Quick Reference Guide

Life & Disability Small Group Products

Small Group Life Insurance		
	Small Group 2-9	Small Group 10-100
Group Size	2-9 eligible lives; at least 2 covered	10-100 eligible lives; at least 2 covered
Rate Basis	Step rates in 5 year age bands	Composite rates
Bill Type	List bill	List bill
Classes	1 classes	Up to 5 classes
Life and AD&D	2-Years Rate Guarantee	2-Years Rate Guarantee
Benefit Offering	Flat amounts, class-based or salary-based	Flat amounts, class-based or salary-based
Flat Benefits	Benefit options of: $15,000, $20,000, $25,000, $30,000, $35,000, $40,000, $45,000, $50,000	$15,000 minimum ($10,000 benefit available for groups that also purchase Supplemental Life. Must be quoted by L&D UW.) $350,000 maximum (L&D UW can quote maximum to $500,000 on exception basis.)
Salary based benefits	1X salary	1X, 2X or 3X salary (L&D UW can quote 4X or 5X on exception basis.) ▪ $25,000 minimum ($10,000 benefit available for groups that also purchase Supplemental Life. Must be quoted by L&D UW.) ▪ $350,000 maximum (L&D UW can quote maximum to $500,000 on exception basis.)
Guaranteed Issue Amount	$50,000	Variable by group.
Age Reduction Schedule Benefits terminate at retirement	35% at 65 and 50% at 70	Options: ▪ 35% at 65 and 50% at 70, or ▪ 50% at 70 (L&D UW can quote on exception basis: ▪ 35% at 65, 60% at 70, 72% at 75, 80% at 80, or ▪ 35% at 70, 50% at 75, or ▪ 35% at 65, 40% at 70, 30% at 75, 30% at 80 ▪ No reductions)
Waiver of Premium (Life)	6 month elimination period; for employee disabled prior to 60. Terminates at Social Security Normal Retirement Age.	6 month elimination period; for employee disabled prior to 60. Terminates at Social Security Normal Retirement Age.
Living Benefit (Accelerated Death Benefit)	Up to 80%, to maximum of $125,000	Up to 80%, to maximum of $250,000
AD&D Riders	Seatbelt, Airbag, Repatriation, Child Education, Coma[1], Common Carrier, Exposure & Disappearance	Seatbelt, Airbag, Repatriation, Child Education, Coma[1], Common Carrier, Exposure & Disappearance
Value Ads	Resource Advisor, Travel Assistance, The Healing Book, ID theft protection & recovery, Beneficiary Companion	
Dependent Life	2-Years Rate Guarantee	2-Years Rate Guarantee
Benefit Options	▪ $10,000 spouse/$5,000 each child ▪ $5,000 spouse/$2,500 each child *Up to 50% of employee life amount	▪ $20,000 spouse/$10,000 each child ▪ $10,000 spouse/$5,000 each child ▪ $5,000 spouse/$2,500 each child *Up to 50% of employee life amount (L&D UW can quote on exception basis: ▪ $15,000 spouse/$7,500 each child ▪ $2,000 spouse/$1,000 each child)
Guaranteed Issue	All amounts are guaranteed issue.	All amounts are guaranteed issue.
Supplemental Life	Not Available	2-Years Rate Guarantee
Benefit Offering	N/A	Flat amounts in increments, flat amounts, or salary-based
Minimum Benefit	N/A	$25,000 ($15,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to $25,000)

Small Group Life Insurance		
	Small Group 2-9	Small Group 10-100
Maximum Benefit	N/A	$300,000 (L&D UW can quote maximum to $500,000 on exception basis.)
Salary based benefits	N/A	1X, 2X or 3X salary (L&D UW can quote 4X or 5X on exception basis.)
Guaranteed Issue Amount	N/A	Variable by group
Age Reduction Schedule	N/A	Age reduction schedules matches schedule for Basic Life
Waiver of Premium (Life)	N/A	Included, matches Basic Life
Living Benefits (Life)	N/A	Included, matches Basic Life
Portability	N/A	Included
AD&D	N/A	Included for all employees who select Supplemental Life
Supplemental Dependent Life	Not Available	2-Years Rate Guarantee
Benefit Options	N/A	▪ Spouse, $10,000 to $50,000, in $5,000 increments ▪ Child, $5,000, $10,000 or $15,000 *Up to 50% of employee life amount
Guaranteed Issue	N/A	$30,000
Voluntary Life	Not Available	2-Years Rate Guarantee
Benefit Offering	N/A	Flat amounts in increments, flat amounts, or salary-based
Minimum Benefit	N/A	$25,000 ($15,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to $25,000)
Maximum Benefit	N/A	$300,000 (L&D UW can quote maximum to $500,000 on exception basis.)
Salary based benefits	N/A	1X, 2X or 3X salary (L&D UW can quote 4X or 5X on exception basis.)
Guaranteed Issue Amount	N/A	Variable by group.
Age Reduction Schedule	N/A	Options: ▪ 35% at 65 and 50% at 70, or ▪ 50% at 70 (L&D UW can quote on exception basis: ▪ 35% at 65, 60% at 70, 72% at 75, 80% at 80, or ▪ 35% at 70, 50% at 75, or ▪ 35% at 65, 40% at 70, 30% at 75, 30% at 80 ▪ No reductions)
Waiver of Premium (Life)	N/A	6 month elimination period; for employee disabled prior to 60. Terminates at Social Security Normal Retirement Age.
Living Benefits (Life)	N/A	Up to 80%, to maximum of $250,000
Portability	N/A	Included
AD&D	N/A	Included for all employees who select Supplemental Life
Voluntary Dependent Life	Not Available	2-Years Rate Guarantee
Benefit Options	N/A	▪ Spouse, $10,000 to $50,000, in $5,000 increments ▪ Child, $5,000, $10,000 or $15,000 *Up to 50% of employee life amount
Guaranteed Issue	N/A	$30,000
Voluntary AD&D	Not Available	Not Available
VAD&D	Voluntary Accidental Death & Dismemberment is not available for SG	

Small Group Disability Insurance		
	Small Group 2-9	Small Group 10-100
Short Term Disability	2-Years Rate Guarantee	2-Years Rate Guarantee
Plans Available	1-8-13, 1-8-26, 8-8-13, 8-8-26, 15-15-13, 15-15-26	1/8/13; 1/8/26; 8/8/12; 8/8/13; 8/8/25; 8/8/26; 15/15/11; 15/15/13; 15/15/24; 15/15/26 (L&D UW can quote on exception basis: 1/8/52, 8/8/51, 8/8/52, 15/15/50, 15/15/52, 30/30/9, 30/30/13, 30/30/22, 30/30/26, 30/30/48, 30/30/52)
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)	50%, 55%, 60% or 67%* of weekly earnings up to $200-$2,500 subject to the average of top three salaries of the group (L&D UW can quote 40% or 70%* on exception basis.) 20%, 30% non-integrated plans available on exception basis. *Non-contributory only
Flat Benefit Options	$250 per week	$200 or $250 per week (L&D UW can quote $100 or $150 on exception basis.)
Minimum Benefit	N/A	$25 or $50
Guaranteed Issue Amount	All amounts are guaranteed issue	All amounts guaranteed issue
Partial Disability Benefits	Included	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 Ads	Resource Advisor	
Voluntary Short Term Disability	Not available	2-Years Rate Guarantee
Plans Available	N/A	1/8/13; 1/8/26; 8/8/12; 8/8/13; 8/8/25; 8/8/26; 15/15/11; 15/15/13; 15/15/24; 15/15/26 (L&D UW can also quote on an exception basis: 1/8/52; 8/8/51; 8/8/52; 15/15/50; 15/15/52; 30/30/9; 30/30/13; 30/30/22; 30/30/26; 30/30/48; 30/30/52)
Salary-Based Benefit Options	N/A	50%, 55% or 60% of weekly earnings up to $1,500 subject to the average of top three salaries of the group. 20% non-integrated plans available on exception basis.
Flat Benefit Options	N/A	$200 or $250 per week (L&D UW can quote $100 or $500 on exception basis.)
Minimum Benefit		$25 or $50 (L&D UW can quote $100 on exception basis.)
Guaranteed Issue Amount	N/A	$1,500 per week
Partial Disability Benefits	N/A	Included
Pre-Existing Condition Limitation	N/A	3/12 or 12/12
Integration with Medical	N/A	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 Ads	N/A	Resource Advisor
Long Term Disability	2-Years Rate Guarantee	2-Years Rate Guarantee
Salary-Based Benefit Options	60% (Gold Silver Bronze)	50%, 60%, or 67%* (L&D UW can quote 40% on exception basis.) *Non-contributory only
Maximum Monthly Benefit	$3,000 or $6,000 (Gold Silver Bronze)	$1,000 to $15,000 subject to the average of top three salaries of the group
Minimum Monthly Benefit	$100 or 10%, whichever is greater	$100 or 10%, whichever is greater (L&D UW can quote on exception basis: Flat $50, Flat $100, the

Small Group Disability Insurance		
	Small Group 2-9	Small Group 10-100
		lesser of $100 or 10%)
Maximum Benefit Duration	Gold: to age 65 RBD Silver: 5 years RBD Bronze: 2 years RBD	SSNRA (L&D UW can quote on exception basis: 2 years with RBD; 5 years with RBD, to age 65 RBD)
Guaranteed Issue	All amounts are guaranteed issue	All amounts guaranteed issue
Elimination Period	Gold: 90 or 180 days Silver: 90 or 180 days Bronze: 180 days	90 or 180 days
Definition of Disability	2-year own occupation	2-year own occupation period, 3-year own occupation period, Own occupation period to SSNRA (L&D UW can quote on exception basis: 5-year own occupation period, To Age 65 own occupation period)
Partial Disability Benefits	Included, with 12 month Work Incentive Benefit	Included, with 12 month Work Incentive Benefit
Social Security Integration	Family	Family
Pre-existing Condition Limitation	12/6/24	3/6/12, 3/12, 12/6/24, 12/24 (L&D UW can quote on exception basis: 6/12/24)
Value Ads	Resource Advisor	
Voluntary Long Term Disability	Not available	2-Years Rate Guarantee
Salary-Based Benefit Options	N/A	50% or 60%
Maximum Monthly Benefit	N/A	$1,000 to $10,000 subject to the average of top three salaries of the group
Minimum Monthly Benefit	N/A	$100 or 10%, whichever is greater
Maximum Benefit Duration	N/A	SSNRA (L&D can quote on exception basis: 2 years with RBD; 5 years with RBD, to age 65 RBD)
Guaranteed Issue	N/A	$6,000
Elimination Period	N/A	90 or 180 days
Definition of Disability	N/A	2-year own occupation period, 3-year own occupation period, SSNRA own occupation period (L&D UW can quote on exception basis: 5-year own occupation period, To Age 65 own occupation period)
Partial Disability Benefits	N/A	Included, with 12 month Work Incentive Benefit
Social Security Integration	N/A	Family
Pre-existing Condition Limitation	N/A	3/6/12, 3/12, 12/6/24, 12/24 (L&D UW can quote on exception basis: 6/12/24)

Life & Disability Underwriting Guidelines – Small Group

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.

All life and disability products

These underwriting guidelines apply to all Life and Disability products. Additional guidelines for each product are shown below:

- Availability: Group must have at least 2 eligible employees for basic life, short term and long term disability. Group must have at least 10 eligible employees for supplemental life, voluntary life, voluntary short term disability and voluntary long term disability.
- 24 month rate guarantee.
- Valid and appropriate SIC must be used for quoting. See Ineligible Industries List for SIC codes that are not eligible. Rates are subject to change if appropriate SIC is not used.
- Group must be in good financial status. Groups in bankruptcy are not eligible.
- Group must have been in business at least one year for short term disability, long term disability, voluntary short term disability, voluntary long term disability.
- 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.
- No more than 50% of any group may be related by marriage or blood. Exception: Underwriting may agree to an exception to quote a Basic Life and AD&D flat benefit, if the group exceeds the 50% marriage or blood relationship rule. To qualify for this exception, family members must be employed for 1 year to be eligible.

Basic Life

- Census must be submitted for quoting. Census must include:
  - Gender
  - Age or date of birth
  - Class designation (if benefits vary by class)
  - Salary (if benefits are salary based)
  - Name or Employee ID
- Groups of 2-9, age banded rates. Groups of 10+, composite rates.
- Participation requirements:
  - All eligible employees must participate when coverage is entirely employer-paid (Religious waiver allowed with written documentation.)
  - 75% of eligible employees must participate when employee contribution is required.

  These participation requirements are the same for basic life sold with or without medical and for basic life sold with or without other life and disability products.
- Contribution requirements: Minimum employer contribution (not including dependent coverage) is 25% for contributory plans and 100% for non-contributory plans.
- Benefit may vary by class based on employer offering by class up to maximum number of classes: 2-9, 1 class; 10+, 5 classes. No more than 2.5 X difference in life benefit amount between classes. It is acceptable to create a class with a $50,000 maximum benefit for those employees desiring no imputed income for tax purposes.
- No Open Enrollment allowed. Annual Enrollments are allowed for contributory coverage, late enrollees are subject to Evidence of Insurability.
- Increase in coverage for Non-contributory Basic Life:
  - Increase at renewal, Groups of 10+: if a Group wants to increase coverage at renewal of more than 2X their current benefit, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the group's benefit amount will not be effective for the entire group.
  - Increase at renewal, Group of 2-9: if a Group wants to increase coverage at renewal of more than 2X their current benefit, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the groups benefit will be capped at 2X their current benefit.
  - Increase mid-year/not at renewal: all size Groups, if a group wants to increase coverage, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the group's benefit amount will not be effective for the entire group.
- Increase in coverage for Contributory Basic Life, all size Groups:

- Increase at renewal or mid-year/not at renewal: if a group wants to increase coverage, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the group's benefit amount will not be effective for the entire group.

Supplemental life/Voluntary life

- Census must be submitted for quoting. Census must include:
  - Gender
  - Age or date of birth
  - Class designation (if benefits vary by class)
  - Salary (if benefits are salary based)
  - Elected coverage amounts
  - Name or Employee ID
- Age banded rates.
- Supplemental life must be sold with group basic life. Voluntary life is sold as stand-alone.
- Participation requirement: Greater of 20% of eligible employees or 5 employees must enroll. Example: A group with 10 employees will need to have 5 employees enroll to satisfy the 'greater of' requirement.
- Contribution requirement: 100% employee-paid.
- Supplemental life only - employees must be enrolled in basic life coverage.
- Takeover coverage: Initial One-Time Enrollment is included for 30 days prior to group effective date for takeover coverage on groups with 10 or more eligible lives.
  - For groups with Supplemental/Voluntary Life Employee Guaranteed Issue limit of more than $100,000, the Initial One-Time Enrollment Employee Guaranteed Issue limit is $100,000. For example, if the group's Employee Guaranteed Issue limit is $200,000, the Initial One-Time Enrollment Employee Guaranteed Issue limit is $100,000.
  - For groups with Supplemental/Voluntary Life Employee Guaranteed Issue limit of less than $100,000, the Initial One-Time Enrollment Employee Guaranteed Issue limit is the group's Employee Guaranteed Issue limit. For example, if the group's Employee Guaranteed Issue limit is $50,000, the Initial One-Time Enrollment Employee Guaranteed Issue limit is $50,000.
  - For groups with Supplemental/Voluntary Life Spouse Guaranteed Issue limit of more than $10,000, the Initial One-Time Enrollment Spouse Guaranteed Issue limit is $10,000. For example, if the group's Spouse Guaranteed Issue limit is $20,000, the Initial One-Time Enrollment Spouse Guaranteed Issue limit is $10,000.
  - For groups with Supplemental/Voluntary Life Spouse Guaranteed Issue limit of less than $10,000, the Initial One-Time Enrollment Spouse Guaranteed Issue limit is the group's Spouse Guaranteed Issue limit. For example, if the group's Spouse Guaranteed Issue limit is $5,000, the Initial One-Time Enrollment Spouse Guaranteed Issue limit is $5,000.
  - This is not an Annual Open Enrollment.
  - Future enrollments require to Evidence of Insurability for late enrollees and increases in coverage regardless of amount.
  - Requests for takeover/grandfathering of Supplemental/Voluntary life amounts need to be reviewed and approved by Life & Disability Underwriting.
- New coverage: Initial One-Time Enrollment is included for 30 days prior to group effective date for groups that have never offered supplemental/voluntary life. Employees and dependents may enroll up to the Guaranteed Issue limits without Evidence of Insurability.
- No Annual Open Enrollment. Evidence of Insurability is required for late enrollees and increases in coverage regardless of amount.
- Evidence of Insurability is required for all coverage amounts above Guaranteed Issue limits.
- Increase in coverage for Supplemental Life and Voluntary Life, all size groups, at renewal or mid-year/not at renewal:
  - If a group wants to increase coverage, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the group's benefit amount will not be effective for the entire group.

Basic and Supplemental/-Voluntary Dependent Life

- Dependent coverage cannot exceed 50% of the employee amount.
- Child coverage begins on 15th day following birth/ends at age 26.
- Family unit rate structure.

Short-Term Disability and Long-Term Disability

- 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)
  - Name or Employee ID

- Groups of 2-9, age banded rates. Groups of 10+, composite rates.
- Participation requirements:
  - All eligible employees must participate when coverage is entirely employer-paid. (Religious waiver allowed with written documentation.)
  - 75% of eligible employees must participate when employee contribution is required.
- Short-term and long-term disability are available independent of each other.
- Contribution requirements: The minimum employer contribution for STD and LTD 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, except for 20% and 30% nonintegrated plans for CA. 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.
- 20% and 30% nonintegrated plans in CA only available with Life and Disability Underwriting Approval.
- Pre-existing condition limitation applies to LTD.
- Increase in coverage for STD and LTD, all size groups, at renewal or mid-year/not at renewal:
  - All size Groups, if a group wants to increase coverage, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the group's benefit amount will not be effective for the entire group.
- LTD 2-9 lives: Private households and groups where more than 60% of the employees over the age of 50 are not eligible.

Voluntary Short-term and Long-term Disability

- 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 VLTD)
  - Elected coverage amount
  - Name or Employee ID
- Age banded rates.
- Voluntary Short-term and Voluntary Long-term disability are available independent of each other.
- Participation requirement: Greater of 20% of eligible employees or 10 employees must enroll.
- Contribution requirements: 100% employee-paid.
- VLTD Takeover Coverage: No Initial One-Time Enrollment for takeover coverage. Evidence of Insurability is required for late enrollees and increases in coverage regardless of amount. Does not apply to VSTD.
- New coverage: Initial One-Time Enrollment is included for 30 days prior to group effective date for groups that have never offered Voluntary Short-term and Long-term Disability. Employees may enroll up to the Guaranteed Issue limits without Evidence of Insurability.
- VLTD No Annual Open Enrollment. Evidence of Insurability is required for late enrollees and increases in coverage regardless of amount. Does not apply to VSTD.
- Pre-existing condition limitation applies to VSTD and VLTD.
- Quote for VLTD assumes participation in Social Security. Groups that do not participate in Social Security or have other state or local disability plans must be quoted by Life & Disability Underwriting.
- Increase in coverage for VSTD and VLTD, all size groups, at renewal or mid-year/not at renewal:
  - All size Groups, if a group wants to increase coverage, all employees must submit Evidence of Insurability and be approved by Medical Evidence Underwriting. If any employee is not approved, the increase in the group's benefit amount will not be effective for the entire group.

Ineligible Industries List

The following Standard Industrial Classification (SIC) Codes are not eligible:

SICs	Industries
971	Hunting, Trapping, Game Propagation
2892	Explosives
4311	U.S. Postal Service
4612-4619	Pipelines, Except Natural Gas
7941	Sport Clubs, Managers, and Promoters
8811	Private Households

Home Office Quote List

The following Standard Industrial Classification (SIC) Codes must be quoted by Home Office Life and Disability Underwriting:

SICs	Industries
1011 - 1389	Metal & Coal Mining, Oil and Gas Extraction
2111 - 2141	Manufacturing - Tobacco Products
3292	Asbestos Products
3482 - 3489	Ordnance And Accessories, Except Vehicles And Guided Missiles
4011-4215	Railroad Transportation, Local & Suburban Transit, Interurban Highway Passenger Transportation, Motor Freight Transportation & Warehousing
4412-4499	Water Transportation
4512-4581	Transportation by Air
9221	Police Protection
9223	Correctional Institutions
9224	Fire Protection
9229	Public Order and Safety, nec

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.

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