

# Group disability coverage from Anthem

Make sure your employees get care and support when they need it most



Disability insurance is one of those things a lot of people think they'll never need. But it's one of those things a lot of people end up needing at some point in their working lives. In fact, just over 1 in 4 of today's 20-year-olds will become disabled before they retire.<sup>1</sup> But, only 39% of employees in the U.S. have short-term disability coverage, and only 33% have long-term disability coverage.<sup>2</sup>

We've long offered group disability coverage to businesses with 51 or more employees, and we still do. Now, we're pleased to announce that Anthem Blue Cross Life and Health Insurance Company (Anthem) also offers group disability insurance for businesses with 10 to 50 employees.

Small employers now can provide all of Anthem's plans to their employees to meet their needs.

## Making things easier

Small employers that offer disability coverage and health care benefits from Anthem to their employees can count on one solution to their needs from one carrier:

- **One enrollment** makes it easier for employers to enroll their employees.
- **One bill** for health, dental, vision, life and disability coverage makes it easier for employers to administer their employee benefits all in one place.
- **Online disability claim submission** makes it easier for employers, brokers and employees to start a claim — and employers can get reports on claim status and activity.
- **One point of contact** for all employee benefits means less hassle.

Some employers think offering disability insurance to their employees will stretch the company's wallet too thin. But that's not so either. In fact, the cost of short-term disability and long-term disability across private industry employees is only about 1% of total compensation cost.<sup>2</sup> Premiums for disability coverage are also just pennies on the dollar when compared to premiums for health care coverage.

And by adding disability coverage from us with the health care plan already offered from us, employers can get a 5% discount on their dental, vision, life and disability premiums.<sup>3</sup>

## Connecting all the dots

Through Anthem Whole Health Connection<sup>SM</sup>, our health, pharmacy, dental, vision, life and disability products work together to bring more comprehensive care to employees. Employees who have group short-term disability and health care coverage from Anthem can get extra help managing certain chronic conditions when the conditions cause a disability. Employees can also get help improving their overall health.

Our disability team can also help employees who have complicated pregnancies by proactively referring them to our Future Moms pregnancy management program.

## Personal attention

When employees file disability claims, they'll have a disability case manager (DCM) to help them through the process. Their DCM is the single point of contact through the claim process — they'll even get the case manager's direct phone number. We feel so strongly about personal service that all our phones are answered in person. We also offer multilingual customer service for employees whose first language is not English.

We pay disability claims quickly — on average, within seven days after first receipt. Our claim system has built-in reviews to ensure accurate claim payment — our payment accuracy rate is 99.9%.<sup>4</sup>

## More than just a check

Our disability plans go even further to help make sure employees get the support and tools they need to get back to their lives and back to work when they have a disability. Our team can help employees with everything from filing for Social Security disability benefits to finding equipment or other workplace modifications so they can do their jobs.

We also give employees services and support they can use at no extra cost to help improve their emotional and financial well-being. And they're included with disability coverage:

- **Emotional well-being:** Employees and their families can access counseling services by phone and in person, anytime — not just when they have a disabling illness or injury. Counseling can help employees deal with issues so they may even be able to avoid a disability claim.
- **Legal consultations:** Legal services are available either in person or by phone to help with issues before they become a source of stress.

- **Financial counseling:** Services are provided by phone to give employees the peace of mind that comes with keeping their finances in order.
- **Identity theft resolution:** Employees can get one-on-one help — not just a packet of information — if their identity is stolen. An advisor will work with the employee by phone to help solve issues and restore their identity.
- **Special Offers:** Discounts are available for employees on services and goods to help improve health, such as gym memberships, coaching programs, eyewear and alternative therapies.

## An innovative approach

With Anthem, small employers can be certain that offering disability coverage will be an affordable choice and that the entire disability process will be an easy one. And their employees can be certain their needs will be taken care of whenever they have a short- or long-term disability.

**To find out more about the innovative ways we can help with your disability benefits needs, contact your broker or Anthem representative.**

<sup>1</sup> Council for Disability Awareness website, *Chances of Disability* (Accessed January 12, 2018): [disabilitycanhappen.org](http://disabilitycanhappen.org).

<sup>2</sup> Monaco, K., *Disability insurance plans: trends in employee access and employer costs*, Beyond the Numbers: Pay and Benefits, vol. 4, no. 4 (U.S. Bureau of Labor Statistics, February 2015): [bls.gov/opub/btn/volume-4/disability-insurance-plans.htm](http://bls.gov/opub/btn/volume-4/disability-insurance-plans.htm).

<sup>3</sup> Groups with current specialty coverage are not eligible for this discount. Contact your Anthem representative for details.

<sup>4</sup> Internal company metrics (January 2015).