

	Small Group 10-100
Voluntary Short Term Disability	2-Years Rate Guarantee
Plans Available	Employer chooses -benefits can begin on the 1st, 8th, or 15th day of disability. Maximum benefit period choices of 13 or 26 weeks, or to coordinate with your LTD elimination period: 11, 12, 24 or 25 weeks.
Salary-based Benefit Options	50% or 60% of weekly earnings up to \$200-\$1,500, subject to the average of top three salaries of the group
Flat Benefit Options	\$200 or \$250 per week
Guaranteed Issue Amount	\$1,500 per week
Pre-existing Condition Limitation	3/12 or 12/12
Participation Requirements	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.
Contribution Amounts	100% employee-paid.
General employee eligibility	Employees must work at least 20 hours per week. Employees must be actively at work. Retiree coverage is not available.
Integration with health	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.
Long Term Disability	2-Years Rate Guarantee
Benefit % of Salary	50%, 60%, or 67%
Maximum Monthly Benefit	\$1,000 to \$15,000 subject to the average of top three salaries of the group
Maximum Benefit Duration	SSNRA
Guaranteed Issue	All amounts guaranteed issue
Elimination Period	90 or 180 days
Definition of Disability	2-year own occupation period, or 3-year own occupation period, or Own occupation period to SSNRA
Pre-existing Condition Limitation	3/6/12, 3/12, 12/6/24 or 12/24
Participation Requirements	All eligible employees must participate when coverage is non-contributory (entirely employer-paid). Seventy-five percent participation is necessary when employee contribution is required.
Contribution Amounts	Minimum employer contribution is 25% for contributory plans and 100% for non-contributory plans.
General employee eligibility	Employees must work at least 30 hours per week. Employees must be actively at work. Retiree coverage is not available.
Voluntary Long Term Disability	2-Years Rate Guarantee
Benefit % of Salary	50% or 60%
Maximum Monthly Benefit	\$1,000 to \$10,000 subject to the average of top three salaries of the group
Maximum Benefit Duration	SSNRA
Guaranteed Issue	All amounts guaranteed issue
Elimination Period	90 or 180 days
Definition of Disability	2-year own occupation period, or 3-year own occupation period, or Own occupation period to SSNRA
Pre-existing Condition Limitation	3/6/12, 3/12, 12/6/24 or 12/24
Participation Requirements	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.
Contribution Amounts	100% employee-paid.
General employee eligibility	Employees must work at least 20 hours per week. Employees must be actively at work. Retiree coverage is not available.

* Internal company metrics, January 2016.