



Life and disability acquisition and distribution partnership

Frequently asked questions

Overview

We are pleased to share that as of April 1, 2024, The Standard has acquired the Life and Disability business from Anthem's parent company, and we have launched a 10-year distribution partnership. This partnership between Anthem and The Standard brings together two leading employee benefits providers with deep expertise, market-centric offerings and a commitment to putting our customers first. Our partnership delivers healthcare capabilities from Anthem, benefits solutions from The Standard and unique opportunities for you and your customers.

What are some key benefits of this partnership?

We see many benefits to this relationship for our partners, our customers and our companies. Four key benefits to highlight are:

1. Anthem customers now have access to a team of experts from The Standard who specialize in life, disability and absence management solutions that complement the Anthem medical plan offering.
2. The Standard's Workplace Possibilities ProgramSM takes a proactive approach to helping employees stay at work or return to work sooner. Available through long term disability coverage, this program helps employers achieve measurable results and includes access to designated clinical consultants.
3. Large group employers can save up to 1.25% (1.5% in NY) on their medical premium or \$1.00 per employee per month on their administrative services only rate when purchasing solutions that fit their needs from Anthem and The Standard together.
4. A fully integrated medical, absence and disability program that connects absence and disability benefits to medical benefits will be available soon.

Administration and compensation

How will my life and disability relationship management work? Will this change who I work with or how I access resources today?

Many of Anthem's experts specializing in life and disability have transitioned to The Standard and will continue to service your accounts. We know how important these relationships are. We will contact you and your customer if there are any changes to your contacts. There are no changes to how you access services through our website or portals. Our goal is to ensure all work feels like business as usual for a smooth transition.

Will there be changes to fees, billing and other administrative processes?

Anthem Life's experts in billing, enrollment and claims have transitioned to The Standard, ensuring business as usual. Contact information such as department email addresses and phone numbers remain the same.

Are there changes to broker commission structures?

Your commissions will continue to be paid as they are today and your appointments will transfer. There will be no changes or disruptions to the way commissions are currently handled and no action required other than to maintain the renewals for your appointments. We understand the importance of timely and accurate commission payments and will continue to prioritize prompt communications regarding any future changes. You will continue to access your commission statements in the same way as you do today on the [Producer Toolbox](#).

How will you handle appointments for the business that has transitioned to The Standard? Do I have any actions?

Appointments for the acquired block of business will transfer as part of the transition. Renewals or other changes will be handled through existing processes on the [Producer Toolbox](#). There is no action required on your part — all appointments will be retained for the acquired legal entities. The Standard uses a just-in-time appointment process, meaning there is no need to proactively obtain an appointment with Standard Insurance Company or The Standard Life Insurance Company of New York. Contact information such as email addresses and phone numbers remain the same.

Are there changes to the Whole Health Savings discount program?

Anthem will continue to offer this program as part of our distribution agreement with The Standard. Large group employers save up to 1.25% (1.5% in NY) on their medical premium (or \$1.00 per employee per month on their administrative services only rate) when purchasing solutions that fit their needs from Anthem and The Standard together. Talk to your Anthem rep for complete program details.

Will this affect Whole Health Connection: Productivity Solutions?

Your customers will continue to have access to Anthem's Productivity Solutions and there should be no changes to their experience. As The Standard integrates the business, we will keep you informed if there are any changes that will affect you and your customers.

New business and renewals

What is the process for new business or renewals started before April 1?

For new business or renewals that are actively being negotiated, Anthem and The Standard are partnering closely to honor these agreements and negotiations. A few details:

For new business in process:

- The Standard will honor all Anthem Life quotes released before April 1, 2024.
- Those sales will remain on Anthem Life paper.

For renewals:

- The Standard will honor all negotiated rates made before April 1, 2024.
- All renewals will remain on Anthem Life paper.

How will bundled discounts work moving forward?

Anthem will provide discounts on first-year medical when sold with The Standard's life and disability. Please contact your local rep from Anthem or The Standard for details and guidelines.

What is the process for quoting groups under 10 lives?

You can quote groups under 10 lives through the Agility platform at The Standard. Please contact your local office at The Standard for details.

What is the process for quoting groups over 10 lives?

For groups of 10 or more, quote through your local market Employee Benefits representative.

Service model for customers transitioning to The Standard

How will existing Anthem clients be serviced?

Below is an overview of The Standard's client management model that applies to existing Anthem customers transitioning to The Standard:

- **Business for customers with 2 – 499 lives** is assigned to The Standard's Client Success Team. The team (Clientsuccessteam@standard.com) is dedicated to servicing you and your customers by resolving and/or directing service inquiries to the appropriate team in addition to helping guide any renewals, amendments and add-lines processes.
- **Business for customers with 500 – 4,999 lives** will have a dedicated account manager from The Standard to support the needs of you and your customers. They will connect with your customers in the coming weeks to introduce themselves and provide their contact information.

- **Business for customers with 5,000+ lives** will have a dedicated National Account Consultant from The Standard who will be committed to serving National Accounts customers, including answering any questions and guiding renewals, amendments and add-lines processes.

Implications for your clients

How is this change being communicated to my customers?

The Standard and Anthem are partnering on proactive communication to our employer customers. We will also post information on our respective employer portals (a pre-close update was posted).

What if a member has an ongoing disability claim?

All ongoing claims have transitioned to The Standard, along with the Anthem disability case managers. The same people administering the claims at Anthem will continue to service the claims at The Standard. In addition, contact information and phone numbers will remain the same, ensuring business as usual with uninterrupted service to our customers.

How will member support change with the transaction?

Anthem and The Standard are partnering closely to ensure a seamless service experience. Many of Anthem's associates connected to the Life and Disability business are now employees of The Standard and are continuing with their current assignments to minimize any disruptions for customers.

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 Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: 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 Blue Shield 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.

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