

Disability Insurance from Anthem Life & Disability Insurance Company



When it comes to disability insurance, our focus is on getting your employees back to health, back to work and back to life.

When you choose disability insurance from Anthem Life, not only can your employees count on prompt benefit payments, but also dedicated support services and tools to help them get back on track.

anthemlife.com

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.



Disability plans that help employees live better

It's simple. When it comes to disability insurance, our focus is on getting your employees back to health, back to work and back to life. When you choose disability plans from Anthem Life, your employees count on prompt, smooth benefit payments. And they can count on support services and tools that help them get back on track.

Short-term disability

We know how important it is to keep your employees healthy and productive. And to get them back to work quickly and safely. We have real answers for the many issues that can keep them on short-term leave longer than expected. We aim to shorten disability leave – and in some cases, we can even avoid it. Some solutions include:

- ▶ Work retention assistance so employees can stay at work, and vocational rehabilitation to help them get back to work safely and quickly.
- ▶ Referrals to our Resource Advisor program to help with everything from legal advice to finding child care.
- ▶ Referrals to your employee assistance or behavioral health programs.
- ▶ Newborn and Parenting Resources phone and online coaching to help new mothers go back to work after maternity leave.
- ▶ Our SpecialOffers@AnthemSM program, which provides discounts on things to help improve health like gym memberships, coaching programs, eyewear and more.
- ▶ Handling your FMLA program to help track absences (for groups of 500 or more).

We offer a variety of disability plans, so you can tailor a benefits program to fit your budget and meet your employees' needs. Options include:

- ▶ Short-term disability insurance
- ▶ Voluntary short-term disability insurance
- ▶ FMLA management
- ▶ Long-term disability insurance
- ▶ Voluntary long-term disability insurance

Long-term disability

When it comes to long-term disability, our goal is getting employees well enough to go back to work or helping them adjust to their “new normal” if they can’t. Since employees are gone for a longer period of time, we also offer these resources.

- ▶ If you have your short-term and long-term disability plans with us, the claim process from short-term to long-term disability is seamless.
- ▶ Our case managers can find ways to help people go back to work. That includes things like adapting work spaces, equipment or work duties. And if that doesn’t work, we can help employees with job training or a new job search.
- ▶ We can help employees file for Social Security benefits. And help them understand how that will affect their finances.

Benefit administration made easy

We provide hassle-free claim service. And we do everything we can to make the benefit check process smooth and efficient. Our claim metrics, including claim turn around time, audit process and payment accuracy, are outstanding, exceeding industry standards in a recent consultant audit.¹

But we go beyond providing benefit checks. We’re here to support your employees when they need it.

For example, disability case managers can transfer employees who call about disability claims to Resource Advisor for help coping with emotional issues. We remind employees about Resource Advisor support services when they sign up for Anthem Life and any time they file claims. So they know where to turn for support.

Easy administration

We make it simple for you to manage your benefits. You’ll get a welcome phone call from us while you transition to Anthem Life. We use e-certificates, which are faster for you and “green” for everyone. Plus, we’ll issue your W2s and offer FICA match service for disability payments.

And with our online tools, it’s easier than ever to manage your account at anthemlife.com. You can securely:

- ▶ Add or remove employees from the plan
- ▶ Update employee salaries
- ▶ Add or drop coverage for enrolled employees
- ▶ Check underwriting status
- ▶ View and pay your bill
- ▶ Find claim forms
- ▶ View reports to stay on top of claim trends²

One point of contact means one nice experience

When employees file claims, they have a single point of contact to help them through the process. They get their disability case manager’s direct phone number – not an 800 number. In fact, we feel so strongly about personal service that all our phones are answered in person, even our multilingual line.

Why Anthem Life?

We offer everything you'd expect from a leading disability and life company. Our plans go beyond the benefit check and provide services that deliver real value to employees. And our products are topped only by the service you'll get each time you interact with us. It starts with responsive sales and account managers supported by experienced underwriters, product and customer service teams. Plus, you can trust in our strength with our "A" (Excellent) rating from A.M. Best.



Contact your Account Consultant or Broker for additional information

1 Mercer consulting broker audit, internal data, 2011

2 Reports vary by group size. Not available for groups of 2-99.

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Life insurance benefits provided under Certificate Form Number LBO A NY 0105 C REV 0209. Disability insurance benefits provided under Certificate Form Number DLS A NY 0205 C. The expected benefit ratio for the Disability policies is 60% for groups of less than 50 lives, and 65% for groups of 50 or more lives. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

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