

Large Group, Small Group | CO, CT, GA, IN, KY, ME, MO, NV, NH, OH, VA, WI

We've reduced the red tape on our disability plans

We've made it easier for short- and long-term Anthem Life disability plan customers to make the most of their benefits.

Members of groups with two to five employees no longer need to submit an Evidence of Insurability (EOI) form to receive their full plan benefit amount, unless they miss their group's enrollment window. All short- and long-term disability coverage is now guaranteed issue for them.

We've also improved the way we handle late entrants for voluntary short-term disability. Members of those groups with pre-existing condition limitations will no longer need to fill out an EOI form to receive their full plan benefit amount, even if they miss their group's enrollment window. Only employees who elect coverage above the guaranteed issue limit will need to fill out the form, which we will send them.

If a group does not have the pre-existing condition limitation, late entrants will also need to submit an EOI form and be medically underwritten, regardless of the coverage amount. The pre-existing condition limitation is a standard part of all voluntary short-term disability plans. Underwriting must approve all requests for voluntary short-term disability plans that do not have the limitation as custom contracts.

Employees should still enroll during the group's initial or annual enrollment period when possible.

For more information, please contact your sales representative.

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