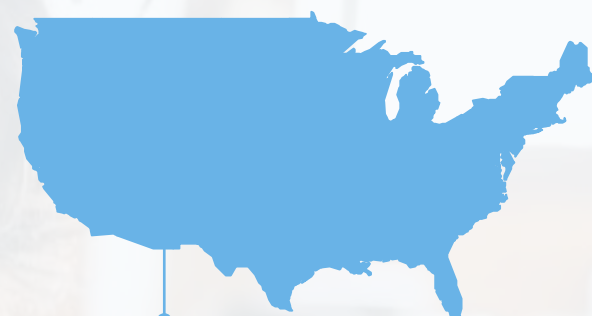


YOUR TIME MATTERS

That's why we're making benefit choices easy for small groups.

When it comes to selecting the right dental, vision, life and disability benefits for small group employers, we're making life easy. By offering product features, provider networks, and competitive pricing, you can be rest assured you are choosing the best benefits at great value. Our products are available on a stand-alone basis without a health plan or packaged with our health products for connected care that offers administration efficiencies, bigger savings, and better health outcomes for employees. With our 100% employee-paid voluntary options, employers can offer employees market-leading benefit programs with deep discounts without spending a dime.

Dental



More than 125,000 unique dentists
and over **371,000** access points

78% network growth
over the past 5 years

Savings

35% average member
discount on covered dental
services when visiting an in-
network dentist¹

29% more dentists than Delta Dental PPO

36% more dentists than MetLife

8% more dentists than Guardian

Care

- We automatically cover additional dental services such as cleanings and periodontal care for members actively engaged in one of our medical care management programs for conditions including diabetes, pregnancy, cancer, and more.²
- Access to an Online Dental Health Assessment and Ask a Hygienist, a free email service for personalized advice. All supported with member educational resources.

Choice

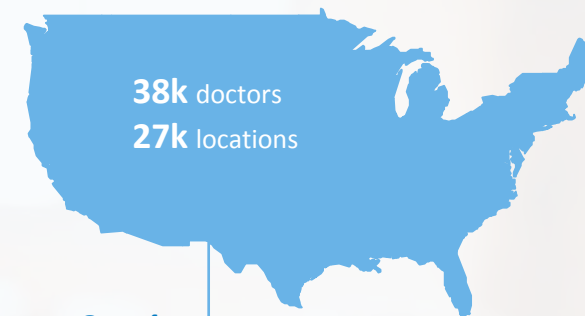
- Choice of annual maximums, coinsurance, orthodontia and voluntary options.
- Carry-over, composite (tooth colored) fillings, and dental implants included.
- Accidental injury benefits and extension of benefit availability.

Convenience

- Simplified administration with one bill, ID card, implementation and more.
- Dental-dedicated customer service and outstanding customer service: 98.6% first-call resolution, average claim turnaround time 2.6 days.
- Search for dentists, look up claims, verify eligibility, check plan details, access ID cards and educational materials – all online or via the Anthem Anywhere app.
- An Online Cost Estimation tool to research charges for dental procedures.

1-Dental Complete network nationwide average. 2-Applies to Anthem Dental Blue, Dental Prime or Dental Complete members who are actively engaged in an Anthem Care Management program for the following conditions: pregnancy, diabetes, heart conditions (heart disease, an enlarged heart, and mitral or aortic valve prolapse), organ or bone marrow transplant, cancer.

Vision

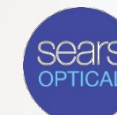


38k doctors
27k locations

97%
in-network utilization

40%
off an additional pair of glasses
from in-network providers¹

contactsdirect



LENSCRAFTERS[®]

1 800 contacts[®]



GLASSES.COM[™]

JCPenney | optical

11%
more doctors than VSP

63%
average member savings vs. retail
at all network provider location.²

Care

- Referral to care management triggered by vision claims.
- Market-changing connection between medical doctors, vision providers and nurse care managers.

Choice

- Choice of lens copays and allowance for frames and contact lenses with polycarbonate and Transitions lenses for children at no additional cost.
- Choice of savings on the most popular lens options and upgrades.
- Discounts on laser vision correction surgery.

Convenience

- Simplified administration with one bill, ID card, implementation and more.
- Vision-dedicated customer service reps and the longest customer service hours in the industry, available 7 days a week with evening hours, closed just 3 days per year.
- 99.3% first call resolution, 100% claims paid in 10 days or less.

1-Except when discounting of non-covered services is prohibited by state law. 2-Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses or \$130 contact lens allowance. Network numbers from NetMinder 2016



It's easy.

Easy for brokers to
quote. Easy for
employers to
administer.

Anthem Life and Disability

More than just a check, it's caring, personal support.



Life

Variety of coverage options

- Basic Life
- Accidental Death & Dismemberment
- Optional Supplemental Life
- Optional Voluntary Life

Plan features

- Generous Guaranteed Issue amounts.
- Living Benefits gives terminally ill employees the choice to receive part of their life insurance while living.
- Integrated Life Waiver of Premium and LTD claims – all Waiver claims reviewed for LTD claim eligibility when both plans are with Anthem.

Focus on compassion

- **The Healing Book** – Helps children cope with the loss of a loved one.
- **Beneficiary Companion** – Assistance handling estate details such as closing accounts and cancelling credit cards.
- **Travel Assistance** – Support for members and their families traveling more than 100 miles from home.

Write more business with Anthem Connect

- Knowledgeable dental, vision, life and disability benefit experts 100% focused on brokers
- Generate fast quotes with the lowest possible rates
- Provide pre and post-sales support via phone and email
- Deliver expert renewal support to help you retain your current business

877-567-1802
connect@anthem.com

Disability

Robust portfolio

- Short-term disability (STD)
- Long-term disability (LTD)
- Voluntary STD and LTD

Helping employees have happier, healthier, more productive lives

- Proactive care with one-on-one support and stay-at-work programs help employees avoid a claim.
- Enhanced clinical coordination and fast claims turnaround when claims can't be avoided.
- Worry-free financial support so employees can focus on getting back to work.

Plan features

- Voluntary vocational rehabilitation with rehab incentive.
- Work Retention Assistance helps employees stay at work.
- Workplace Modification up to \$10,000.
- 3-month Survivor Benefit.
- Seamless transition from STD to LTD with no claim form required.

Extra Support for those with Anthem Health Coverage

- Comprehensive approach to disability management helps employees through their journey from healthy or at risk through disability, recovery, return to work and beyond.
- Strong connections between medical and disability care management teams help prevent claims and better manage those that do occur.
- Reduced costs by keeping members at work or minimizing their time away.



Up to

5% savings

with our Small Group
bundled savings program
for dental, vision, life and
disability.¹



All calls are
answered live
during business hours



1.4 days average
claims processing time



90.4% of calls answered
in 20 seconds or less



98.8% claims payment
accuracy



Online claim submissions
and reporting



AM Best Rating

Resource Advisor included with Life and Disability

Counseling and consultation

- 24/7 toll-free phone consultations.
- Up to three counseling sessions per issue, either face-to-face or via LiveHealth Online, including grief counseling for beneficiaries.
- Legal and financial consultations.

Online services & resources

- Debt and credit management, and investment planning.
- Online will tool that tailors a will to employees needs.
- Online legal library including living wills and power of attorney.

ID theft victim recovery

- Fraud resolution specialist t works with creditors, collection agencies, credit reporting agencies and more on behalf of employee.

Perks at work discounts

- Discounts on goods/services your employees use every day.

anthem.com/specialty

1 – Restrictions apply contact your Anthem representative for details.
Life and Disability products underwritten by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross, Anthem Life Insurance Company and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. 9/17/18