Help secure their families while disabled employees focus on recovering.

Short Term Disability

Anthem.com
Short Term Disability Insurance

Nearly half of all home foreclosures are a direct result of a disability.\(^1\) What would you say if an employee turned to you for help?

The answer before a situation arises

Did you know nearly one-third of all Americans suffers from a disability between the ages of 35 and 65?\(^2\) That can mean less productivity for you and lost wages for your employees. Anthem Life's Short Term Disability Insurance provides partial income, allowing employees with disabilities to focus on recovering. Employees who are eligible may also have the option to return to work part time while receiving partial benefits.

Flexible benefit plans to meet their needs and your budget

Customize your short term disability coverage with benefits based on a flat amount or percentage of salary. Anthem Life also helps you tailor your plan with several options to determine when benefits begin and how long they are paid. These options include:

- disability payments based on a flat amount or percentage of the employee's salary
- coverage for pregnancy the same as an illness
- payments for employees who have a partial disability
- guaranteed coverage for qualifying groups

Your employees will receive excellent claim service when they call our toll-free phone number. Anthem Life will help protect them from the high costs of disability by allowing them to focus on recovery.

Choose Anthem Life

Regardless of your company size or budget, our life and disability coverage is designed to positively impact both your employees and your bottom line. We already cover more than 37,000 employer groups and approximately 830,000 employees. They know their benefits are 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.

Your single source for employee benefits

When adding to your employee benefit plan go to your single source for term life and disability insurance products from Anthem Life as well as health, dental and vision products from Anthem Blue Cross and Blue Shield.

For more information about Anthem Life’s products and services, contact your insurance producer or visit 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.

Life and disability products are underwritten by Anthem Life Insurance Company. Anthem Life and the Anthem Blue Cross and Blue Shield companies are independent licensees of the Blue Cross and Blue Shield Association. ® Registered marks Blue Cross and Blue Shield Association.

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc.

\(^1\) The Housing and Home Finance Agency of the U.S.
\(^2\) The American Council of Life Insurers.