

Now you can give your employees access to the additional coverage or benefits they need with no additional cost to you.

Blue Voluntary.SM Coverage that helps benefit you and your employees.

At Anthem we understand the financial challenges many businesses are facing nowadays. You want to offer your employees access to all sorts of health benefit options, but no matter how you try, right now, you just can't swing it. That's why we've come up with a solution that can be advantageous to both of you.

The right benefits for right now.

Blue Voluntary offers employees a variety of benefit options they can select and pay for "voluntarily" without any additional cost to you. It's the perfect compliment to your existing Anthem health plan coverage.

It's great for employees:

- Employees choose the benefits they want and only pay for the benefits they choose.
- They pay the entire premium but they get the benefit of group rates rather than a higher cost individual plan.
- Rich benefits at affordable prices help give employees the peace of mind and financial security they want and need.

It's great for employers:

- You can offer a full benefit portfolio without paying any more — there are no additional premiums on your end.
- Employers get to have a competitive edge in today's workplace.
- It enables you to help employees stay healthy, which in turn, can help reduce sick days and time off and, even save you money.

Our Blue Voluntary options include:

- Dental Blue[®]
- Blue View VisionSM
- Life*
- Short Term Disability*
- Long Term Disability*

Minimum requirements: In order to offer Blue Voluntary you need a minimum of 10 employees enrolled or 25% participation, whichever is greater. (Vision only requires a minimum of 10 enrolled.)

If you're a large group, then here's another great reason to offer Blue Voluntary: Our Enrollment Partnership Program.**

Our Enrollment Partnership Program (EPP) is a unique approach whereby we partner with you to make the entire enrollment process a breeze.

EPP benefits your employees with:

- Waived participation requirements so joining can be hassle-free.
- Favorable underwriting guidelines.
- Preferred rates.
- Educational materials that help them easily understand their options and coverage details.

EPP benefits you by:

- Helping educate employees about options — materials are provided by us so there's less work for you.
- Helping increase overall participation — you can feel good knowing you're helping your employees get the benefits they want and need.
- Letting employees know you endorse Blue Voluntary benefits — and stand behind the Blue Cross and Blue Shield brand.

There are just four requirements in order to take advantage of EPP:

- Fully support the benefit offering and promote open enrollment meeting times and locations.
- Hold mandatory open enrollment meetings with attendance of at least 75% of eligibles.
- Allow time during normal business hours for presentation of the benefits and enrollment.
- Require any employee who declines enrollment to complete a waiver form.

**Ready to offer Blue Voluntary?
Want to learn more?
Call your broker or
Anthem representative today.**

*Life and disability benefits are provided by Anthem Life Insurance Company.
**For groups 51+

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.

Health, Dental, and Vision products are offered by Anthem Blue Cross and Blue Shield. Anthem Blue Cross and Blue Shield is the trade name of: In Kentucky: Anthem Health Plans of Kentucky, Inc. In most of Missouri (excluding 30 counties in the Kansas City area): RightCHOICE[®] Managed Care, Inc. (RIT), Healthy Alliance[®] Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Ohio: Community Insurance Company. In Wisconsin: Blue Cross and Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare") underwrites or administers the HMO policies; and CompCare and BCBSWI collectively underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. [®]ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.