



Health · Pharmacy · Dental · Vision · Life · Disability

Your 2017 Small Group Broker Guide

Your guide to everything Anthem dental, vision, life and disability for groups with 2-50 employees



What's inside

More choices with Anthem Blue Cross and Blue Shield (Anthem)

Medical, dental, vision, life and disability	3
Stand-alone plans	4
Combined with Anthem health plans	5
Voluntary options	6

Money talks

Premium discounts	8
Anthem's commission schedule	8

Let us help you

Anthem Connect	10
Small Group (2-50) Underwriting Guidelines	11
Quoting guidelines	13

Pick a plan

Dental Prime and Dental Complete	18
Blue View Vision	19
Group term life	20
Optional supplemental life	21
Optional voluntary life	22
Short-term disability	23
Voluntary short-term disability	24
Long-term disability	25
Voluntary long-term disability	26

Want to know more?

Contact us	28
----------------------	----



More choices with Anthem

Strong alone, better together. Our products are available on a stand-alone basis without a health plan from us or packaged with our health products for connected care that offers more efficiencies and bigger savings. Your clients can also build a benefit program without spending a dime with our voluntary options.



Medical, dental, vision, life and disability

Strong and competitive stand-alone plans

Anthem offers robust and competitively-priced stand-alone dental, vision, life and disability plans. Your clients might prefer to have their health coverage with another carrier, but take a look at what we can offer to supplement that health plan. We offer access to some of the largest dental and vision networks in the country,¹ popular benefits, savings opportunities and life and disability programs that members and their families can use before a life-changing event occurs.

Combining with an Anthem health plan for bigger savings

Your clients can provide a complete benefits package, which may include a combination of health, pharmacy, dental, vision, life and disability, all from one carrier, Anthem. This approach means employees have connected care through Anthem Whole Health ConnectionSM, while your clients have less administrative hassle and spend less energy and time managing their various plans. Also, your clients can save up to 17.5% on their premiums with our bundling discounts.²

Voluntary options with 100% employee pay

Our voluntary benefits offer your clients a way to help keep their health care costs in check and strengthen the value of the benefits program they offer, while boosting employees' satisfaction. And because employees pay 100% of these costs, there is no negative effect on your clients' bottom line.

Over 50% of small group employers felt that administrative integration made purchasing medical, dental, vision, life and disability from the same carrier appealing.*

*Internal research, November 2015.



Check out our dedicated site to help you every step of the way.

anthem.com/specialty

1 Blue Cross Blue Shield Association website: *About Blue Cross Blue Shield Association* (Accessed February 2015):bcbs.com/about-the-association.

2 Discount subject to change without notice.

Stand-alone plans

Anthem offers products that are competitive in design and price, which makes them work well when combined with any health plan.

Dental Prime and Dental Complete

- Access to one of the largest dental preferred provider organization (PPO) networks in the country, allowing employees to find the dentist they prefer to see
- Negotiated discounts with network dentists to save members an average of 33% on covered dental services¹
- Online member tools including *Find a Doctor*, *Ask a Hygienist*, *Dental Cost Estimator*, and *Dental Health Assessment*.
- Flexible plan designs with popular benefits features, such as an annual maximum carryover, brush biopsy, composite fillings, dental implants and no waiting periods
- Ability to submit claims electronically for faster payment²

Blue View Vision

- International Travel Solution – Should a vision emergency strike when traveling abroad, members can find a trusted vision provider, in 20 international destinations³, who offers quality care and authentic frames. They can get 24/7 phone support with translation services in 160 languages if they need help communicating with an eye doctor. To get them by until their new glasses are ready, they can request temporary emergency glasses that can be delivered within 24 hours in most locations. These services are at no cost to our members, and they can even request reimbursement of any out-of-network benefits available to help cover the cost of eye care received.³
- Access to more than 36,000 eye doctors and more than 27,000 locations,⁴ including private practices, online at Glasses.com, ContactsDirect.com and 1-800 CONTACTS, and locally through retail stores such as LensCrafters®, Pearle Vision®, Target Optical®, Sears OpticalSM and JCPenney® Optical
- Savings of 20% off the balance on frames, 35 to 40% off extra pairs of glasses and 15 to 20% on other non-covered materials like lens upgrades, additional supplies of conventional contact lenses, lens treatments, eyewear accessories and more.⁵
- Convenient customer service hours with representatives available seven days a week

- Online member self-service tools, including *Benefits Overviews*, *Check Claim Status* and *Find a Doctor*

Life

- Group term life insurance and accidental death and dismemberment (AD&D) products available on a fully insured (FI), voluntary (employee-paid) or optional (employee buy-up) basis
- Customer-focused service from sale to account implementation to ongoing support, including a designated claim specialist for each group client
- Resource Advisor counseling, financial and legal support services for employees and their families that they can use now and after a life-changing event happens

Disability

- A wide variety of products, including short-term and long-term disability, that are employer-paid or voluntary
- Resource Advisor counseling, financial and legal support services for employees and their families that may help prevent short-term disability claims from happening at all, and Newborn and Parenting Resources to help mothers adjust to a new baby and return to work after maternity leave
- Personal attention for employees who have filed a disability claim through an assigned case manager who will help guide employees through the process and help them access the tools they need to get back to work

1 Anthem Dental, 2015.

2 Anthem Blue Cross and Blue Shield website: Claims Submission (Accessed September 2016): anthem.com

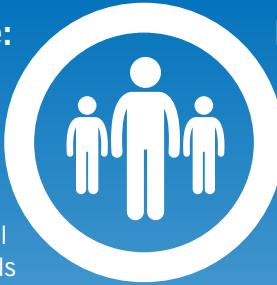
3 Available in Australia, Austria, Brazil, Canada, Chile, China, Columbia, Ecuador, England, France, Germany, Hong Kong SAR, Italy, Japan, Mexico, New Zealand, Peru, Puerto Rico U.S., Spain, and Switzerland.

4 NetMinder, October 2016.

5 Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan.

Your clients will appreciate:

- Submitting only **One** group application
- Having only **One** implementation process
- Reviewing only **One** bill for all products
- Accessing **One** employer services website for all administrative needs



Employees will appreciate:

- Completing only **One** enrollment application
- Receiving only **One** member ID card
- Accessing **One** employee services website for all their needs

Combined with Anthem health plans

Our dental, vision, life and disability plans are connected to our health plans, administratively and clinically. This means we deliver a bigger and better picture of health for employees with less hassle and more savings for your clients.

Administration made easy

Our combined administration services allow new small groups with health, dental, vision, life and disability benefits to enjoy the following administrative conveniences:

- Submitting only one group application
- Having only one implementation process
- Receiving only one bill for all products
- Accessing one employer services website for all administrative needs

Employees will appreciate:

- Completing only one enrollment application
- Receiving only one member ID card
- Accessing one website

Anthem Whole Health Connection

Anthem Whole Health ConnectionSM means our health plans work together with patients and providers — something stand-alone carriers just can't achieve in the same way.

As members visit various providers, including network dentists, eye doctors, primary care doctors and care coordinators, we securely share relevant patient information with those providers through electronic health records. This includes patient summaries, diagnoses, lab results and prescriptions. This sharing of data allows us to create more complete health profiles, which helps identify gaps in care and leads to the delivery of better, more informed care.

Dental Prime and Dental Complete

Members who have one of our dental plans and actively participate in any of our Care Management programs through their Anthem health plan are automatically eligible for an additional dental cleaning or periodontal maintenance procedure, which is a deeper cleaning of the gums, each benefit period. These Care Management programs include the following conditions:

- Diabetes
- Pregnancy
- Heart conditions (heart disease, an enlarged heart and mitral or aortic valve prolapse)
- Organ or bone marrow transplant
- Cancer (any type) treated with chemotherapy
- Head or neck cancer treated with chemotherapy and/or radiation therapy

Blue View Vision

Eye doctors can detect a number of health problems during a routine eye exam. With Anthem Whole Health Connection, we facilitate two-way communication between our network eye doctors and our network primary care doctors. This enables earlier detection of health problems and coordinated action, so members can get the follow-up care and support they need.

Disability

Integration of short-term disability and Anthem health benefits improves employees' health and productivity. We refer disability claimants with certain chronic conditions and pregnancy related claims to the ConditionCare and Future Moms programs. It's included for all group customers with Anthem health benefit plans. Early referral and increased engagement in health and wellness programs may help reduce disability costs and cost of care, and improve the overall member experience.

Voluntary options

We know your clients continuously face the challenges that come with balancing rising health insurance costs with the goal of offering a competitive benefits program that helps attract and retain the best employees. Our voluntary benefits can help resolve those challenges. We offer dental, vision, life and disability on a voluntary basis with low minimum participation requirements: five enrollees for dental; 5 enrollees for vision. For life, 20% of eligible employees must elect coverage, or 5 enrollees, whichever is greater. For disability, 20% of eligible employees must elect coverage, or 10 enrollees, whichever is greater. And because the employees pay 100% of these costs, there is no effect on your clients' bottom line.

Challenge	Anthem's solutions
 Controlling benefit costs	Broaden benefit choices to offer a complete benefits program, with no direct cost to the employer.
 Attracting and retaining employees	Improve employees' satisfaction, engagement and loyalty with a strong, complete benefits program.



Your clients win

Boosting employees' satisfaction and loyalty
Building employees' benefits program without spending a dime



Employees win

Enjoying discounted group rates
Paying premiums easily through payroll deduction



You win

Strengthening client relationships and competitive differentiation
Leveraging a new revenue source



Check out all the health and wellness tools and resources we offer to help your clients' employees get healthier.
healthandwellness.anthem.com/abcbs/



Money talks

Bundling coverage provides your clients with a way to help improve their employees' health and also saves your clients money, up to a 17.5% discount on their premiums.

Premium discounts

Your clients can save 5% on dental, vision, life and disability premiums when they purchase dental and add vision, life and/or disability coverage.¹

Sign up for and save
Dental + vision	5% on dental and 5% on vision premiums
Dental + life	5% on dental and 5% on life premiums
Dental + short-term disability (STD)	5% on dental and 5% on STD premiums
Dental + long-term disability ² (LTD)	5% on dental and 5% on LTD premiums

1 Discount only applies when new Anthem dental coverage is purchased with an additional Anthem vision, life, STD and/or LTD product. Discount also only applies to dental and vision groups with 2-50 employees and life and disability groups with 2-50 employees.

2 If LTD is sold with STD, only the STD rate qualifies for the 5% discount.

Also, your clients can save up to 12.5% on dental and vision with our Medlock pricing. Discount applies when Anthem health and dental and/or vision enrollments match — member for member.*

Anthem's commission schedule

Small group dental 2-50	
Dental Prime and Dental Complete (employer-paid and voluntary)	10% first year, 6% thereafter
Dental Affordable Care Act plans (stand-alone pediatric, family)	10% first year, 10% thereafter
Small group vision 2-50	
Full-service and material-only plans (employer-paid and voluntary)	10%
Small group life and disability 2-50	
Life, AD&D	10%
Short-term disability	15%
Long-term disability	15%
Optional/Voluntary (10-50)	
Optional/voluntary products	15%

This is intended to be a summary and is subject to change. Anthem reserves the right to interpret the terms and conditions of these programs, including eligibility, calculation and payout, and may terminate this program at any time. Only a definitive agreement in writing by you and an authorized Anthem representative will be binding upon Anthem to have any liability thereafter.



5% bundling discount
up to 12.5% Medlock pricing +
happy clients



Get more information about dental, vision, life and disability by visiting anthem.com/specialty.



Let us help you

Your clients aren't in this alone and neither are you. The Anthem Connect Team is there to answer any question and provide any assistance you may need – from quotes to participation guidelines, new business to renewals and everything in between.

Let us help you (continued)

Anthem Connect

Our team of experts can:

- Give you rates and quickly run quotes.
- Discuss plan options for alternate benefits or lower rates.
- Assist you with using our website so you can run quotes anytime – you'll get your own Broker self-service user ID and password.
- Answer questions about participation guidelines.
- Assist with new business implementation.
- Help make renewals smooth and easy.



1-866-956-8602
connect@anthemdentaladmin.com

We offer dedicated Broker support for Anthem Small Group plans.

Personal attention makes a world of difference. You know that first-hand. That extra attention and support you give your clients strengthens your relationships with them. Well, now it's your turn to get the personal attention that can help make your job easier – and help you help your clients.

Our Anthem Connect Team is your direct connection.

Whether you write a lot of small group dental, vision, life and disability business or just a little every year, getting the answers and support you need quickly and easily is always important. And now you have a direct connection to benefit experts who can help you with quotes, explain participation requirements or walk you through plan options. You'll have more time to focus on growing your business, making sure all details are covered and keeping your clients happy.

Our Connect Team is an exclusive service – it's not a general customer service line. Think of our team as your personal Broker concierge service for pre- and post-sales support.

Our Broker support specialists are on hand in two convenient ways.

When you need a quote, want to compare rates on different plans, have a question about a benefit or are working through a dental renewal, your Broker support specialist is just a phone call or email away.

- Call: 1-866-956-8602
- Email: connect@anthemdentaladmin.com

You'll get personal service – not lip service.

Our Connect Team was created to help specifically with your small groups. So feel free to contact us with any type of plan question. We won't leave you hanging or send you somewhere else to dig up the information you need. We can't say it enough – we're here for you.

Take a look at this quick and easy-to-access resource dedicated to help you add value to your clients' benefits.
specialtybenefits.info/oh/producertalk

Small Group (2-50) Underwriting Guidelines

Dental

- Participation requirements:
 - Employer-paid dental sold stand-alone or with medical: Groups with 2-4 employees require 100% participation. For groups with five or more eligible employees, a minimum of two employees must enroll, with a minimum of 60% of the net eligible employees.
 - Voluntary dental sold stand-alone or with medical: A minimum of five employees must enroll in the stand-alone dental products. There is no further participation requirement.
- There are no contribution requirements for dental.
- Orthodontic coverage is available for groups of 10 or more enrolled in the Classic, Enhanced and Voluntary programs.
- No waiting periods for employer-paid plans. A 12-month waiting period applies to employee-paid (voluntary) major and orthodontic services.
- Rate guarantee options of 12 or 24 months.
- Medlock is available when selected and Anthem health and dental and/or vision enrollments match - member for member.

Vision

- Participation requirements:
 - Employer-paid vision sold alongside medical and/or dental: Minimum of two enrolled employees. Vision participation must match medical and/or dental participation; if less, must be at least 50% of total eligible employees.
 - Employer-paid vision sold stand-alone: Minimum of two enrolled employees; must be at least 50% of total eligible employees.
 - Voluntary vision sold stand-alone or with medical and/or dental: Minimum of 5 enrolled employees.
- Contribution requirements:
 - Employer-paid: Minimum 50% employer contribution of the individual tier premium rate.
 - Voluntary: Less than 50% employer contribution of the individual tier premium rate.
- 24-month rate guarantee
- No waiting periods

- Dual option with Blue View Vision plans (employer can select two plans to offer to employees):
- Employer-paid vision plans: Dual option requires at least 10 net eligible employees. In addition, two or more employees must enroll in each option.
- Voluntary vision plans: Dual option requires at least 10 net eligible employees. In addition, five or more employees must enroll in each option. You may not pair a voluntary vision plan with an employer-sponsored vision plan.

Life and Disability

These underwriting guidelines apply to all Life and Disability products. Additional guidelines for each product are shown below.

- 24-month rate guarantee.
- Group must have been in business at least one year.
- Employees must be actively at work.
- Retiree coverage is not available.
- No more than 50% of any group may be related by marriage or blood.
- 1099 workers/contractors are not eligible for coverage.
- May be sold with other Anthem products or as stand-alone.
- Employee eligibility: Standard is 30 hours per week.

Group Term life

- Participation requirements:
 - All eligible employees must participate when coverage is entirely employer-paid (Religious waiver allowed with written documentation.)
 - 75% of eligible employees must participate when employee contribution is required. (These participation requirements are the same for group term life sold with or without medical and for term life sold with or without other life and disability products).
- Contribution requirements: Minimum employer contribution (not including dependent coverage) is 25% for contributory plans and 100% for non-contributory plans.
- Benefit may vary by class based on employer offering by class up to maximum number of classes (2-9, 1 class; 10-50, 5 classes). No more than 2.5 X difference in life benefit amount between classes. No carve outs allowed.
- No Open Enrollment allowed. Annual Enrollments are allowed for contributory coverage, late enrollees are subject to Evidence of Insurability.

Optional supplemental life and optional voluntary life

- Optional supplemental life must be sold with group term life. Optional voluntary life is sold as stand-alone.
- Participation requirement: Greater of 20% of eligible employees or 5 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived and a minimum of 5 enrolled employees is required.
- Contribution requirement: 100% employee-paid.
- Optional supplemental life only - employees must be enrolled in Group Term Life coverage.
- No Open Enrollment allowed. Annual Enrollments are allowed, late enrollees are subject to Evidence of Insurability.

Short-term disability and long-term disability

- Participation requirements:
 - All eligible employees must participate when coverage is entirely employer-paid.
 - 75% of eligible employees must participate when employee contribution is required.
- Short-term and long-term disability are available independent of each other.
- Contribution requirements: The minimum employer contribution for STD insurance coverage is 25% for contributory plans and 100% for non-contributory plans.
- No Open Enrollment allowed. Timely enrollment is required for new employees. Employees hired after the effective date of the plan will become eligible for insurance after completing the waiting period specified in the policy.
- Short-term disability does not replace the state mandated benefits of CA, NY, NJ, HI, PR or RI. This plan will integrate or offset with the state-mandated coverage where employees covered by such plans exist at time of claim. If the census data provided for a quote includes state location at the employee level, the state-mandated plan benefits will be considered in setting our pricing.

Voluntary short-term and long-term disability

- Participation requirement: 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.
- Voluntary short-term and voluntary long-term disability are available independent of each other.
- Contribution requirements: no employer contribution.
- No Open Enrollment allowed. Annual enrollments are allowed but require Evidence of Insurability. Pre-existing condition limitation applies.

This information is intended to be a brief outline of life and disability underwriting guidelines and not intended to be a complete description of the underwriting policies. Each group is underwritten individually and other underwriting factors apply. Anthem may decline to quote on a group. Groups in certain SIC classifications are not eligible for coverage. In the event of a conflict between a Proposal and this document, the terms of the Proposal will prevail.

Quoting guidelines

To help your clients get the most timely, accurate and competitive quote for their 2-50 business, please provide the following information:

Dental and vision (2-50)

Minimum information needed to quote:

- Census (including gender; date of birth (DOB); ZIP codes; enrolled dental tier)
- Tier structure (four-tier rates)
- Total number of eligible employees (for quoting dental).
- Total number of employees currently enrolled or expected to enroll in vision (for quoting vision).
- Plan design
- Current rates

Additional information for the most competitive quote:

- Renewal rates/rate history
- Current carrier certificate

Group term life (2-50), Optional Supplemental Life (10-50), Optional Voluntary Life (10-50)

Minimum information needed to quote:

- Census (including gender; DOB; class structure with benefits; salary, if salary-based benefit; ZIP codes)
- Plan design
- Employer contribution percentage (not needed for optional supplemental life or optional voluntary life)

Additional information for the most competitive quote:

- Current rates
- Renewal rates
- Current carrier certificate (optional, to match plan design)
- Optional life and dependent life census with DOB, gender, benefit amounts

Short-term disability (2-50), Voluntary short-term disability (10-50)

Minimum information needed to quote:

- Census (including DOB; gender; salary; class structure with benefits; ZIP codes)
- Plan design
- Employer contribution percentage (not needed for VSTD)

Additional information for most competitive quote:

- Current rates
- Renewal rates
- Current carrier certificate

Long-term disability (2-50), Voluntary long-term disability (10-50)

Minimum information needed to quote:

- Census (including DOB; occupation; gender; salary; class structure with benefits; ZIP codes)
- Plan design
- Employer contribution percentage (not needed for VLTD)

Additional information for the most competitive quote:

- Current rates
- Renewal rates
- Current carrier certificate
- Employees' occupations



**Need help quoting,
finding forms or
marketing materials?**

**Log into the Producer Toolbox at
anthem.com.**

How to get a quote

- Generate a medical, dental, vision, life and/or disability quote utilizing our self-service quoting tool called Small Group Quote Tool (SGQT), available on anthem.com.
- Contact Anthem Connect at 1-866-956-8602 or connect@anthemdentaladmin.com.
- For groups with 26+ (and for Life and Disability quotes for groups of 10+) lives, there may be additional plan and rate flexibility so please contact your Anthem Sales Representative.





Pick a plan

Our variety of plan options for dental, vision, life and disability coverage means your clients will be able to find a plan that's right for their employees' health needs and their own business needs.

Dental Prime and Dental Complete (2-50)

	Value		Classic		Enhanced		Voluntary	
	Passive	Active	Passive	Active	Passive	Active	Passive	Active
Diagnostic and preventive services (in network/ out of network)	100%/100%	100%/80%	100%/100%	100%/80%	100%/100%	100%/80%	100%/100%	100%/80%
Basic services (in network/ out of network)	80%/80%	80%/60%	80%/80%	80%/60%	90%/90%	90%/70%	80%/80%	80%/60%
Major services (in network/ out of network)	Not covered		50%/50%		60%/60%	60%/50%	50%/50%	
Endodontic, periodontal and oral surgery services	Basic		Basic or Major		Basic		Basic or Major	
Dental implants	Not covered		Covered or not covered		Covered or not covered		Covered or not covered	
Posterior composites	Benefit as amalgam		Benefits as amalgam or covered		Benefits as amalgam or covered		Benefits as amalgam or covered	
Orthodontia	Not covered		Not covered or 50% children only, 50% children and adult		Not covered, 50% or 60% children only or 50% children and adult		Not covered or 50% children only	
Annual deductible (per person/family)	\$50/\$150		\$50/\$150		\$50/\$150		\$50/\$150	
Annual benefit maximum and orthodontia maximum	\$1,000		\$1,000, \$1,500 or \$2,000		\$1,500 or \$2,000		\$1,000 or \$1,500	
Waiting periods (major and orthodontia)	No waiting period		No waiting period		No waiting period		12-month waiting period	
Annual maximum carryover	Not included		Optional		Optional		Not included	
Out-of-network reimbursement	Maximum allowable charge or 90th		Maximum allowable charge or 90th		90th		Maximum allowable charge or 90th	
Dental network	Dental Prime or Dental Complete		Dental Prime or Dental Complete		Dental Prime or Dental Complete		Dental Prime or Dental Complete	

2017 Blue View Vision (2-50)

These plans are available on an employer-paid basis, or on a voluntary basis for groups with five or more enrolled employees.

CY = calendar year

Plan	Copay ¹ for eye exam/eyeglass lenses	Allowance ^{1,2} for frames/contact lenses allowance	Eye exam (frequency per calendar year)	Eyeglass lenses (frequency per calendar year)	Frames (frequency per calendar year)	Contact lenses (frequency per calendar year)
Full Service Plan A1	\$10/\$0	\$130/\$130	Once per CY	Once per CY	Once per CY	Once per CY
Full Service Plan A2	\$15/\$0	\$120/\$115	Once per CY	Once per CY	Once per CY	Once per CY
Full Service Plan A3	\$10/\$10	\$130/\$130	Once per CY	Once per CY	Once per CY	Once per CY
Full Service Plan A4	\$10/\$20	\$130/\$130	Once per CY	Once per CY	Once per CY	Once per CY
Full Service Plan A5	\$20/\$20	\$130/\$130	Once per CY	Once per CY	Once per CY	Once per CY
Full Service Plan A6	\$10/\$25	\$130/\$130	Once per CY	Once per CY	Once per CY	Once per CY
Full Service Plan B1	\$10/\$0	\$130/\$130	Once per CY	Once per CY	Once every other CY	Once per CY
Full Service Plan B2	\$10/\$20	\$100/\$100	Once per CY	Once per CY	Once every other CY	Once per CY
Full Service Plan B3	\$10/\$20	\$130/\$130	Once per CY	Once per CY	Once every other CY	Once per CY
Full Service Plan B4	\$20/\$20	\$130/\$130	Once per CY	Once per CY	Once every other CY	Once per CY
Full Service Plan B5	\$10/\$10	\$130/\$130	Once per CY	Once per CY	Once every other CY	Once per CY
Full Service Plan B6	\$10/\$25	\$130/\$130	Once per CY	Once per CY	Once every other CY	Once per CY
Full Service Plan C1	\$10/\$0	\$130/\$130	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C2	\$10/\$20	\$130/\$130	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C3	\$20/\$20	\$130/\$130	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C4	\$25/\$0	\$120/\$115	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C5	\$10/\$20	\$100/\$100	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C6	\$20/\$20	\$100/\$100	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C7	\$20/\$20	\$130/\$80	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C8	\$10/\$25	\$130/\$130	Once per CY	Once every other CY	Once every other CY	Once every other CY
Full Service Plan C9	\$30/\$30	\$100/\$100	Once per CY	Once every other CY	Once every other CY	Once every other CY
Materials Only Plan M01	Not covered/\$10	\$130/\$130	Not Covered	Once per CY	Once per CY	Once per CY
Materials Only Plan M02	Not covered/\$10	\$130/\$130	Not Covered	Once per CY	Once every other CY	Once per CY
Materials Only Plan M03	Not covered/\$0	\$130/\$130	Not Covered	Once per CY	Once per CY	Once per CY
Materials Only Plan M04	Not covered/\$20	\$130/\$130	Not Covered	Once per CY	Once every other CY	Once per CY
Materials Only Plan M05	Not covered/\$20	\$130/\$130	Not Covered	Once per CY	Once per CY	Once per CY
Materials Only Plan M06	Not covered/\$0	\$130/\$130	Not Covered	Once per CY	Once every other CY	Once per CY
Exam Only Plan E01 ³	\$0/Not covered	Not covered	Once per CY	Not covered	Not covered	Not covered
Exam Only Plan E02 ³	\$5/Not covered	Not covered	Once per CY	Not covered	Not covered	Not covered
Exam Only Plan E03 ³	\$10/Not covered	Not covered	Once per CY	Not covered	Not covered	Not covered
Exam Only Plan E04 ³	\$15/Not covered	Not covered	Once per CY	Not covered	Not covered	Not covered
Exam Only Plan E05 ³	\$20/Not covered	Not covered	Once per CY	Not covered	Not covered	Not covered

1 Amounts reflect in-network copays and allowances.

2 Non-elective contacts covered in full.

3 These are retention plans only.

Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both.

Group term life (2-50)

	Group size 2-9	Group size 10-50
Rate guarantee	Two years	
Guaranteed issue amounts	\$50,000 for 2-9 lives. Medical questionnaires are required for coverage above the guaranteed issue amount and for late enrollees.	Variable by group size. Employees qualify for guaranteed issue benefit amounts based on the group size, as well as industry and occupation classes. Medical questionnaires are required for coverage above the guaranteed issue amount and for late enrollees.
Benefit amounts	<p>Specific dollar amount of \$25,000, \$30,000 or \$50,000</p> <p>One-time annual salary, up to a maximum benefit of \$100,000</p>	<p>A specific dollar amount, from \$25,000 to \$350,000 (\$10,000, \$15,000, \$20,000 benefit available for groups that also purchase Optional Supplemental Life. Must be quoted by underwriting.).</p> <p>One, two or three times salary up to a maximum benefit of \$350,000</p> <p>L&D Underwriting can quote four or five times salary and will be considered based on group characteristics and volume based on UW discretion</p> <p>\$500,000 benefit maximum will be considered based on group characteristics and volume based on UW discretion</p>
Age reductions	<p>Benefits are reduced by 35% at age 65 and 50% at age 70.</p> <p>Benefits terminate at retirement.</p>	<p>Standard: Benefits are reduced by 35% at age 65 and 50% at age 70.</p> <p>Option: 50% reduction at age 70. Benefits terminate at retirement.</p>
Accidental death and dismemberment (AD&D) benefits	<p>Included</p> <p>AD&D includes extra benefits: Seat belt benefit, airbag benefit, child education, repatriation, common carrier benefit, coma benefit.</p>	
Dependent life	<p>\$10,000 spouse/\$5,000 child age 15 days to 26 years</p> <p>\$5,000 spouse/\$2,500 child age 15 days to 26 years</p>	<p>Single options or multiple options under a class-based plan are available.</p> <p>– \$20,000 spouse/\$10,000 child age 15 days to 26 years</p> <p>– \$10,000 spouse/\$5,000 child age 15 days to 26 years</p> <p>– \$5,000 spouse/\$2,500 child age 15 days to 26 years</p>
Waiver of premium	Standard for employee coverage. If an employee under age 60 becomes disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.	
Living benefit (accelerated death benefit)	Standard. If an employee has a terminal illness, pays up to 75% of the life benefit, up to \$125,000 for groups 2-9, \$250,000 for groups of 10-50.	
Continuation of coverage	<p>Standard. If coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium.</p> <p>If coverage ends due to a disability, employees can get up to six months.</p>	
Value Added Services	Resource Advisor member assistance program, Travel Assistance, and Special Offers discount program are included.	

Optional supplemental life (10-50)

Group size 10-50	
Rate guarantee	Matches the group term life rate guarantee
Guaranteed issue amounts	Varies by group size. Employees qualify for guaranteed issue benefit amounts based on the group size, as well as industry and occupation classes. Medical questionnaires are required for coverage above the guaranteed issue amount and for late enrollees.
Age reductions	Age reduction schedule matches the reduction schedule for Group Term Life.
Benefit amounts	<p>Specific dollar amount of \$25,000 to \$300,000, benefit in increments of \$5,000 or one, two or three times annual salary up to \$300,000. A lower maximum may be set by Underwriting. Each employee's benefit cannot be more than five times his or her salary.</p> <ul style="list-style-type: none"> – \$10,000 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 – \$500,000 benefit maximum will be considered based on group characteristics and volume based on Underwriting discretion
Accidental death and dismemberment (AD&D) benefits	Optional plan feature at the employer's discretion.
Dependent life	<p>Dependent coverage may not exceed 50% of the employee's life benefit amount.</p> <p>Spouse coverage: \$10,000 to \$50,000 in increments of \$5,000</p> <p>Dependent coverage: \$5,000, \$10,000 or \$15,000 for each child</p> <p>Dependent life guaranteed issue limit: Spouse: \$30,000 Child: All coverage is guaranteed issue</p>
Waiver of premium	Standard. Waiver of premium for optional supplemental life coverage matches the basic life waiver of premium terms elected by each group.
Living benefit (accelerated death benefit)	Standard. If an employee has a terminal illness, pays up to 75% of the life benefit, up to \$250,000.
Continuation of coverage	Standard. If coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium; if due to a disability, up to six months.
Conversion	Employees and their dependents may have the right to convert to an individual whole life policy if coverage is terminated.
Portability	Standard. Employees under age 65 may keep their coverage if they have been covered under the plan for at least 12 months and apply within 31 days of ending employment. Coverage ends at age 70.
Value Added Services	Resource Advisor member assistance program, Travel Assistance, and Special Offers discount program are included.

Optional voluntary life (10-50)

Group size 10-50	
Rate guarantee	Two years
Guaranteed issue amounts	Varies by group size. Employees qualify for guaranteed issue benefit amounts based on the group size, as well as industry and occupation classes. Medical questionnaires are required for coverage above the guaranteed issue amount and for late enrollees.
Age reductions	Benefits are reduced by 35% at age 65 and 50% at age 70. Benefits terminate at retirement. Option: Benefits are reduced by 50% at age 70.
Benefit amounts	<p>Specific dollar amount of \$25,000 to \$300,000, benefit in increments of \$5,000 or one, two or three times annual salary, up to \$300,000 depending on group size. A lower maximum may be set by Underwriting.</p> <p>Each employee's benefit cannot be more than five times his or her salary.</p> <ul style="list-style-type: none"> – \$10,000 benefit will be considered for groups that have other classes with higher coverage amount that makes the average for all classes at or close to \$25,000 – \$500,000 benefit maximum will be considered based on group characteristics and volume based on Underwriting discretion
Accidental death and dismemberment (AD&D) benefits	Optional feature at the employer's discretion.
Dependent life	<p>Optional dependent coverage may not exceed 50% of the employee's life benefit amount.</p> <ul style="list-style-type: none"> – Spouse coverage: \$10,000 to \$50,000 in increments of \$5,000 – Dependent coverage: \$5,000, \$10,000 or \$15,000 for each child – Dependent life guaranteed issue limit: <ul style="list-style-type: none"> – Spouse: \$30,000 – Child: All coverage is guaranteed issue
Waiver of premium	Standard for employee coverage. If an employee under age 60 becomes disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.
Living benefit (accelerated death benefit)	Standard. If an employee has a terminal illness, the plan pays up to 75% of the life benefit, up to \$250,000.
Continuation of coverage	Standard. If coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium; if due to a disability, up to six months.
Conversion	Employees and their dependents may have the right to convert to an individual whole life policy if coverage is terminated.
Portability	Standard. Employees under age 65 may keep their coverage if they have been covered under the plan for at least 12 months and apply within 31 days of ending employment. Coverage ends at age 70.
Value Added Services	Resource Advisor member assistance program, Travel Assistance, and Special Offers discount program are included.

Short-term disability (2-50)

	Group size 2-9	Group size 10-50
Benefit features	<ul style="list-style-type: none"> – Residual benefit included. – Work Retention Assistance included. 	
Rate guarantee	Two years	
Rate basis	Age-banded rates (each employee's premium is based on the group's rate table, using five-year age bands).	Composite rates (each employee's premium is based on the group rate, regardless of age).
Guaranteed issue	2-5 employees: \$500 per week. Medical questionnaires are required for amounts over \$500. 6+ employees: all amounts are guaranteed issue.	
Benefit payments	<p>60% or 67% (67% option for non-contributory plans) of weekly earnings or specific dollar amount of \$250 per week.</p> <p>Maximum benefit available \$200 to \$1,350 per week subject to the average of the top three salaries in the group. A lower maximum benefit may be set by Underwriting.</p>	<p>– 50%, 55%, 60% or 67% (67% option for non-contributory plans) of weekly earnings or specific dollar amount of \$200 or \$250 per week.</p> <p>– 40%, 70% available at Underwriting discretion. (70% option for non-contributory plans) \$100 or \$150 available at Underwriting discretion.</p> <p>Maximum benefit available \$200 to \$2,500 per week subject to the average of the top three salaries in the group. A lower maximum benefit may be set by Underwriting.</p>
Benefit elimination period	<p>Plan benefits can begin:</p> <ul style="list-style-type: none"> – On the first day for disability caused by an accident, and on the eighth day for an illness-related disability. – On the eighth day for disability caused by an accident or illness. – On the 15th day for disability caused by an accident or illness. 	
Benefit periods	13 weeks or 26 weeks	13 weeks or 26 weeks. (9, 11, 12, 22, 24, or 25 weeks are also available to coordinate with LTD.)
First day hospital coverage	N/A	
Integrated short-term disability and Anthem health plans	Basic integration with ConditionCare and Future Moms included for groups that also have Anthem health plans.	
Value Added Services	Resource Advisor member assistance program, Newborn and Parenting Resources, and Special Offers discount program are included.	

Voluntary short-term disability (10-50)

Group size 10-50	
Rate guarantee	Two years
Rate basis	Age-banded rates (each employee's premium is based on the group's rate table, using five-year age bands.)
Guaranteed issue	\$1,500
Benefit payments	50%, 55% or 60% of weekly earnings or a specific dollar amount of \$200 or \$250 per week. Maximum benefit is \$1,500 per week subject to the average of the top three salaries in the group. Underwriting may set a lower maximum benefit.
Benefit elimination period	Plan benefits can begin: – On the first day for disability caused by an accident, and on the eighth day for an illness-related disability. – On the eighth day for disability caused by an accident or illness. – On the 15th day for disability caused by an accident or illness.
Benefit periods	13 weeks or 26 weeks. (9, 11, 12, 22, 24 or 25 weeks are also available to coordinate with LTD.)
Pre-existing condition	3/12 or 12/12
First day hospital coverage	N/A
Integrated short-term disability and Anthem health plans	Basic integration with ConditionCare and Future Moms included for groups that also have Anthem health plan.
Value Added Services	Resource Advisor member assistance program, Newborn and Parenting Resources, and Special Offers discount program are included.

Long-term disability (2-50)

	Group size 2-9	Group size 10-50
Rate guarantee	Two years	
Guaranteed issue	2-5 employees: Medical questionnaires are required. 6+ employees: All standard benefit amounts are guaranteed issue.	
Maximum benefit period options	Gold Plan: To age 65 with reducing benefit duration Silver Plan: Five years with reducing benefit duration Bronze Plan: Two years with reducing benefit duration	To Social Security normal retirement age (standard) Can also quote with Underwriting approval: <ul style="list-style-type: none">– Two years with reducing benefit duration– Five years with reducing benefit duration– To age 65 with reducing benefit duration
Percentage of salary benefit	60%	50%, 60% and 67%* (L&D Underwriting can also quote 40% on an exception basis)
Benefit maximum (per month)	\$3,000 or \$6,000	\$1,000 to \$6,000
Elimination period	Gold Plan: 90 or 180 days Silver Plan: 90 or 180 days Bronze Plan: 180 days	90 or 180 days
Pre-existing condition	12/6/24	3/12, 3/6/12, 12/24, 12/6/24 (L&D Underwriting can also quote 6/12/24 on an exception basis)
Partial disabilities	12-month work incentive benefit, then part-time earnings are offset using a proportionate loss formula.	
Benefit features	Maternity benefits: Coverage for pregnancy is the same as coverage for any illness-related disability. Additional benefits also included: 12-month work incentive benefit, vocational rehabilitation benefit with 5% incentive, work retention assistance Workplace modification benefit	
Value Added Services	Resource Advisor member assistance program and Special Offers discount program are included.	

Voluntary long-term disability (10-50)

Group size 10-50	
Rate guarantee	Two years
Rate basis	\$6,000
Pre-existing condition	3/6/12, 3/12, 12/24, 12/6/24, (L&D UW can also quote 6/12/24 on an exception basis)
Benefit payments	50% of monthly earnings 60% of monthly earnings
Benefit maximum (per month)	\$6,000
Elimination period	90 or 180 days
Maximum benefit period options	To Social Security normal retirement age Can also quote with Underwriting approval: – Two years with reducing benefit duration – Five years with reducing benefit duration – To age 65 with reducing benefit duration
Partial disabilities	12-month work incentive benefit, then part-time earnings are offset using a proportionate loss formula.
Benefit features	Maternity benefits: Coverage for pregnancy is the same as coverage for any illness-related disability. Additional benefits also included: 12-month work incentive benefit, vocational rehabilitation benefit with 5% incentive, work retention assistance. Workplace modification benefit.
Value Added Services	Resource Advisor member assistance program and Special Offers discount program are included.



Contact us

New case submissions

Anthem Blue Cross and Blue Shield

Mail Point: KY0304-A621
13550 Triton Park Road
Louisville, KY 40223
email: SGNB_KY-Wellpoint@anthem.com

Producer services

Anthem Connect Team:
1-866-956-8602
connect@anthemdentaladmin.com

Dental

1-877-604-2156

Group online services: anthem.com
Member online services: anthem.com/mydentalvision
Claim address: P.O. Box 1115
Minneapolis, MN 55440-1115

Vision

Group Customer Service:
1-866-723-0515
anthem.com

Member online services: anthem.com

Claim address:
Blue View Vision
P.O. Box 8504
Mason, OH 45040-7111

Life and disability

Enrollment and billing: 1-855-250-7764
Member services: 1-855-330-1107
Group online services: anthem.com

Life

Life Claims Service Center
P.O. Box 105448
Atlanta, GA 30348-5448
Phone: 1-800-552-2137
Fax: 1-877-305-3901
lifeanddisabilityclaims@anthem.com

Disability

Disability Claims Service Center
P.O. Box 105426
Atlanta, GA 30348-5426
Phone: 1-800-232-0113
Fax: 1-800-850-0017
lifeanddisabilityclaims@anthem.com



Visit our dedicated site to
help you every step of
the way.

anthem.com/specialty



Health · Pharmacy · Dental · Vision · Life · Disability