

# AnthemProtect



Short-Term Disability Insurance exclusively for federal employees



Underwritten by **Madison National Life Insurance Company, Inc. (MNL)**, a member of the IHC Group. For more information about MNL visit [www.madisonlife.com](http://www.madisonlife.com).

**Life is full of surprises, and they're not always pleasant. Take, for instance, illnesses and injuries that temporarily sideline you from work—but not your bills. They never take time off.**

**That's when Anthem Protect steps in!** Anthem Protect is short term disability insurance that helps provide financial protection for federal employees when they need it most. If you suffer a covered disability, Anthem Protect provides periodic lump-sum cash benefits that you choose how to use.

**Here's how it works:** You receive the benefit amount you selected tax-free, up to 60% of your weekly pre-disability income, for covered disabilities subject to the terms and conditions of the Policy, including all limitations and exclusions. You can use this payment toward your medical insurance deductible, household bills or other expenses. Then, focus on recovery.



## **Set your expectations high when preparing for the unexpected**

When you buy short-term disability insurance, you hope you never have to use it. But if you do, you want to know you have coverage that comes through. Anthem Protect sets the bar high. We offer federal employees plans with:

**Flexible design** – Needs vary, just like people. That's why, as a federal employee, we offer you the ability to customize an insurance plan and benefits specific to your budget and life circumstances.

**Guaranteed issue** – Consider yourself accepted! If you're a federal employee working a minimum of 20 hours per week, you're eligible for Anthem Protect. Enroll within 60 days of becoming eligible, or during the annual open enrollment period. A pre-existing condition is not covered until an individual has been continuously insured and actively at work for 12 months, working a minimum of 20 hours per week (see page 4 for definition of a pre-existing condition).

### **Quick-and-easy enrollment process**

Life's busy enough, so we do what we can to keep this part of it simple and efficient. Anthem and Madison National Life's strong and longstanding relationship means you can rely on us when you need us most. Enroll online at [anthem.com/federal](https://www.anthem.com/federal), select your state and then visit Anthem Protect.

# Anthem Protect Short-Term Disability Insurance

Short-Term Disability Benefit Percentage	60%
Weekly Benefit	The benefit amount you choose – options available in \$25 increments between \$200 and \$1,200 or 60% of your weekly pre-disability earnings, whichever is less
Maximum Benefit Period	Up to 52 Weeks
Elimination Period	14, 30, 60, or 90 days as chosen by you at time of enrollment

## Who is Eligible?

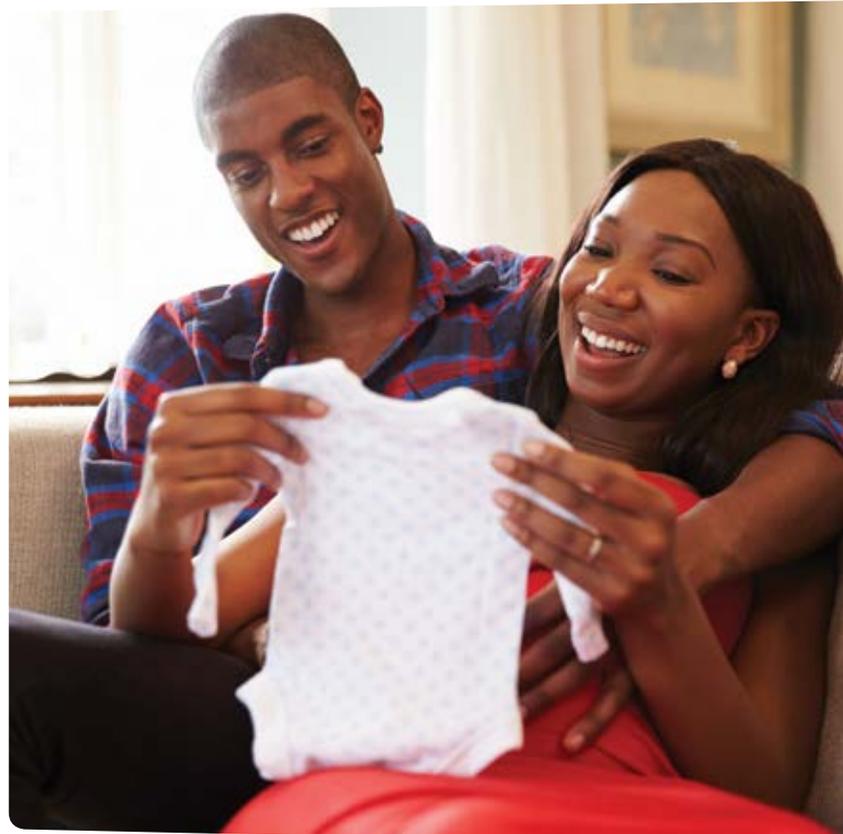
An applicant is eligible for Anthem Protect short-term disability insurance if they are a federal civilian employee working in the United States and residing in an Anthem state\* for a minimum of 20 hours per week. Applicants can enroll during the annual open enrollment period or within 60 days of their hire date. Late enrollees are not eligible to enroll until the next annual open enrollment period.

## Termination of Insurance

An insured person's insurance will cease on the earliest of the following to occur: the date the group policy terminates; the end of the month following the date you cease to be an eligible employee; the date that your premium payment is not paid when required; the date you become eligible for coverage under another group short-term disability policy; your retirement date; the date you become disabled due to a work-related injury.

## When Short-Term Disability Benefits End

Your short-term disability benefits end automatically on the earliest of the following: the date you are no longer disabled; the date your maximum benefit period ends; the date that group long term disability benefits become payable to you; the date you die; the date you become eligible for coverage under any other group short-term disability plan under which you become insured through employment; the date you fail to provide satisfactory objective medical evidence of continued disability; the date you fail to comply with our request to be examined by a physician, other medical practitioner and/or a vocational or rehabilitation expert of our choice; the date you refuse to accept an accommodated position in your own occupation, offered by your employer, which you are able to perform; the date at which you have resided outside of the United States or Canada for 6 months; the date you are confined in a penal or correctional institution or under house arrest; the date you fail to comply with any of the requirements set forth in the Certificate; the date you fail to comply with any requirements set forth in the Responsibilities of Disabled Insureds section of the Certificate; the date you are able to work and earn 80% of your predisability earnings but choose not to.



\*Anthem Protect is currently offered in the following states: CA, CO, CT, IN, KY, MO, NV, OH, VA, WI. For complete details including all benefits, limitations and exclusions, refer to Certificate form number GSDI-C200-(12/06) which may vary by state.

# Terms and Definitions

## Disability

Disability means that you are, as a result of physical disease, injury, pregnancy, substance abuse or mental disorder, unable to perform one or more of the material duties of your own occupation, and, due to such inability, your work earnings are less than 80% of your pre-disability earnings, and you are incapable of earning 80% or more of your pre-disability earnings.

## Occupation

Any Occupation means any job for which you are qualified by education, training, or experience regardless of whether you are working in that or another occupation. Own Occupation means the occupation you routinely perform for the employer at the time disability begins. We will look at your occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific employer or at a specific location.

## Deductible Income

Your gross short-term disability benefit will always be reduced by deductible income which is available to you.

## Injury

A bodily injury that is the direct result of an accident, that is not related to any other cause, and which in and of itself results in your disability within 90 days. Benefits will be payable to you only if the injury occurs while you are insured under the group policy.

## Physical Disease

A physical disease is an entity or process that produces structural or functional changes in the body as diagnosed by a physician. Physical Disease includes pregnancy.

## Predisability Earnings

Predisability earnings are your earnings in effect on your last full day of active work prior to becoming disabled. Unless otherwise specifically provided for under the group policy, any subsequent change in your earnings will not affect your predisability earnings. Specifics regarding what earnings are included and excluded from predisability earnings are outlined in the Certificate of Insurance.

## Pre-Existing Condition

A pre-existing condition is a mental or physical condition whether or not diagnosed or misdiagnosed for which you have consulted a physician or other licensed medical professional, received medical treatment, services or advice, undergone diagnostic procedures, including self-administered procedures, or taken prescribed drugs or medications at any time during the 12-month period just before the effective date of your insurance under the group policy or the effective date of the short-term disability coverage increase.



# Exclusions

The following is a partial list of short-term disability benefits not covered by Anthem Protect short-term disability insurance. Check your Certificate of Insurance for full listing.

- Disability caused by war or any act of war.
- Disability caused or contributed to by committing or attending to commit an assault, battery or any other crime.
- Disability that occurs during any military leave for active duty, including training duty, the National Guard and Coast Guard.
- Disability caused or contributed to by an intentionally self-inflicted injury or attempted suicide.
- Disability when insured person is not under the Regular Care of a Physician in the appropriate specialty as determined by us, providing appropriate treatment in accordance with the Physical Disease, Injury, Pregnancy, Substance Abuse or Mental Disorder that caused the Disability.
- Disability that has not been diagnosed by an attending Physician. Subjective complaints alone will not be considered conclusive evidence of a Disability. The attending Physician must be able to provide objective medical evidence to support his or her opinion as to why you are not able to perform the Material Duties of your occupation.
- Disability arising out of or in the course of any employment for wage or profit.
- Disability for which worker's compensation benefits are payable.
- Disability caused or contributed to by riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- Disability that occurs as a result of participating in any sporting event for pay or prize money.
- Disability that occurs as a result of operating, learning to operate, serving as a crew member on, or jumping from any aircraft.
- Disability caused or contributed to by voluntarily taking of poison or inhaling gas.
- Disability caused or contributed to by a pre-existing condition or medical or surgical treatment of a pre-existing condition (pre-existing conditions may be covered after an individual is continuously insured by Anthem Protect and actively working for 12 months or more).
- No benefits will be paid for any period of disability while confined in a penal or correctional institution or under house arrest.

## Did you know?

- 44% of Americans could not cover an emergency expense of \$400 without borrowing or selling something.<sup>1</sup>
- Only 5% of disabling accidents and illnesses are eligible for Workers' Compensation, which means 95% are not.<sup>2</sup>
- \$1,171 is the average monthly Social Security benefit for disabled workers.<sup>3</sup>

<sup>1</sup> Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households in 2016 (May 2017) [federalreserve.gov/publications/files/2016-report-economic-well-being-us-households-201705.pdf](https://www.federalreserve.gov/publications/files/2016-report-economic-well-being-us-households-201705.pdf), accessed August 8, 2017.

<sup>2</sup> Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households in 2016 (May 2017) [federalreserve.gov/publications/files/2016-report-economic-well-being-us-households-201705.pdf](https://www.federalreserve.gov/publications/files/2016-report-economic-well-being-us-households-201705.pdf), accessed August 8, 2017.

<sup>3</sup> Social Security Administration, Fact Sheet (2017), [ssa.gov/news/press/factsheets/basicfac-alt.pdf](https://www.ssa.gov/news/press/factsheets/basicfac-alt.pdf), accessed August 8, 2017.



# Sample Monthly Premiums for Non-Postal Employees

based on \$60,000 annual salary

## MALE

14 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$11.20	\$19.60	\$25.20
25-29	\$9.80	\$16.10	\$20.70
30-34	\$9.60	\$16.80	\$21.60
35-39	\$11.60	\$20.30	\$26.10
40-44	\$16.00	\$28.80	\$36.00
45-49	\$17.60	\$30.80	\$39.60
50-54	\$22.40	\$39.20	\$50.40
55-59	\$31.60	\$55.30	\$71.10
60-64	\$40.80	\$71.40	\$91.80
65+	\$50.00	\$87.50	\$112.50

30 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$9.20	\$16.10	\$20.70
25-29	\$7.60	\$13.30	\$17.10
30-34	\$8.00	\$14.00	\$18.00
35-39	\$9.60	\$16.80	\$21.60
40-44	\$13.20	\$23.10	\$29.70
45-49	\$14.80	\$25.90	\$33.30
50-54	\$18.80	\$32.90	\$42.30
55-59	\$26.40	\$46.20	\$59.40
60-64	\$34.00	\$59.50	\$76.50
65+	\$41.60	\$72.80	\$93.60

60 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$6.00	\$10.50	\$13.50
25-29	\$5.20	\$9.10	\$11.70
30-34	\$5.60	\$9.80	\$12.60
35-39	\$6.40	\$11.20	\$14.40
40-44	\$8.80	\$15.40	\$19.80
45-49	\$10.00	\$17.50	\$22.50
50-54	\$12.40	\$21.70	\$27.90
55-59	\$18.00	\$31.50	\$40.50
60-64	\$22.80	\$39.90	\$51.30
65+	\$28.00	\$49.00	\$63.00

90 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$4.00	\$7.00	\$9.00
25-29	\$3.20	\$5.60	\$7.20
30-34	\$3.60	\$6.30	\$8.10
35-39	\$4.00	\$7.00	\$9.00
40-44	\$5.60	\$9.80	\$12.60
45-49	\$6.40	\$11.20	\$14.40
50-54	\$8.00	\$14.00	\$18.00
55-59	\$11.20	\$19.60	\$25.20
60-64	\$14.40	\$25.20	\$32.40
65+	\$17.60	\$30.80	\$39.60

## FEMALE

14 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$46.40	\$81.20	\$104.40
25-29	\$50.40	\$88.20	\$113.40
30-34	\$42.00	\$73.50	\$94.50
35-39	\$30.80	\$53.90	\$69.30
40-44	\$28.00	\$49.00	\$63.00
45-49	\$24.40	\$42.70	\$54.90
50-54	\$28.80	\$50.40	\$64.80
55-59	\$34.00	\$59.50	\$76.50
60-64	\$42.20	\$72.10	\$92.70
65+	\$48.80	\$85.40	\$109.80

30 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$33.20	\$58.10	\$74.70
25-29	\$36.00	\$63.00	\$81.00
30-34	\$30.00	\$52.50	\$67.50
35-39	\$22.80	\$39.90	\$51.30
40-44	\$21.60	\$37.80	\$48.60
45-49	\$20.40	\$35.70	\$45.90
50-54	\$24.00	\$42.00	\$54.00
55-59	\$28.40	\$49.70	\$63.90
60-64	\$34.40	\$60.20	\$77.40
65+	\$40.80	\$71.40	\$91.80

60 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$15.60	\$27.30	\$35.10
25-29	\$16.80	\$29.40	\$37.80
30-34	\$16.00	\$28.00	\$36.00
35-39	\$14.00	\$24.50	\$31.50
40-44	\$14.80	\$25.90	\$33.30
45-49	\$16.00	\$28.00	\$36.00
50-54	\$18.40	\$32.20	\$41.40
55-59	\$21.60	\$37.80	\$48.60
60-64	\$26.40	\$46.20	\$59.40
65+	\$31.20	\$54.60	\$70.20

90 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$8.80	\$15.40	\$19.80
25-29	\$9.20	\$16.10	\$20.70
30-34	\$8.40	\$14.70	\$18.90
35-39	\$7.20	\$12.60	\$16.20
40-44	\$7.60	\$13.30	\$17.10
45-49	\$8.80	\$15.40	\$19.80
50-54	\$10.40	\$18.20	\$23.40
55-59	\$12.00	\$21.00	\$27.00
60-64	\$14.80	\$25.90	\$33.30
65+	\$17.60	\$30.80	\$39.60

This is a summary of rates and does not apply to all Enrollees. Rates are based on variable criteria including gender, age, salary, employment type, coverage amount and elimination period. To determine your rate visit [anthem.com/federal](http://anthem.com/federal).



# Sample Monthly Premiums for Postal Employees

based on \$60,000 annual salary



## MALE

14 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$22.00	\$38.50	\$49.50
25-29	\$19.20	\$33.60	\$43.20
30-34	\$20.00	\$35.00	\$45.00
35-39	\$24.00	\$42.00	\$54.00
40-44	\$32.00	\$56.00	\$72.00
45-49	\$36.40	\$63.70	\$81.90
50-54	\$46.00	\$80.50	\$103.50
55-59	\$64.80	\$113.40	\$145.80
60-64	\$83.20	\$145.60	\$187.20
65+	\$102.40	\$179.20	\$230.40

30 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$18.40	\$32.20	\$41.40
25-29	\$16.00	\$28.00	\$36.00
30-34	\$16.80	\$29.40	\$37.80
35-39	\$20.00	\$35.00	\$45.00
40-44	\$26.80	\$46.90	\$60.30
45-49	\$30.40	\$53.20	\$68.40
50-54	\$38.40	\$67.20	\$86.40
55-59	\$54.00	\$94.50	\$121.50
60-64	\$69.20	\$121.10	\$155.70
65+	\$85.20	\$149.10	\$191.70

60 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$12.40	\$21.70	\$27.90
25-29	\$11.20	\$19.60	\$25.20
30-34	\$11.60	\$20.30	\$26.10
35-39	\$14.00	\$24.50	\$31.50
40-44	\$18.40	\$32.20	\$41.40
45-49	\$20.80	\$36.40	\$46.80
50-54	\$26.40	\$46.20	\$59.40
55-59	\$37.60	\$65.80	\$84.60
60-64	\$47.60	\$83.30	\$107.10
65+	\$58.40	\$102.20	\$131.40

90 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$8.00	\$14.00	\$18.00
25-29	\$6.80	\$11.90	\$15.30
30-34	\$7.20	\$12.60	\$16.20
35-39	\$8.80	\$15.40	\$19.80
40-44	\$11.60	\$20.30	\$26.10
45-49	\$13.20	\$23.10	\$29.70
50-54	\$16.80	\$29.40	\$37.80
55-59	\$23.60	\$41.30	\$53.10
60-64	\$30.00	\$52.50	\$67.50
65+	\$37.20	\$65.10	\$83.70

## FEMALE

14 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$78.00	\$136.50	\$175.50
25-29	\$85.20	\$149.10	\$191.70
30-34	\$70.40	\$123.20	\$158.40
35-39	\$52.40	\$91.70	\$117.90
40-44	\$46.80	\$81.90	\$105.30
45-49	\$50.40	\$88.20	\$113.40
50-54	\$58.40	\$102.20	\$131.40
55-59	\$69.60	\$121.80	\$156.60
60-64	\$84.40	\$147.70	\$189.90
65+	\$100.00	\$175.00	\$225.00

30 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$55.60	\$97.30	\$125.10
25-29	\$60.80	\$106.40	\$136.80
30-34	\$50.40	\$88.20	\$113.40
35-39	\$38.80	\$67.90	\$87.30
40-44	\$36.00	\$63.00	\$81.00
45-49	\$42.00	\$73.50	\$94.50
50-54	\$48.80	\$85.40	\$109.80
55-59	\$58.00	\$101.50	\$130.50
60-64	\$70.40	\$123.20	\$158.40
65+	\$83.20	\$145.60	\$187.20

60 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$27.60	\$48.30	\$62.10
25-29	\$29.60	\$51.80	\$66.60
30-34	\$27.60	\$48.30	\$62.10
35-39	\$24.40	\$42.70	\$54.90
40-44	\$26.00	\$45.50	\$58.50
45-49	\$30.40	\$53.20	\$68.40
50-54	\$35.60	\$62.30	\$80.10
55-59	\$42.00	\$73.50	\$94.50
60-64	\$51.20	\$89.60	\$115.20
65+	\$60.40	\$105.70	\$135.90

90 day Elimination Period			
Age Band	\$400	\$700	\$900
18-24	\$18.00	\$31.50	\$40.50
25-29	\$19.60	\$34.30	\$44.10
30-34	\$17.60	\$30.80	\$39.60
35-39	\$15.20	\$26.60	\$34.20
40-44	\$16.00	\$28.00	\$36.00
45-49	\$18.40	\$32.20	\$41.40
50-54	\$21.60	\$37.80	\$48.60
55-59	\$25.60	\$44.80	\$57.60
60-64	\$31.20	\$54.60	\$70.20
65+	\$36.80	\$64.40	\$82.80

Make sure help is  
available when you need it!  
Visit [anthem.com/federal](https://www.anthem.com/federal)  
to sign up today.



**These benefits are not offered by nor guaranteed through the Federal Employees Health Benefits Program, but are made available to federal employees through Anthem Blue Cross and Blue Shield.**

#### **About Anthem**

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 Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, 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 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 and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

#### **About Madison National Life Insurance Company, Inc.**

Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and licensed to sell insurance products in 49 states, the District of Columbia, Guam, American Samoa and the U.S. Virgin Islands. Its core products and services are group life and disability income and specialty health insurance. It is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating). For complete details including all benefits, limitations and exclusions, refer to Certificate form number GSDI-C200-(12/06) which may vary by state

#### **About The IHC Group**

Independence Holding Company (NYSE: IHC), formed in 1980, is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries (Independence Holding Company and its subsidiaries collectively referred to as "The IHC Group"). The IHC Group includes three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, call centers, advisors, private label arrangements, independent agents, and through the following brands: [www.HealthDeals.com](http://www.HealthDeals.com); Health eDeals Advisors; Aspira A Mas; [www.PetPartners.com](http://www.PetPartners.com); and [www.PetPlace.com](http://www.PetPlace.com).