

Give your employees the financial protection they need



Today's employees lead busy lives that often don't fall into the category of "traditional." So they want more than the traditional benefit offerings. They want more choices — and the flexibility to customize their benefits to fit their needs and lifestyle. And more than 80% of them are willing to pay for benefits that give them that flexibility!¹

With Anthem's Supplemental Health plans, you can give them more choices *and* help them protect their financial well-being. This additional coverage supplements their medical plans and gives them financial protection against high-cost medical events:



Accident

Covers medical services like emergency room admissions, surgeries or follow-up care needed due to an accident



Critical Illness

Covers 18 specific illnesses, including invasive cancer, heart attack, stroke and neurological disorders



Hospital Indemnity

Provides fixed per-day benefits for inpatient hospitalization caused or contributed to by an accident or illness

Automatic claims notification*

Our integrated health care program, Anthem Whole Health Connection®, links our medical plans with Accident, Critical Illness and Hospital Indemnity benefits. That means when your employees have an eligible claim, we'll let them know. And we'll help get their claim started so they get their benefits faster.

* Available to members who have both Anthem medical and Anthem supplemental health plan benefits who must register their email on Anthem.com

Benefits that flex with them

The plans pay lump-sum benefits when covered events happen — giving your employees financial relief when they need it the most. They can use the funds any way they want — to help pay for unexpected medical costs or for living expenses like rent, meals or child care. This gives them the flexibility to get their lives back to normal as soon as possible.

Other features include:

- No medical questions required to enroll
- Perpetual guaranteed issue
- No pre-existing limitations²

¹ BenefitsPRO. *Voluntary Benefits: 3 Key Insights on Purchasing Behavior* (July 7, 2017): benefitspro.com.

² Covered accidents or illness must occur after the effective date of coverage.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. Group Critical Illness benefits provided by policy form SCIB XX18 P or state equivalent, Group Accident benefits provided by policy form SAI B XX18 P or state equivalent, and Group Hospital Indemnity benefits provided by policy form SHI B XX18 P or state equivalent. Accident, Critical Illness and Hospital Indemnity plans are not available in all states. Does not apply to Anthem Flexhour plans.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.