	1X salary	1X, 2X or 3X salary (L&D UW can quote 4X or 5X on exception basis.)
Guaranteed Issue Amount	\$30,000	Variable by group.
Age Reduction Schedule	35% at 65 and 50% at 70	Options: <ul style="list-style-type: none"> ▪ 35% at 65 and 50% at 70, or ▪ 50% at 70
Benefits terminate at retirement		(L&D UW can quote on exception basis: <ul style="list-style-type: none"> ▪ 35% at 65, 60% at 70, 72% at 75, 80% at 80, or ▪ 35% at 70, 50% at 75, or ▪ 35% at 65, 40% at 70, 30% at 75, 30% at 80 ▪ No reductions)
Waiver of Premium (Life)	6 month elimination period; for employee disabled prior to 60. Terminates at 65.	6 month elimination period; for employee disabled prior to 60. Terminates at 65.
Living Benefit (Accelerated Death Benefit)	Up to 75%, to maximum of \$125,000	Up to 75%, to maximum of \$250,000
AD&D Riders	Seatbelt, Airbag, Repatriation, Child Education, Coma ¹ , Common Carrier	Seatbelt, Airbag, Repatriation, Child Education, Coma ¹ , Common Carrier
Value Ads	Resource Advisor, Travel Assistance, Special Offers, The Healing Book, ID theft protection & recovery, Beneficiary Companion	
Dependent Life	2-Years Rate Guarantee	2-Years Rate Guarantee
Benefit Options	<ul style="list-style-type: none"> ▪ \$10,000 spouse/\$5,000 each child ▪ \$5,000 spouse/\$2,500 each child *Up to 50% of employee life amount	<ul style="list-style-type: none"> ▪ \$20,000 spouse/\$10,000 each child ▪ \$10,000 spouse/\$5,000 each child ▪ \$5,000 spouse/\$2,500 each child *Up to 50% of employee life amount (L&D UW can quote on exception basis: <ul style="list-style-type: none"> ▪ 15,000 spouse/\$7,500 each child ▪ \$2,000 spouse/\$1,000 each child)
Guaranteed Issue	All amounts are guaranteed issue.	All amounts are guaranteed issue.
Optional Supplemental Life	Not Available	2-Years Rate Guarantee
Benefit Offering	N/A	Flat amounts in increments, flat amounts, or salary-based
Minimum Benefit	N/A	\$25,000 (\$15,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to \$25,000)
Maximum Benefit	N/A	\$300,000 (L&D UW can quote maximum to \$500,000 on exception basis.)

Small Group Life Insurance		
	Small Group 2-9	Small Group 10-100
Salary based benefits	N/A	1X, 2X or 3X salary (L&D UW can quote 4X or 5X on exception basis.)
Guaranteed Issue Amount	N/A	Variable by group
Age Reduction Schedule	N/A	Age reduction schedules matches schedule for Basic Life
Waiver of Premium (Life)	N/A	Included, matches Basic Life
Living Benefits (Life)	N/A	Included, matches Basic Life
Portability	N/A	Included
AD&D	N/A	Included for all employees who select Optional Supplemental Life
Optional Supplemental Dependent Life	Not Available	2-Years Rate Guarantee
Benefit Options	N/A	<ul style="list-style-type: none"> ▪ Spouse, \$10,000 to \$50,000, in \$5,000 increments ▪ Child, \$5,000, \$10,000 or \$15,000 *Up to 50% of employee life amount
Guaranteed Issue	N/A	\$30,000
Optional Voluntary Life	Not Available	2-Years Rate Guarantee
Benefit Offering	N/A	Flat amounts in increments, flat amounts, or salary-based
Minimum Benefit	N/A	\$25,000 (\$15,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to \$25,000)
Maximum Benefit	N/A	\$300,000 (L&D UW can quote maximum to \$500,000 on exception basis.)
Salary based benefits	N/A	1X, 2X or 3X salary (L&D UW can quote 4X or 5X on exception basis.)
Guaranteed Issue Amount	N/A	Variable by group.
Age Reduction Schedule	N/A	Options: <ul style="list-style-type: none"> ▪ 35% at 65 and 50% at 70, or ▪ 50% at 70 (L&D UW can quote on exception basis: <ul style="list-style-type: none"> ▪ 35% at 65, 60% at 70, 72% at 75, 80% at 80, or ▪ 35% at 70, 50% at 75, or ▪ 35% at 65, 40% at 70, 30% at 75, 30% at 80 ▪ No reductions)
Waiver of Premium (Life)	N/A	6 month elimination period; for employee disabled prior to 60. Terminates at 65.
Living Benefits (Life)	N/A	Up to 75%, to maximum of \$250,000
Portability	N/A	Included
AD&D	N/A	Included for all employees who select Optional Supplemental Life
Optional Voluntary Dependent Life	Not Available	2-Years Rate Guarantee
Benefit Options	N/A	<ul style="list-style-type: none"> ▪ Spouse, \$10,000 to \$50,000, in \$10,000 increments ▪ Child, \$5,000, \$10,000 or \$15,000 *Up to 50% of employee life amount
Guaranteed Issue	N/A	\$30,000
Voluntary AD&D	Not Available	Not Available
VAD&D	Voluntary Accidental Death & Dismemberment is not available for SG	

Small Group Disability Insurance		
	Small Group 2-9	Small Group 10-100
Short Term Disability	Not available	2-Years Rate Guarantee
Plans Available	N/A	1/8/13; 1/8/26; 8/8/12; 8/8/13; 8/8/25; 8/8/26; 15/15/11; 15/15/13; 15/15/24; 15/15/26 (L&D UW can quote on exception basis: 1/8/52, 8/8/51, 8/8/52, 15/15/50, 15/15/52, 30/30/9, 30/30/13, 30/30/22, 30/30/26, 30/30/48, 30/30/52)
Salary-Based Benefit Options	N/A	50%, 60% or 67% of weekly earnings up to \$200-\$2,500 subject to the average of top three salaries of the group (L&D UW can quote 40% or 70% on exception basis.)
Flat Benefit Options	N/A	\$200 or \$250 per week (L&D UW can quote \$100 or \$150 on exception basis.)
Minimum Benefit	N/A	\$25 or \$50
Guaranteed Issue Amount	N/A	All amounts guaranteed issue
Partial Disability Benefits	N/A	Included
Integration with Medical	Standard integration with Anthem Condition Care and Future Moms included for members with Anthem health care plan and Anthem Life STD coverage through the same employer.	
Value Ads	Resource Advisor, Newborn & Parenting Resources, Special Offers	
Voluntary Short Term Disability	Not available	2-Years Rate Guarantee
Plans Available	N/A	1/8/13; 1/8/26; 8/8/12; 8/8/13; 8/8/25; 8/8/26; 15/15/11; 15/15/13; 15/15/24; 15/15/26 (L&D UW can also quote on an exception basis: 1/8/52; 8/8/51; 8/8/52; 15/15/50; 15/15/52; 30/30/9; 30/30/13; 30/30/22; 30/30/26; 30/30/48; 30/30/52)
Salary-Based Benefit Options	N/A	50% or 60% of weekly earnings up to \$1,500 subject to the average of top three salaries of the group
Flat Benefit Options	N/A	\$200 or \$250 per week (L&D UW can quote \$100 or \$500 on exception basis.)
Minimum Benefit		\$25 or \$50 (L&D UW can quote \$100 on exception basis.)
Guaranteed Issue Amount	N/A	\$1,500 per week
Partial Disability Benefits	N/A	Included
Pre-Existing Condition Limitation	N/A	3/12 or 12/12
Integration with Medical	N/A	Standard integration with Anthem Condition Care and Future Moms included for members with Anthem health care plan and Anthem Life STD coverage through the same employer.
Value Ads	N/A	Resource Advisor, Newborn & Parenting Resources, Special Offers
Long Term Disability	Not available	2-Years Rate Guarantee
Salary-Based Benefit Options	N/A	50%, 60%, or 67% (L&D UW can quote 40% on exception basis.)
Maximum Monthly Benefit	N/A	\$1,000 to \$15,000 subject to the average of top three salaries of the group
Minimum Monthly	N/A	\$100 or 10%, whichever is greater

Small Group Disability Insurance		
	Small Group 2-9	Small Group 10-100
Benefit		(L&D UW can quote on exception basis: Flat \$50, Flat \$100, the lesser of \$100 or 10%)
Maximum Benefit Duration	N/A	SSNRA (L&D UW can quote on exception basis: 2 years with RBD; 5 years with RBD, to age 65 RBD)
Guaranteed Issue	N/A	All amounts guaranteed issue
Elimination Period	N/A	90 or 180 days
Definition of Disability	N/A	2-year own occupation period, 3-year own occupation period, Own occupation period to SSNRA (L&D UW can quote on exception basis: 5-year own occupation period, To Age 65 own occupation period)
Partial Disability Benefits	N/A	Included, with 12 month Work Incentive Benefit
Social Security Integration	N/A	Family
Pre-existing Condition Limitation	N/A	3/6/12, 3/12, 12/6/24, 12/24 (L&D UW can quote on exception basis: 6/12/24)
Value Ads	N/A	Resource Advisor, Special Offers
Voluntary Long Term Disability	Not available	2-Years Rate Guarantee
Salary-Based Benefit Options	N/A	50% or 60%
Maximum Monthly Benefit	N/A	\$1,000 to \$10,000 subject to the average of top three salaries of the group
Minimum Monthly Benefit	N/A	\$100 or 10%, whichever is greater
Maximum Benefit Duration	N/A	SSNRA (L&D can quote on exception basis: 2 years with RBD; 5 years with RBD, to age 65 RBD)
Guaranteed Issue	N/A	\$6,000
Elimination Period	N/A	90 or 180 days
Definition of Disability	N/A	2-year own occupation period, 3-year own occupation period, SSNRA own occupation period (L&D UW can quote on exception basis: 5-year own occupation period, To Age 65 own occupation period)
Partial Disability Benefits	N/A	Included, with 12 month Work Incentive Benefit
Social Security Integration	N/A	Family
Pre-existing Condition Limitation	N/A	3/6/12, 3/12, 12/6/24, 12/24 (L&D UW can quote on exception basis: 6/12/24)

Key Underwriting Guidelines for Small Group

Basic Life	
Participation Requirements	All eligible employees must participate when coverage is entirely employer-paid. 75% participation is necessary when employee contribution is required. These participation requirements are the same for term life sold with or without medical and for term life sold with or without other life and disability products.
Contribution Amounts	Minimum employer contribution (not including dependent coverage) is 25% for contributory plans and 100% for non-contributory plans.
General employee eligibility	Employees must work at least 30 hours per week. Employees must be actively at work. Retiree coverage is not available.
Open enrollment	No open enrollment for groups with existing coverage. Annual enrollments are allowed but require Evidence of Insurability (EOI).
Optional Supplemental Life	
Participation Requirements	Greater of 20% of eligible employees or 10 employees must enroll.
Contribution Amounts	100% employee-paid.
General employee eligibility	Employees must be enrolled in Group Term Life coverage. Employees must be actively at work. Retiree coverage is not available.
Open enrollment	Open enrollment is not standard, but alternate enrollment options are available. Talk to your Anthem representative for details.
Optional Voluntary Life	
Participation Requirements	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.
Contribution Amounts	100% employee-paid.
General employee eligibility	Employees must work at least 20 hours per week. Employees must be actively at work. Retiree coverage is not available.
Open enrollment	No open enrollment for groups with existing coverage. Annual enrollments are allowed but require Evidence of Insurability (EOI).
Short Term Disability	
Participation Requirements	All eligible employees must participate when coverage is non-contributory (entirely employer-paid). 75% participation is necessary when employee contribution is required.
Contribution Amounts	Minimum employer contribution is 25% for contributory plans and 100% for non-contributory plans.
General employee eligibility	Employees must work at least 30 hours per week. Employees must be actively at work. Retiree coverage is not available.
Stand-alone coverage	Must be sold with basic life or LTD for groups of 2-9. For groups of 10+, may be sold with other Anthem Life products or stand-alone.
Open enrollment	No open enrollment for groups with existing coverage. Annual enrollments are allowed but require Evidence of Insurability (EOI).
Voluntary Short Term Disability	
Participation Requirements	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.
Contribution Amounts	100% employee-paid.
General employee eligibility	Employees must work at least 20 hours per week. Employees must be actively at work. Retiree coverage is not available.
Stand-alone coverage	For groups of 10+, may be sold with other Anthem Life products or stand-alone.
Open enrollment	No open enrollment for groups with existing coverage. Annual enrollments are allowed but require Evidence of Insurability (EOI). 3/12 or 12/12 pre-existing condition limitation options.

Key Underwriting Guidelines for Small Group	
Long Term Disability	
Participation Requirements	All eligible employees must participate when coverage is non-contributory (entirely employer-paid). 75% participation is necessary when employee contribution is required.
Contribution Amounts	Minimum employer contribution is 25% for contributory plans and 100% for non-contributory plans.
General employee eligibility	Employees must work at least 30 hours per week. Employees must be actively at work. Retiree coverage is not available.
Stand-alone coverage	May be sold with other Anthem Life products or stand-alone.
Open enrollment	No open enrollment for existing cases. Annual enrollments are allowed but require Evidence of Insurability (EOI).
Voluntary Long Term Disability	
Participation Requirements	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.
Contribution Amounts	100% employee-paid.
General employee eligibility	Employees must work at least 20 hours per week. Employees must be actively at work. Retiree coverage is not available.
Stand-alone coverage	For groups of 10+, may be sold with other Anthem Life products or stand-alone.
Open enrollment	No open enrollment for existing cases. Annual enrollments are allowed but require Evidence of Insurability (EOI). 3/6/12, 3/12, 12/6/24 or 12/24 pre-existing condition limitation options.
Voluntary Accidental Death & Dismemberment	
VAD&D	Not available for SG.

The benefit descriptions contained in this brochure are intended to be a brief outline of coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

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