

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

# Supporting employee well-being with supplemental health programs

The [Social Security Administration](#) estimates that more than 25 percent of current 20-year-olds will become disabled before they reach retirement age, and 25 percent will be out of work for at least a year due to a disabling condition. Yet only 40 percent of Americans have access to short-term disability benefits and only 35 percent have access to long-term disability benefits.

Your clients can provide support to their employees with [supplemental health plans](#). They are available for large group clients and lessen the impact of out-of-pocket expenses for employees facing a health emergency. Plans can include coverage for expenses related to an accident or critical illness as well as hospital costs. They can provide an extra layer of protection by covering items that traditional health plans may not.

Supplemental health plans offer budget flexibility with a range of employer contribution options as well as voluntary plans. And members whose supplemental health plans are connected to Anthem medical plans are automatically notified when they have an eligible supplemental health claim.

Our recent [blog article](#) can help you show your clients how supplemental plans can help them and their employees.

Your sales representative can also work with you and your clients to meet their benefit needs.