



Anthem Life



## Long Term Disability

*Secure coverage to protect  
employees and their loved ones from  
the high costs of disabilities*

[anthem.com](http://anthem.com)

# Long Term Disability Insurance

***Long Term Disability Insurance lets employees focus on recovering while providing financial security.***

## ***Protection for the Future***

Perhaps you already offer your employees short term disability coverage and have seen the positive effects it has on productivity and morale. Long term disability coverage provides similar income protection if an employee's finances remain interrupted for an extended period of time due to a disability.

Anthem Life's long term disability coverage may include access to:

- ***benefit payments for total and partial disabilities***
- ***helpful services for employees with qualifying disabilities—from vocational training to assistance with filing for Social Security***
- ***waived premiums while disabled***
- ***coverage for employees suffering from recurring disabilities***
- ***lump sum payments for survivors of employees who pass away after suffering a disability***

Your employees will receive superior claim service when they call our toll-free phone number.

***Anthem Life's benefit consultants***

***understand the challenges of a disability. They can help evaluate the diagnosis and treatment plan while motivating employees toward recovery.***

## ***Personalized coverage designed with you in mind***

Benefits are based on a percentage of the employee's salary. You can avoid duplicating benefits by selecting long term disability coverage that picks up when short term disability ends.

You know your employees best. That's why, in most instances, Anthem Life lets you select for your group when benefits begin and how long they are paid.

You also know what's important to your employees. Depending on your group size, you may be able to customize your coverage even further with optional features, such as extended survivor benefits, inflation benefits and pension plan contributions.

## ***Choose Anthem Life***

Regardless of your company size or budget, our life and disability products are designed to have a positive impact on employees and your bottom line. With more than 75,000 group customers and approximately 5.8 million members, we hold your benefits in secure hands.

Whether you select group or voluntary products, Anthem Life handles all membership, billing, customer service and claim administration details — leaving you more time for other important tasks.

You can feel confident placing your trust in Anthem Life. As a subsidiary of the largest publicly traded commercial health benefits company in the United States in terms of membership, we have the strength and capacity to deliver on our promises.

## ***One Solution for Your Benefit Needs***

Eliminate the hassle of working with multiple carriers and combine the dependability, convenience and financial security you get from Anthem Life with Anthem Blue Cross and Blue Shield's health, prescription, dental and employee assistance programs. We make it simple for you — One Contact, One Solution, One Company.

**For more information about Anthem Life's products and services, contact your benefit consultant or visit [anthem.com](https://www.anthem.com).**

This benefit description is intended to be a brief outline of benefits available to eligible employees. Please see your benefit advisor or Anthem Sales representative for all the terms of coverage, exclusions and eligibility requirements. In the event of a conflict between the contract documents and this benefit description, the contract documents will prevail. Products may not be available for all groups or in all states.