



Our dental, vision, disability and life plans stand strong alone.

But when purchased together, the savings
can get really healthy.

There are lots of great reasons to choose us for a comprehensive benefits package.

When you choose Anthem for dental, vision, disability and life, you get special features. Like an entire benefits program that's easy for your employees to use and for you to manage. And, of course, you can count on one trusted company from start to finish.

It's easy to find affordable plans.

If benefit dollars are limited, then consider our voluntary portfolio of dental, vision, disability and life plans. You pick the plan design and let employees buy coverage at affordable group rates. We also offer an Enrollment Partnership Program that waives participation requirements and may offer favorable rates to your employees.¹

You may be eligible for discounts through our bundled savings programs.

> Turn over to learn more.

How does Anthem and the partnership with your local Chamber create value for your business?

The benefits you can choose from combine the buying power of thousands of chamber members. This provides competitively priced benefit solutions that work to keep your employees and your bottom line healthy.

Take a quick glance at our products:

Dental

Our dental Prime and Complete plans keep what's important up front: overall health and affordability.

- ▶ **The networks** – Employees have access to thousands of dentists through our national network that includes more than 100,000 offices. We offer different sized networks that allow you to control costs without reducing benefits.
- ▶ **Savings** – We agree on pricing with network dentists and pass those lower prices on to members.
- ▶ **Added coverage** – 100% coverage when employees see a network dentist for most diagnostic (i.e., X-rays) and preventive (i.e., cleanings) care. And there are no waiting periods.
- ▶ **Service** – Average claim paid in three days or less with a financial claim payment accuracy of more than 99%.²

Vision

Blue View VisionSM offers what your employees need – convenience and savings on eye care and eye wear. Plus, our plans cover regular eye exams, which can often help find, early on, serious health conditions. And early detection can mean lower health care costs.

- ▶ **The national network** includes more than 50,000 providers and provider locations.
- ▶ **Convenient retail locations** include LensCrafters®, SearsSM Optical, Target® Optical, JCPenney OpticalSM, Pearle Vision® and New York-based Empire and Davis Vision stores.
- ▶ **Additional savings program** lets members save even after their annual benefits are used up! That's a 40% discount on unlimited extra pairs of eyeglasses, 15% on regular contacts and 20% on many other items including sunglasses.
- ▶ **Customer service hours** are among the longest in the industry, with access to customer service representatives seven days a week.

Disability and life

When you choose Anthem for your disability and life insurance coverage, your employees and their beneficiaries can count on prompt benefit payments, dedicated support services and added tools to help them through life's challenges:

- ▶ **Coverage options:** Group term life, accidental death and dismemberment (AD&D), dependent life, short-term and long-term disability. Available on an employer-paid or employee-paid (voluntary) basis.
- ▶ **Additional features:** Support services to help employees get back to their regular lives:
 - ▶ Resource Advisor gives employees counseling on emotional, financial and legal concerns.
 - ▶ Travel Assistance gives employees and dependents resources when traveling. These include medical assistance, repatriation (bringing a love one's remains home if he or she should die while away) and travel companion assistance.
 - ▶ Newborn and Parenting Resources provide eight weeks of personal life coaching services to help new mothers get back to work while balancing motherhood, family responsibilities and work life.
- ▶ **Service:** One of the fastest life claim turnaround times – within two days – and highest financial accuracy rates in the industry.³

Contact CIT at 800-953-4467 or visit www.citrust.com to learn more.

Put the Anthem and CIT partnership to work for you.

¹ Enrollment Partnership Program available for groups 51+

² Internal Reporting Data, 2011

³ LIMRA MarketShare, 2011

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