

2-9 Disability – New for July 1, 2017



Anthem Blue Cross now offers short and long term disability in the 2-9 market. Here's an overview of the disability options available from Anthem to groups of 2-9 eligible employees.

Short Term Disability for groups of 2-9	
Rate Guarantee	Two years
Plans Available	1-8-13, 1-8-26, 8-8-13, 8-8-26, 15-15-13, 15-15-26
Salary-Based Benefit Options	60% or 67% of weekly earnings up to \$200-\$1,350 (subject to the average of top three salaries of the group)
Flat Benefit Options	\$250 per week
Minimum Benefit	N/A
Guaranteed Issue Amount	2-5: \$500 6+: All amounts are guaranteed issue
Partial Disability Benefits	Included
Integration with Medical	Standard integration with Anthem Condition Care and Future Moms included for members with Anthem health care plan and Anthem Life STD coverage through the same employer.
Value Adds	Resource Advisor, Newborn & Parenting Resources, Special Offers
Long Term Disability for groups of 2-9	
Rate Guarantee	Two years
Salary-Based Benefit Options	60% (Gold Silver Bronze)
Maximum Monthly Benefit	\$3,000 or \$6,000 (Gold Silver Bronze)
Minimum Monthly Benefit	\$100 or 10%, whichever is greater
Maximum Benefit Duration	Gold: to age 65 RBD Silver: 5 years RBD Bronze: 2 years RBD
Guaranteed Issue	2-5: None 6-9: All amounts are guaranteed issue
Elimination Period	Gold: 90 or 180 days Silver: 90 or 180 days Bronze: 180 days
Definition of Disability	2-year own occupation
Partial Disability Benefits	Included, with 12 month Work Incentive Benefit
Social Security Integration	Family
Pre-existing Condition Limitation	12/6/24
Value Adds	Resource Advisor, Special Offers

Underwriting Guidelines - 2-9 Disability

These are the general guidelines we use when evaluating groups. Life and Disability underwriting guidelines differ from medical underwriting guidelines. This is not a complete list of all Life and Disability underwriting requirements. Each group is evaluated during the underwriting process. These basic underwriting guidelines are subject to change at an underwriter's discretion.

Underwriting guidelines that apply to Short-term Disability and Long-term Disability

- Group must have at least 2 eligible employees.
- Valid and appropriate SIC must be used for quoting. Rates are subject to change if appropriate SIC is not used.
- Group must be in good financial status. Groups in bankruptcy are not eligible.
- Employees must be actively at work. Employees must be US citizens working in the US or approved foreign nationals with US work visas working in the US.
- Retiree coverage is not available.
- 1099 workers/contractors are not eligible for coverage.
- May be sold with other Anthem and its affiliates products or as stand-alone.
- Employees must work at least 30 hours per week to be eligible.
- Groups must maintain the minimum participation levels to remain eligible. Groups may not be renewed if participation falls below the required minimum.
- Census must be submitted for quoting. Census must include:
 - Gender
 - Age or date of birth
 - Class designation (if benefits vary by class)
 - Salary
 - Occupations (for LTD)
 - Elected coverage amount
- Groups of 2-9, age banded rates.
- Participation requirements:
 - All eligible employees must participate when coverage is entirely employer-paid.
 - 75% of eligible employees must participate when employee contribution is required:

# of Eligible Employees	Minimum Participation
2	2
3	3
4	3
5	4
6	5
7	5
8	6
9	7

- 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.
- Pre-existing condition limitation applies to LTD.

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 and its affiliates 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.

The benefit descriptions contained in this brochure are intended to be a brief outline of coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.