

BLUE VOLUNTARYSM



They're your team.

Help keep them healthy, protected
and on top of their game.

DENTAL | VISION | LIFE | DISABILITY

Anthem 

A good night's sleep. What's it worth?

For many Americans these days, it's worth a whole lot more than you'd think. Worries and what if's can keep even the calmest individuals up late walking the floor.

But if there was a way for you to provide your team of employees with the peace of mind they're looking for, you might just notice a more rested, more productive workforce. Now, that's really worth something...

Protect your best assets

Providing health insurance is one of the single most important things you can do to attract and retain the best employees. Now, by offering your employees dental and vision care, as well as a sense of protection and balance, you're giving them an additional key component that can help protect and maintain their overall health and well-being.

At Anthem Blue Cross and Blue Shield, we know it can be costly to offer a complete benefit package to your employees. That's why we developed a suite of voluntary products — Blue Voluntary to help both you and your team stay on top of your game.

Why are more companies choosing voluntary benefits than ever before?

- It gives you a competitive edge. Your company can stay ahead of the pack when recruiting and maintaining a productive workforce by offering a complete benefit package to your employees, whether your business has 10 employees or thousands.
- A new diverse work force creates different individual needs. Because today's workforce is becoming more and more diverse, offering a full menu of benefits while allowing your employees to decide what best fits their specific needs is may positively impact employee satisfaction.
- Health care costs are rising all around us. Voluntary benefits are an excellent way to help realize cost savings without eliminating employee benefits.

Blue Voluntary is coverage that may help make a profound difference in the lives of your employees

It's a comprehensive voluntary benefit portfolio that helps provide employees the coverage that's important to their health and overall welfare. It also gives them access to the benefits they've been asking for in a way that enables you to offer it.

Your employees will be excited and comforted knowing they can choose benefits from an insurer they can rely on. Take a look at what Blue Voluntary includes:

- Dental Blue®
- Blue View VisionSM
- Life Insurance
- Short Term and Long Term Disability Coverage

Expand your benefit package at no additional cost to you

Much of your business success depends on attracting and keeping the best employees. So creating a more comprehensive benefits plan is just smart business, especially when there's no additional cost to you.

Adding voluntary benefits is a win-win, for everyone. Here's why:

- Employees choose only the benefits they need
- Employees pay for only the benefits they choose
- Employees benefit from group rates rather than costly individual plans
- Benefits complement existing health coverage
- Premiums are deducted on a pre-tax basis

Note: Dental Blue, Life, STD and LTD require a minimum of 10 employees enrolled or 25% participation, whichever is greater. Blue View Vision requires that a minimum of 10 employees are enrolled.



Now you can offer benefits that your employees and their families will be thankful for.

Dental Blue®

Help keep your employees smiling for as long as possible — by offering Dental Blue

Did you know that regular dental checkups can be as important as regular physical exams when it comes to keeping a watchful eye on your health? By adding dental care to your employees benefit choices you're giving them added protection to help avoid more serious issues down the road.

Consider this: if a patient is suffering from periodontal disease, they are twice as likely to have heart disease or a stroke.¹ There's also research linking poor oral health to diabetes, lung disease and premature births.²

Helping you keep your employees healthy from head-to-toe has always been our plan — and that includes Dental Blue.

Dental Blue helps offer more value for your employees

Members get additional savings where most other dental plans leave off. For example, members pay our negotiated pricing for:

- Services that aren't covered, like porcelain veneers, and treatment for TMJ when these services are performed by in-network providers
- In-network services they receive after using up their annual benefits

Your employees get access to an industry-leading network

Dental Blue offers employees access to more in-network dentists and specialists than most carriers. They also have a choice of networks to help your budget without reducing dental benefits. No matter which one you choose, all of our members can see any dentist they want — with lower costs when they choose an in-network dentist.

SpecialOffers@AnthemSM

Saving money is good. Saving money on things that are good for you — that's even better. With SpecialOffers@Anthem, members can receive discounts on products and services that help promote better health and well-being including products and services like laser vision correction surgery. And, there's no extra cost to you or your employees. SpecialOffers@Anthem is just one of the perks of being a member.

Blue View VisionSM

Coverage that means everything

It's true that, early on, regular eye exams can often help detect some major health conditions like diabetes and cardiovascular disease. Early detection can also mean lower health care costs and higher workplace productivity. But did you know that even slight nearsightedness or farsightedness can reduce productivity by 10 percent and work accuracy by nearly 40 percent?³

Blue View Vision, one of the most flexible vision plans, can give your employees the coverage they need to help maintain healthy eyes, while giving you coverage to help maintain a healthy bottom line.

The advantages are clear

Blue View Vision offers a broad, convenient, national network of more than 44,000 independently contracted providers and provider locations:

- The network includes independent optometrists, ophthalmologists and national retail locations like LensCrafters[®], Target[®] Optical, Sears Optical, JC Penney Optical and Pearle Vision[®] stores.
- Prescription eyewear is delivered quickly — in as little as an hour in some locations.
- Our customer service hours are among the best in the industry.

Rich in-network benefits include:

- \$130 standard frame allowance
- \$130 elective contact lens allowance
- Allowances can be applied to the provider's frame selection.

More savings on in-network products and services

In addition to their allowance, your employees can get 20 percent off any remaining balance on frames. They can also save 15 percent to 40 percent on non-covered materials such as extra pairs of glasses, conventional contact lenses, lens treatments, specialized lenses and other items. This discount can be used for unlimited purchases — even after vision benefits are exhausted.



Life Insurance

Your employees want to know their families are in good hands

Life Insurance coverage is one of the most important non-medical benefits you can offer employees. Statistics show that one-third of all adults don't have life insurance.⁴ In the event of an employee's death, not having coverage could be catastrophic to their family with the losses of their homes, savings and any other assets.

With Life Insurance families are protected by a benefit the surviving spouse and children can use to help pay for funeral costs and ongoing living expenses. Voluntary Life Insurance from Anthem may include:

- Early payout for employees who become terminally ill
- Waiver of premium for those who become totally disabled
- Added benefits for accidents and other losses
- Coverage for dependents

Timely benefit payments

We know families rely on timely benefit payments in times of crisis. That's why we've worked hard to consistently provide payment approximately 3.2 days* faster than other companies. Anthem Life also allows families to use funds immediately or wait as long as they like to decide how to distribute the life insurance payout.

*Measured in business days by the Life Insurance Marketing Research Association (LIMRA) 2007.

Free and confidential support

Included with Disability and Life Insurance coverage from Anthem Life, the Resource Advisor program gives employees and family members free and confidential access to valuable work/life support resources, including:

- Face-to-face visits with a counselor for beneficiaries and employees with a disability
- Legal/financial consultations
- 24/7 telephone counseling and referral services; and
- Online resources including wills and power of attorney forms



Short Term Disability

Prepare for the Unexpected

It's hard to imagine how catastrophic a short term disability can be — yet nearly half of all foreclosures are direct results of disabilities brought on by illness or accident.⁵ By offering your employees Short Term Disability insurance, you're helping to keep their lives in balance while they recover.

Short Term Disability coverage provides temporary income when an employee can't work due to a disability. Under Anthem's Blue Voluntary plan, even pregnancies are covered. Here's what is offered:

- Access to Resource Advisor — a free and confidential program that help make recuperation easier by helping employees find child care providers, creating an online will, or scheduling counseling sessions
- Weekly payments so employees can continue paying their bills
- No disability insurance premiums until the employee is back at work

Payments are on time

We know many families today live paycheck to paycheck. So it's important to us that when an employee suddenly needs disability benefits, payments should arrive as reliably as their paycheck. We are committed to making payments quickly so your employees don't have to worry about waiting for their benefits to come.

Long Term Disability

Being prepared goes a long way

It's true that nearly one-third of Americans will suffer a disability between the ages of 35 and 65.⁶ Being able to offer your employees the financial stability to help them through a period when they're not able to work from a disabling condition is something that can help prevent financial disaster.

Long Term Disability provides a secure source of income if employees are unable to work for an extended period of time. Benefits include:

- Access to Resource Advisor — a free and confidential program that makes recuperation easier by helping employees find child care providers, creating an online will, or scheduling counseling sessions
- Monthly benefit payments that make sure your employees remain financially stable during their rehabilitation.
- No Disability Insurance premiums until the employee is back at work
- Access to services that help manage their rehabilitation, from arranging vocational training to help filing for Social Security disability benefits
- Continuous coverage if the employee suffers from recurring disabilities

Fast and reliable payments

As stated previously, we are committed to make payments in a timely manner so your employees can have their payments when they may so desperately need them.

Our Enrollment Strategy will you need...and help you save

With our Enrollment Partnership Program* you may be able to save more benefit dollars

We've had years of success with voluntary employee benefits programs and what we've found is that the programs that catch on always seem to have two things in common:

- Employers fully support the program
- Employees are fully educated about their choices

That's where our Enrollment Partnership Program comes in. By working together as a team, we'll waive your participation requirements, while in turn, you agree to fully support the benefit offering to help maximize the number of employees who participate.

Here's how it works. Just follow these simple steps:

- Promote enrollment meetings and meeting locations in employee communications.
- Hold mandatory group enrollment meetings. Normal business activities must continue, therefore at least 75 percent of eligible employees are required to attend the meetings.
- Allow plenty of time during normal business hours to present the program and enrollment.

And in turn, we'll agree to waive participation requirements and:

- Provide favorable rates to your employees.
- Educate your employees about their options and choices.
- Provide affordable access to high-quality benefits.
- Consider better underwriting terms.

*The Enrollment Partnership Program is available to groups with 51+ employees.



provide you with everything even more money.

Group enrollment meetings

In order to maximize participation, Anthem has developed and recommends a group enrollment strategy that:

- Includes mandatory enrollment meetings
- Includes face-to-face employee meetings
- Limits the number of options presented to employees at one time
- Obtains employer support
- Includes employee communications provided by Anthem
- Pre-qualifies cases
- Offers products that fit an existing benefit package

Please contact your broker or Anthem Blue Cross and Blue Shield sales representative/account manager for additional information on group enrollment meetings.

Communication tools to help educate your employees

We'll provide the materials to help your employees make an informed decision when enrolling. Here's what you'll get:

- Blue Voluntary Offering Announcement - a letter/e-mail template that announces the offering of one or more Blue Voluntary products
- Open Enrollment Meeting Announcement - a letter/e-mail template that announces the date, time and location of an open enrollment meeting
- Worksite Posters - posters that can be placed around common areas in the workplace to promote the open enrollment meeting
- Payroll Stuffers - colorful payroll stuffers that promote the open enrollment meeting

Easy online benefit management for both you and your employees

We want you to feel it's just easy to do business with us. When you log in to our Anthem employer website at anthem.com, you'll be surprised at the number of transactions you can do, within seconds, that help make managing your benefits a breeze. Here are just a few:

- View bills
- Add or terminate employees
- Change coverage
- Update employee demographic information
- Make changes to employee information such as name, salary, date of birth and Social Security Number
- Confirm payments were received

Your employees can also log in to our member website where they'll find useful tools that can help them manage and understand their benefits and get important information for their health and wellness. With easy navigation, in just a couple steps employees can:

- View plan information
- Download helpful forms, including claims and beneficiary forms
- Access educational materials
- Access the online ProviderFinder
- Check claims status



We're here to help.

It all comes down to serving our customers — and we set out to do it right from the beginning. Whether it is providing members with access to nearby providers or helping address a concern, we want to make it easy.

If your employees need assistance, they can call the number on the back of their ID card. Calling after-hours? We can still assist them with our interactive voice-response hotline.

When you need help

Our local account management team is ready and waiting to help you with anything from answering common questions, assisting with online management or any other issues you may need to run by us. We're here to help make managing your benefits quick, easy and pain free.

One point of contact for your benefits to help make your program easier

With Anthem, it's about making your benefits easier, simpler and most importantly, making sure the entire plan works well together.

So why choose us as your single point of contact? It just comes down to having the right plans and programs to address your employees' total benefit needs — from head to toe — and we do it in a convenient way that employers really appreciate. And now, with Blue Voluntary, when employees choose only the benefits they need and you pay for only the benefits they choose, everybody wins.

And don't forget

The Anthem family of companies* has over 60 years of experience delivering employee benefits.

- We have over 35 million members⁷
- We use the single most recognized brand name in health coverage.⁸
- Our Anthem life and disability companies have more than 50 years of experience and an A.M. Best financial rating of "A" (Excellent).
- To offer your benefit portfolio from one convenient and trusted source, contact your broker or visit anthem.com.

* Each affiliated company is a separate, independent legal entity for financial purposes and is solely responsible for its own contractual obligations and liabilities.

The in-network Dental and Vision providers referred to in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Anthem Blue Cross and Blue Shield. This summary of benefits provides only a very brief description of some of the features of the plan. This is not the insurance contract and only the Certificate of Coverage ("Certificate") provisions apply. Please refer to the applicable Certificate which sets forth, in more detail, the benefits, limitations and exclusions. If there are any conflicts between the terms of the Certificate and the information outlined above, the terms of the Certificate will prevail.

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- 1 American Academy of Periodontology
- 2 National Institute of Dental and Craniofacial Research: Oral Health in America, 2008
- 3 Jan, 2004, Issue of Optometry, Journal of the AOA.
- 4 LIFE Foundation; lifehappens.org
- 5 US Department of Housing and Urban Development
- 6 Council for Disability Awareness
- 7 January 2007 reporting
- 8 BCBSA company estimates, 2007

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