



Life and Disability Acquisition and Distribution Partnership

Frequently Asked Questions

Overview

On April 1, 2024, The Standard[‡] acquired the Life and Disability business from Anthem's parent company Elevance Health, and we 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.

1. 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.
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 and offered on new sales, this program helps employers achieve measurable results and includes access to designated clinical consultants.
3. A fully integrated medical, absence and disability program that connects absence and disability benefits to medical benefits will be available soon to offer on new sales.

New Business

The Standard will honor all Anthem Life quotes released before April 1, 2024, and those sales will remain on Anthem Life paper. For quotes released after April 1, 2024, new sales will be written on The Standard's 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 life and disability 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 at The Standard.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.

Compensation

Are there changes to broker commission processes?

Your commissions continue to be paid as they are today. Upcoming changes to the way commissions are currently handled will take place in Q1 2025, including payment changing from Elevance Health to The Standard on January 31 and two monthly commission cycles, instead of one starting in February.

You received a request from The Standard to complete [enrollment for EFT/direct deposit](#). If you do nothing, your commissions will be paid by paper check. With the first commission payment from The Standard, you will receive your commission statement via email. You will continue to receive your commission statement via email for each commission cycle and commissions statements are also available online. Once you have received your first commission statement you can [create an online account with The Standard](#) using your new producer ID to view and download commission statements.

Your access to past commission statements from Elevance Health on the [Producer Toolbox](#) will continue through Q1 2025 and you'll be able to download 18 months of historical statements. No additional action is required other than to maintain the renewals for your appointments in the same way as you do today using the [Producer Toolbox](#).

You will receive 2024 year-end information, including W2s, 1099s and MRDT from Anthem/Elevance Health. Any questions regarding compensation and tax information for payments in 2024 or earlier will be supported by Anthem/Elevance Health, phone 877.304.6470 or email producers@elevancehealth.com.

We understand the importance of timely and accurate commission payments and will continue to prioritize prompt communications regarding future changes. If you have any questions or need assistance, please contact The Standard's Commissions and Contracting Team.

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

Appointments for the acquired block of business have transferred as part of the transition. You will need to maintain renewals or other changes through existing processes on the [Producer Toolbox](#). There is no additional 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.

How do I provide Broker of Record change information?

Starting on 12/23 you will report Broker of Record change information to The Standard's Client Success Team (Clientsuccessteam@standard.com) for Life and Disability business. The Standard will begin processing Broker of Record changes on 1/21/25.

Administration

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 transitioned to The Standard and 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. Please reference [getting assistance](#) for important contact information. 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 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 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.

Renewals

What is the process for renewals?

Renewals are actively being negotiated, Anthem and The Standard are partnering closely. A few details:

- Broker reports for renewals are mailed to the agent three (3) months prior to the group's next anniversary date.
- Employers will receive their report two (2) months prior to the group's next anniversary date.
- All renewals will continue on Anthem Life paper.
- Rate hold for groups under 500 lives ended with 2/1 effective dates.
- For Anthem Medical, Dental, and Vision renewals, please contact your Anthem Account Manager or Sales Representative.
- For Life and Disability renewals, please contact the Client Success Team or the local office at The Standard for assistance.

What is the process for changing an existing client's Life and/or Disability products?

Please contact the Client Success Team or the local office at The Standard for assistance.

Service Model for Customers Transitioned to The Standard

How are existing Anthem clients that transitioned to The Standard being serviced?

Below is an overview of The Standard's client management model that applies to existing Anthem customers that transitioned to The Standard. Existing Anthem customers will remain on Anthem paper.

- **Business for customers with 2 – 499 lives** is assigned to The Standard's Client Success Team. The team (Clientsuccessteam@standard.com) assists in servicing you and your customers by resolving and/or directing service inquiries to the appropriate team to resolve, in addition to helping guide any renewals, amendments and add-lines processes.
- **Business for customers with 500 – 4,999 lives** have a dedicated account manager from The Standard to support the needs of you and your customers by answering any questions and guiding renewals, amendments and add-lines processes.
- **Business for customers with 5,000+ lives** have a dedicated National Account Consultant from The Standard who is committed to serving National Accounts clients, 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 have partnered on proactive communication to our employer customers. We will also continue to update information on our respective employer portals.

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 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 have partnered 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.

4 of 4

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.

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th Floor, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.