



Save with Anthem Balanced Funding

Good for your business and your employees

Keeping your employees and your business healthy is more important than ever. We are always looking for every way possible to provide quality, more-affordable health plans to make that easier.

Anthem partners with The Standard to offer access to life and disability plans that your employees and their families can take advantage of today. Add new specialty coverage to your Anthem Balanced Funding (ABF) medical plan and save on your ABF medical fee.

Here’s how you can add benefits and save money at the same time:¹

| Plan enrollment | Small Group business Employers with 20–100 employees ² | Large Group business Employers with 51–5,000 employees ² |
|---------------------------------|--|--|
| Medical + dental | 1.5% off | 1.5% off |
| Medical + vision | 0.5% off | 0.5% off |
| Medical + life | – | 0.25% off |
| Medical + short-term disability | – | 0.5% off |
| Medical + long-term disability | – | 0.5% off |
| Medical + accident | – | 0.25% off |
| Medical + critical illness | – | 0.25% off |
| Medical + hospital indemnity | – | 0.25% off |
| | Up to 2% savings | Up to 4% savings |



**Your benefits are integrated with
Anthem Whole Health Connection®**

By adding dental and vision benefits to your health plans, your employees’ benefits are connected. This helps doctors and other care providers see a more complete view of a member’s health. The result is better outcomes, efficiencies, and savings — at no added cost.



**Talk with your broker
or Anthem Sales
representative about
saving with an ABF plan.**



¹ Applies to new or renewing Anthem Balanced Funding groups adding a new dental, vision, life, disability, accident, critical illness, or hospital indemnity product. Specialty plans added must be fully insured and have at least 10 enrolled employees. Savings for life coverage apply when the total life schedule is insured with at least an equivalent volume of \$25,000 per covered employee and must include optional life when offered by the employer. Final discount subject to Underwriting approval. Small Group exclusions: embedded vision; voluntary dental and vision. Large Group exclusions: embedded vision; voluntary life and disability; voluntary dental and vision with less than 50% enrolled (50% or greater enrolled qualifies for the savings); voluntary accident, critical illness, and hospital indemnity with less than 15% enrolled (15% or greater enrolled qualifies for the savings); and National Accounts clients.

² Group size definition may vary by state. Other restrictions and state-specific limitations may apply. Contact your representative for complete offer details.

In California Anthem Blue Cross is the trade name of Blue Cross of California, Inc. Also serving California: Anthem Blue Cross Life and Health Insurance Company. In 11 northeastern counties of New York Anthem Blue Cross is the trade name of Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc., and Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Life and disability products underwritten by The Standard a separate company that does not offer Blue branded products and services. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.