



AnthemLife 

EMPLOYEE BENEFITS

Group Disability Benefits - VACORP Hybrid Disability Plan

April 2019

Anthem Disability: Back to health, back to work, back to life

When employees need us most, we're there

We have one of the fastest claim decision turnaround times in the industry, which means employees can focus on getting back on their feet instead of worrying about when their check will arrive.

We make it easy to file claims—they can be submitted by the employer or employee online or by telephone or fax. The disability case manager has access to extensive internal and external resources to assist in claim review and case management. Claims with certain diagnoses are automatically referred to a nurse, and all mental health and substance abuse claims are reviewed by a specialist. We use two external panels of board-certified doctors for reviewing complex claims and any appeals. To help make sure that claims are approved quickly and accurately, our disability case managers also participate in a strict quality assurance program.

Claim decision from first notice of claim:
7.5 days

Disability claims payment accuracy:
99.8%

We have decades of experience serving large employer groups with complex needs. With nearly 39 million members, we're one of the largest health plans in the country. What sets us apart isn't just our size and strength, but our determination to make health care fundamentally better—for everyone.

2019 Rates

Title	Plan	Rate per \$100 of Credible Comp
Non-Schools	LSB=No	Hybrid Plan \$0.528
Schools	LSB=No	\$0.312
Teachers Only	LSB=No	\$0.238
Non-Schools	LSB=Yes	\$0.566
Schools	LSB=Yes	\$0.331
Teachers Only	LSB=Yes	\$0.260
Legacy Bundled with Anthem		Decrease above by \$0.01

Eligibility (STD and LTD)

Employees with less than 12 months of employment are eligible for work-related disabilities.

Employees with more than 12 months of employment are eligible for work-related and non-work-related disabilities.

Group Short Term Disability Insurance (STD)

We understand the importance of keeping your employees healthy and productive, as well as getting them back to work as quickly and safely as possible. That's why our STD coverage includes solutions that promote better mental and physical health.

- Resource Advisor** offers emotional, legal and financial counseling. An employee struggling with depression, for instance, can get the counseling they need before their illness takes over and they need time away from work. Workers with depression lose 5.6 productive hours of work per week¹, so treating the underlying causes of that condition can go a long way toward preventing avoidable disability claims.
- Work retention assistance** provides training, education and equipment to employees with chronic conditions **before** they submit a disability claim, delaying or potentially eliminating the need to stop working.

¹ *The High Cost of Mental Health*, National Alliance on Mental Illness, January 2010

See your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.

How benefits are paid

Payments begin for disabilities resulting from accidents and illnesses as follows:

8th day for accident, 8th day for illness

- Employees with a catastrophic or major condition may have the seven-calendar day elimination period waived

The maximum benefit period determines how long benefits will be paid. The maximum benefit period for STD is 125 days.

Work related disability

Months of continuous service	Work days @ 100% creditable compensation	Work days @ 80% creditable compensation	Work days @ 60% creditable compensation
< 60 months	0	0	125
60 - 119 months	85	25	15
120 months or more	85	40	0

Non-work related disability

Months of continuous service	Work days @ 100% creditable compensation	Work days @ 80% creditable compensation	Work days @ 60% creditable compensation
0-12 months	0	0	0
13-59 months	0	0	125
60 - 119 months	25	25	75
120 - 179 months	25	50	50
180 months or more	25	75	25

Partial disability benefits

If you are able to return to work part-time, you may still receive a portion of your short term disability benefit to help fill the gap in your income.

Maternity benefit

Short term disability benefits for pregnancy are provided the same as for a disability caused by an illness.

Resource Advisor

This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources www.resourceadvisor.anthem.com.

Group Long Term Disability Insurance (LTD)

Much like our STD program, our LTD coverage is all about providing stability while assisting with recovery to full- or part-time work whenever possible. With this program, the transition to long-term disability is seamless. When employees are out of work for a longer period of time, we offer additional resources that help them get the help they need. Our disability case managers and vocational rehabilitation specialists identify simple opportunities that may help avoid a disability claim or provide a faster return to work. Workplace modifications adapt equipment to an employee's needs or recommend adjustments of their duties. And social security assistance helps employees apply for benefits.

Early identification

Nurse case managers and disability caseworkers can share information relevant to the claim to expedite approval when a disability or medical claim is filed.

Increased productivity

Case managers can work with employers and employees to develop stay-at-work strategies and workplace modifications.

Speedy support

When a claim can't be avoided, we get employees their disability checks quickly so they can focus on getting back on their feet.

Impressive results²



23%

of employees get back to work early



7 fewer

disability days on average



9% savings

in year-over-year disability costs

Right by your side, in all the ways you need

An employee at risk of a claim may simply need a workplace modification or change to their schedule to keep them productive and on the job. Vocational rehabilitation counselors in our stay-at-work programs assist you and your employees to find solutions that keep things moving.

We recognize that every claim requires a host of resources to be effectively managed. That's why our program also includes:



Mental health counseling



Referrals to EAP and Resource Advisor



Unlimited legal and financial consultations



Online work-life services and tools



Identity theft services

² Anthem Life pilot results 2014

See your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.

Group long term disability benefit amount: 60% of monthly earnings up to a maximum monthly benefit of \$30,000. \$100 minimum benefit.

Elimination period

The number of days you must be unable to work due to an approved qualifying disability before benefits begin: the later of 125 work days or the end of STD.

Maximum Benefit period: SSNRA if less than 60; 5-years ages 60-64; To age 70 if 65-68; 12 months if age 69 or greater

See your certificate for specific maximum payment durations based on age at the time of disability. Benefits paid at the time of an approved qualifying disability may vary from the benefit duration period shown.

Pension Contribution Benefit

A 1% Pension Contribution Benefit is included. This monthly benefit is for the employer's use in funding a disabled employee's pension plan. The benefit is equal to 1% of their pre-disability earnings.

Partial disability benefits

If you are able to return to work part-time, you may still receive a portion of your long term disability benefit to help fill the gap in your income.

Survivor benefit

If you pass away after receiving long-term-disability benefits for at least 180 consecutive days, and are receiving benefits at the time of your death, a lump-sum payment benefit will be paid to your beneficiary. The Survivor Benefit is equal to three months of gross benefit.

Vocational rehabilitation

We may provide services, such as vocational testing and training, job modifications and job placement to help you return to active employment if you suffer a disability.

Social Security assistance

If you are receiving long term disability benefits, we will help you apply for Social Security and, if necessary, offer guidance through the appeal process.

Assisted Living Benefit

An Assisted Living Benefit is included. To qualify, disabled members must be unable to perform two or more activities of daily living, and/or suffer from a severe cognitive impairment expected to last 90 days or more.

Resource Advisor

This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services, legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com.

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.

The Value Added additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.
