

Life and Disability Acquisition and Distribution Partnership

Frequently Asked Questions for Former Anthem Life Customers

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% 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

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

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

On April 1, 2025, Anthem Life Insurance Company (ALIC) and Greater Georgia Life Insurance Company (GGL) merged into Standard Insurance Company. On May 1, 2025, Anthem Life * Disability Insurance Company (ALDIC) merged into The Standard Life Insurance Company of New York. In all states where business has been sold and remains active through ALIC, GGL or ALDIC, you have been appointed by the applicable company, Standard Insurance Company or The Standard Life Insurance Company of New York.

Future appointment expenses will be paid by The Standard. 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.

Elevance Health terminated your appointments with ALIC, ALDIC and GGL. You will receive notification from Elevance Health regarding these actions.

If you have questions regarding termination of your appointments or if you have new business to submit where a new appointment is required, please contact The Standard's Client Success Team at ClientSuccessTeam@standard.com.

If you have questions regarding appointments with entities other than Anthem Life Insurance Company, Anthem Life and Disability Insurance Company, or Greater Georgia Life, please contact your Sales Department of the Licensing & Credentialing Department at producers@elevancehealth.com.

How do I enroll for EFT/direct deposit?

Complete the [enrollment for EFT/direct deposit](#) form via DocuSign. With the first commission payment from The Standard, you received 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](#) (PDF) using your new producer ID to view and download commission statements.

Year-end information for 2024, is available 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.

How do I provide Broker of Record change information for Life and Disability Business?

Report Broker of Record changes to The Standard's Client Success Team (ClientSuccessTeam@standard.com).

Administration

How will my life and disability relationship management work? Will this change who I work with or how I access resources today?

Experts specializing in life and disability continue to service your accounts. We know how important these relationships are. Please reference [getting assistance](#) (PDF) for important contact information. 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?

Experts in billing, enrollment and claims ensure 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% 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 in force customers will continue to have access to Productivity Solutions and there should be no change 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 will continue to be evaluated and provided to brokers and groups. A few details:

- Broker reports for renewals for former Anthem Life customers are mailed to the agent three (3) months prior to the group's next anniversary date.
- Employers who are former Anthem Life customers will receive their report two (2) months prior to the group's next anniversary date.
- All renewals will continue on their original contract.
- 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 (ClientSuccessTeam@standard.com) 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 former Anthem Life customers being serviced?

Below is an overview of The Standard's client management model.

- **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 and amendments.
- **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 and amendments.
- **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 and amendments.

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 related to the merger, you can [review the communication \(SNY version, PDF\)](#) and [Frequently Asked Questions \(SNY version, PDF\)](#) on the final phase of the rebranding. We'll also continue to update information on our respective employer portals.

The Standard will issue merger endorsements to update former Anthem Life customers' current policies and certificates to update the company name:

- Former [Greater Georgia Life Insurance Company groups](#) (PDF) will be mailed merger endorsements in the next few weeks.
- Former [Anthem Life Insurance Company groups](#) (PDF) will be mailed merger endorsements in the coming months, once all states approve the merger endorsement filing.
- Former Anthem Life & Disability Insurance Company groups received merger endorsements with the merger [notification letter sent on May 9, 2025](#) (PDF).

What if a member has an ongoing disability claim?

All ongoing claims have transitioned to The Standard and continue to be managed by our disability claims experts. Additionally, phone numbers remain the same, ensuring business as usual with uninterrupted service to our claimants and customers.

How will member support change with the transaction?

Anthem and The Standard partnered to ensure a seamless service experience. Many of the same experts specializing in life and disability are continuing with their current assignments to minimize any disruptions for customers.

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.