

Life and Disability

# Welcome Guide



# Thank you for choosing us to serve you, your employees, and your company.

We want to make your life and disability plan administration easy, fast, and secure. This Guide gives you tools and information for effective plan administration. Review each section for important information, how-to checklists, and detailed guides. Please save a link to this Welcome Guide and refer to it often for the latest information you'll need to administer your life and disability plans.

## Your plan administration responsibilities

We need your help to make sure your employees receive outstanding service on their life and disability plans. This guide includes our standard provisions and procedures. These may vary from your specific group contract; see your group contract for the terms and conditions of your life and disability plans.

As the group administrator for your company, you:

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- Serve as the primary contact between Anthem Blue Cross and your employees.
- Distribute Anthem Blue Cross material to your employees.
- Inform employees when they become eligible to enroll in life and/or disability coverage.
- Ensure all eligible employees are enrolled in benefits if benefits are 100% employer paid.
- Distribute certificates and other information to insured employees.
- Send all other communications (notices, inquiries, etc.) from eligible employees to us.
- Pay premiums on or before the premium due date, even if the insured employees are required to make a contribution toward the premium.
- Report taxes that are withheld from disability benefits (unless we are withholding the employer FICA tax match for your group).
- Collect and retain Beneficiary Designations for all life benefits.
- Notify employees of their Life Conversion rights and Life Portability rights.

### **If you receive a monthly bill for life and/or disability plan (List Bill):**

- Obtain and submit applications for eligible employees within the required time frames.
- Report employee and status changes as they occur, like names, classes, employment status and dependents' status.
- If the benefit amount is based on salary, report employee earnings changes.
- Pay the full amount due stated on the bill without adjusting it.

### **If you self-administer your life and/or disability plan (Self Bill):**

- Collect enrollment benefit elections for eligible employees within the required time frames and retain them for your records.
- Track enrollment changes, including salary changes, so that you can accurately complete the self bill worksheet and pay correct premium.

## Life and disability plans provide extra support

Along with benefits when employees have claims, life and disability plans provide value added services that employees and their families can use now. They don't have to have a claim to access counseling, legal advice, financial planning, and travel assistance services. See the [Value Added Services guide](#) for more information.

# Important information to help you administer your life and disability plan

## How to get help/Contacts

See the [Contacts List](#) for contact information on claims, evidence of insurability processing, enrollment, billing, and more.

## Employer self service tools

If you receive a monthly bill for your life and disability plans (List Bill), you can administer your plan online:

- Compassi Employer Self Service – add new employees, make changes, etc.
- Pay your bill using MyOnlineBill®.
- Submit claims, check claim status, and get your claim reports online.

See the [Life and Disability Online Tools Guide](#) for important information.

## Enrollment and changes in coverage

Our Enrollment Checklists give you helpful step by step instructions on how to enroll new employees, terminate coverage, and make changes in employee coverage:

- If you receive a monthly bill for your life and disability plans (List Bill), see the [List Bill Enrollment checklist](#).
- If you self-administer your life and disability plans (Self Bill), see the [Self Bill Enrollment checklist](#).

If you receive a monthly bill for your life and disability plans (List Bill), we offer several options for our employer groups to enroll their employees in coverage or make benefit changes. See the [Enrollment Options guide](#) for information on census enrollment, EDI, and more.

## Group life insurance beneficiary designations

It's your responsibility to collect and retain Beneficiary Designations for each employee covered by your group life plan. See the [Beneficiary designations guide](#) for more information.



## Evidence of insurability

Depending on the life and disability coverage your company offers, some employees may need to be underwritten and submit an Evidence of Insurability form to enroll in life and/or disability coverage and/or to increase their coverage. The Evidence of Insurability form is a brief questionnaire with questions about an applicant's medical history.

See the [Life and Disability Guide to Evidence of Insurability](#) to understand how to help your employees through the process and ensure that you are payroll deducting only for approved life & disability coverage.

## Group life insurance conversion and portability

It's your responsibility to give employees information about conversion and portability options when they lose their life coverage. See the [Conversion and Portability](#) guide for important information.

## Billing and payment

We have put together information on how premiums are calculated, how to read your monthly bill, and premium payment information.

- If you receive a monthly bill for your life and disability plans (List Bill), see the List Bill [Billing and payment guide](#) for more information.
- If you self-administer your life and disability plans (Self Bill), See the Self Bill [Billing and payment guide](#) for more information

## Renewal census

If you self-administer your life and disability plans (Self Bill), you will receive a request to complete a renewal census before your renewal date. See the [Renewal Census](#) guide for more information.

## Claims and claims reports

For information on how to file life and disability claims, check claim status, appeal claim decisions, and access your claims reports, see our [Life and Disability Claims manual](#).

## Privacy

View your [Notice of Privacy Practices](#).

# We are here if you have questions



For more information about life and disability plans, go to [www.anthem.com/ca](http://www.anthem.com/ca) or see the [How to Get Help/contacts list](#).

Find forms for your life and disability plan online at <https://www.anthem.com/ca/forms/>.

Choose your state then choose *Life and Disability* in the *View by Topic* list.



The contents of this manual should not be considered legal advice or recommendations. You should work with your company's attorney when interpreting your company's legal responsibility under your employee life and disability plan(s). You should also review applicable state and federal laws and regulations. The contents of this manual may change or be updated at any time

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