

# STRENGTH IN NUMBERS

ChamberCare Health Alliance  
just for **Indiana**



SMALL BUSINESS



**ChamberCare**  
SOLUTIONS

# A NEW FORCE IN HEALTH BENEFITS

Meet **ChamberCare Health Alliance**, a health coverage option just for Small Group employers with 2 to 50 total employees. Because today's small businesses need more affordable benefit plans, the Indiana Chamber of Commerce and the Indy Chamber have joined together to offer a unique solution that gives chamber members access to a full range of high-quality coverage — with significant savings.

The ChamberCare Health Alliance, administered by Anthem Blue Cross and Blue Shield (Anthem), is a self-funded plan designed to give small groups a way to get top-notch benefits.

## HELP YOUR CLIENTS LOCATE THEIR CHAMBER

If they aren't already chamber members, your clients can join to be eligible for this great coverage. See the map in this guide to help them figure out which chamber to join.

# THE POWER OF MEMBERSHIP



## DISCOUNTS TOO!

Members get up to **25% off** regulatory compliance publications and employee training opportunities.

## Indiana Chamber of Commerce

For your clients located outside of Marion county ([see the map](#)), membership in the Indiana Chamber of Commerce gives them access to the ChamberCare Health Alliance resources:

- **Be a part of legislative advocacy** that produces a tangible return for your business, from the state's largest broad-based business advocacy organization and second-largest state chamber of commerce in the country.
- **Stay in compliance** and ensure your employees have the knowledge they need with the Chamber's Business Education offerings. Training seminars, compliance publications and mandatory employment posters are all available at a significant discount for members.
- **Find answers** to challenging business questions with free Helplines ("Human Resources (HR)" and "Tax" are the most popular) and the Business Research Center.
- **Get resources** from the Institute for Workforce Excellence, dedicated to helping businesses attract, develop and retain the talent to drive a highly skilled and productive workforce.
- **Take advantage of significant savings** on tuition costs through Ivy Tech Community College's "Achieve Your Degree" program and business supplies through the Staples Advantage partnership.
- **Promote your business** in our BizVoice® magazine through the Membership Spotlight page and Press Release portal.

### To join, contact:

**Brett Hulse**, Director of membership strategy  
1-317-264-6858 | [bhulse@indianachamber.com](mailto:bhulse@indianachamber.com)  
[indianachamber.com/chambercare](http://indianachamber.com/chambercare)

# THE POWER OF MEMBERSHIP



**To join, contact:**

**Karina Platacis**, Membership Administrator  
1-317-464-2280 | [kplatacis@indychamber.com](mailto:kplatacis@indychamber.com)  
[indychamber.com/chambercare](http://indychamber.com/chambercare)

## Indy Chamber

For your clients who live in the Indianapolis area ([see the map](#)), membership in the Indy Chamber provides them access to the ChamberCare Health Alliance and these special perks:

- **Connections:** Attend networking events, get to know the chamber team, access the membership directory online and discover member companies.
- **Member Orientation:** Attend an Indy Chamber member orientation. Register at [indychamber.com/events](http://indychamber.com/events)
- **Advocacy for small businesses:** The chamber's team of lobbyists work with city council members and state legislators to make sure member businesses are represented at every level of government.
- **Cost savings:** Members save with the chamber Perks program, Office Depot® discounts, Monster postings, and UPS Inc. and FedEx accounts.
- **Entrepreneur development:** The chamber sponsors small-business workshops and webinars at no or low cost, plus members have access to free one-on-one business coaching and the nation's largest chamber-held microloan program.
- **ThinkHR:** ChamberCare Health Alliance members get access to ThinkHR's advanced human resources knowledge and training, a modern, integrated suite of solutions. Employers are provided everything they need to create and maintain a compliant and productive workplace. This product includes expert advisors who can answer questions, provide guidance and follow up with research to resolve issues, train employee to mitigate legal risk, maintain compliance, and enhance employee engagement and compliance tools that support best practices.
- **ChamberCare Health Alliance membership how-to:** The Indy Chamber has made it easy for you. Visit [indychamber.com/anthem](http://indychamber.com/anthem) to access the ChamberCare Health Alliance membership application. At the top of the application page, you will have access to easily check the membership status of your client through the search tool. If your client is not an existing chamber member, scroll to the bottom of the page to the ChamberCare Health Alliance membership application to apply directly from your mobile device or laptop.



# THERE'S MORE

As a chamber member, you get free membership to the Wellness Council of Indiana (WCI). This organization helps members develop, implement and evaluate their own comprehensive and sustainable workplace well-being plans. Members get all kinds of resources, programs and tools to support their efforts:



## Recognition

- AchieveWELL is the WCI's assessment, evaluation and recognition program. It helps recognize excellence in the area of workplace well-being.
- Indiana Healthy Communities gives Hoosier communities the data, evaluation and strategy they need to become a healthier place to live, work, learn and play.



## Employer solutions

- Indiana Workforce Recovery provides the education, best practices and advocacy to help employers navigate the opioid epidemic.
- Members get access to wellness programs and challenges, quitting smoking programs, research, workbooks and inventory.



## Best practice sharing

- IdeaShares are informal discussion groups on well-being topics, held across the state.
- Special interest groups are organized for groups in the same industry and of the similar size to talk about best practices, challenges and successes.
- Monthly webinars and training sessions offer the chance to learn and network with others.



# PRODUCT DETAILS

The below overview represents network benefits. Our preferred provider organization (PPO) plans also include non-network benefits with higher cost shares, including deductible, coinsurance and copays. For more plan information, please refer to the *Summary of Benefits (SOB)*. To find a specific SOB for any of these plans, visit [plan-summaries.anthem.com/sobdps/](http://plan-summaries.anthem.com/sobdps/). All product offerings are subject to regulatory review and approval and are subject to change.

## CHAMBERCARE HEALTH ALLIANCE PPO PLANS – 2 TO 50 TOTAL EMPLOYEES

The plan naming structure includes these elements: CHA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

	CHA MEWA Blue Access PPO 500/20%/3000	CHA MEWA Blue Access PPO 1000/20%/3500	CHA MEWA Blue Access PPO 1500/20%/5000	CHA MEWA Blue Access PPO 2000/20%/5000	CHA MEWA Blue Access PPO 2500/20%/6000	CHA MEWA Blue Access PPO 4000/20%/7900	CHA MEWA Blue Access PPO 6200/30%/7550
<b>Network</b>	Blue Access	Blue Access	Blue Access	Blue Access	Blue Access	Blue Access	Blue Access
<b>Contract code</b>	46Q8	46Q6	46Q7	46Q8	46Q9	46QA	46QJ
<b>Deductible<sup>1</sup></b> (individual/family)	\$500/\$1,500	\$1,000/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,500/\$5,000	\$4,000/\$8,000	\$6,200/\$12,400
<b>Coinsurance</b>	20%	20%	20%	20%	20%	20%	30%
<b>Out-of-pocket maximum</b> (individual/family)	\$3,000/\$6,000	\$3,500/\$7,000	\$5,000/\$10,000	\$5,000/\$10,000	\$6,000/\$12,000	\$7,900/\$15,800	\$7,550/\$15,100
<b>Office visits:</b>							
Primary care physician (PCP)	PCP: \$25	PCP: \$25	PCP: \$25	PCP: \$25	PCP: \$30	PCP: \$30	PCP: \$40
Specialist (SPC)	SPC: \$50	SPC: \$50	SPC: \$50	SPC: \$50	SPC: \$60	SPC: \$60	SPC: \$80
Retail health clinic (RHC)	RHC: \$25	RHC: \$25	RHC: \$25	RHC: \$25	RHC: \$30	RHC: \$30	RHC: \$40
<b>Doctor visits: LiveHealth Online</b>	\$10	\$10	\$10	\$10	\$10	\$10	\$10
<b>Urgent care<sup>2</sup></b> (facility)	\$100	\$100	\$100	\$100	\$100	\$100	\$100
<b>Emergency room<sup>2</sup></b> (facility)	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$600, then 30% coinsurance
<b>Outpatient surgery</b> (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
<b>Hospital inpatient admission</b>	Deductible, then 20% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 30% coinsurance
<b>Prescription drugs:</b> network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
<b>Pharmacy deductible<sup>3</sup></b> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
<b>Retail pharmacy:<sup>4</sup></b> 30-day supply	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$15/\$40/\$80/25% up to \$300 per script Level 2: \$25/\$50/\$90/25% up to \$400 per script
<b>Home delivery pharmacy:</b> 90-day supply	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$38/\$120/\$240/25% up to \$300 per script

<sup>1</sup> All ChamberCare Health Alliance plans have embedded deductibles. An embedded deductible means each family member has an individual deductible and out-of-pocket maximum. Any deductible amount contributed by an individual family member applies to the family deductible amount, but no individual family member contributes more to the family deductible than their individual deductible amount.

<sup>2</sup> Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

<sup>3</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>4</sup> Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

# PRODUCT DETAILS

The below overview represents network benefits. Our preferred provider organization (PPO) plans also include non-network benefits with higher cost shares, including deductible, coinsurance and copays. For more plan information, please refer to the *Summary of Benefits (SOB)*. To find a specific SOB for any of these plans, visit [plan-summaries.anthem.com/sobdps/](http://plan-summaries.anthem.com/sobdps/). All product offerings are subject to regulatory review and approval and are subject to change.

## CHAMBERCARE HEALTH ALLIANCE PPO HEALTH SAVINGS ACCOUNT (HSA) PLANS – 2 TO 50 TOTAL EMPLOYEES

The plan naming structure includes these elements: CHA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

	CHA MEWA Blue Access PPO 2800E/0%/2900 w/HSA	CHA MEWA Blue Access PPO 2800E/20%/5400 w/HSA	CHA MEWA Blue Access PPO 3000EC/0%/4000 w/HSA	CHA MEWA Blue Access PPO 4000E/0%/5000 w/HSA	CHA MEWA Blue Access PPO 5000E/20%/6550 w/HSA	CHA MEWA Blue Access PPO 6250E/0%/6400 w/HSA
<b>Network</b>	Blue Access	Blue Access	Blue Access	Blue Access	Blue Access	Blue Access
<b>Contract code</b>	46QC	46QD	46QH	46QE	46QF	46QG
<b>Deductible<sup>1</sup></b> (individual/family)	\$2,800/\$5,600	\$2,800/\$5,600	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000	\$6,250/\$12,500
<b>Coinsurance</b>	0%	20%	0%	0%	20%	0%
<b>Out-of-pocket maximum</b> (individual/family)	\$2,900/\$5,800	\$5,400/\$10,800	\$4,000/\$8,000	\$5,000/\$10,000	\$6,550/\$13,100	\$6,400/\$12,800
<b>Office visits:</b> Primary care physician (PCP) Specialist (SPC) Retail health clinic (RHC)	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	PCP: Deductible, then \$30 SPC: Deductible, then \$60 RHC: Deductible, then \$30	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
<b>Doctor visits: LiveHealth Online</b>	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then \$10	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
<b>Urgent care<sup>2</sup></b> (facility)	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then \$100	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
<b>Emergency room<sup>2</sup></b> (facility)	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then \$300	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
<b>Outpatient surgery</b> (facility)	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
<b>Hospital inpatient admission</b>	Deductible, then 0% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 0% coinsurance per admission	Deductible, then 0% coinsurance per admission	Deductible, then 20% coinsurance per admission	Deductible, then 0% coinsurance per admission
<b>Prescription drugs:</b> network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
<b>Pharmacy deductible<sup>3</sup></b> (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
<b>Retail pharmacy:<sup>4</sup></b> 30-day supply	Level 1: 0% Level 2: 10%	Level 1: \$10/\$35/\$70/25% Level 2: \$20/45/\$80/35%	Level 1: \$10/\$35/\$70/25% Level 2: \$20/45/\$80/35%	Level 1: \$10/\$35/\$70/25% Level 2: \$20/45/\$80/35%	Level 1: \$10/\$35/\$70/25% Level 2: \$20/45/\$80/35%	Level 1: 0% Level 2: 10%
<b>Home delivery pharmacy:</b> 90-day supply	0%	\$25/\$105/\$210/25%	\$25/\$105/\$210/25%	\$25/\$105/\$210/25%	\$25/\$105/\$210/25%	0%

<sup>1</sup> All ChamberCare Health Alliance plans have embedded deductibles. An embedded deductible means each family member has an individual deductible and out-of-pocket maximum. Any deductible amount contributed by an individual family member applies to the family deductible amount, but no individual family member contributes more to the family deductible than their individual deductible amount.

<sup>2</sup> Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

<sup>3</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>4</sup> Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

# PRODUCT DETAILS

Anthem dental plans fill gaps in care that many dental plans don't. All plans include a carry-over option, composite (tooth-colored) fillings, implant, and accidental dental injury coverage. Employees with certain health conditions who are participating in Anthem's ConditionCare programs also receive additional dental benefits including cleanings, periodontal-treatment and more through our Anthem Whole Health Connection benefit to promote better overall health and wellness.

## CHAMBERCARE HEALTH ALLIANCE DENTAL PLAN OPTIONS – 2 TO 50 TOTAL EMPLOYEES

Employer sponsored	Contract code	Deductible	Annual benefit maximum	Coinsurance In network (INN) Out of network (OON)	Active/ passive	Endo, perio, oral surgery basic/major	Out-of-network reimbursement	Orthodontia lifetime maximum
MEWA Essential Choice Classic IN-C19	48Z9	\$50/\$150	\$1,000	100%/80%/50% INN 80%/60%/50% OON	Active	Major	90th <sup>1</sup>	Not covered
MEWA Essential Choice Classic IN-C3	48ZA	\$50/\$150	\$1,000	100%/80%/50% INN 100%/80%/50% OON	Passive	Major	90th <sup>1</sup>	Not covered
MEWA Essential Choice Classic IN-C4	000R	\$50/\$150	\$1,000	100%/80%/50% INN 100%/80%/50% OON	Passive	Major	Maximum allowable charge	Not covered
MEWA Essential Choice Classic IN-C1	48ZB	\$50/\$150	\$1,000	100%/80%/50% INN 100%/80%/50% OON	Passive	Basic	90th <sup>1</sup>	Not covered
MEWA Essential Choice Classic IN-C5	48ZC	\$50/\$150	\$1,000	100%/80%/50% INN 100%/80%/50% OON	Passive	Basic	90th <sup>1</sup>	\$1,000
MEWA Essential Choice Classic IN-C11	48CD	\$50/\$150	\$1,500	100%/80%/50% INN 100%/80%/50% OON	Passive	Major	90th <sup>1</sup>	Not covered
MEWA Essential Choice Classic IN-C9	48ZE	\$50/\$150	\$1,500	100%/80%/50% INN 100%/80%/50% OON	Passive	Basic	90th <sup>1</sup>	Not covered
MEWA Essential Choice Classic IN-C13	48ZG	\$50/\$150	\$1,500	100%/80%/50% INN 100%/80%/50% OON	Passive	Basic	90th <sup>1</sup>	\$1,000

Voluntary	Contract code	Deductible	Annual benefit maximum	Coinsurance In network (INN) Out of network (OON)	Active/ passive	Endo, perio, oral surgery basic/major	Out-of-network reimbursement	Orthodontia lifetime maximum
Essential Choice Voluntary IN-V1 <sup>1</sup>	48CJ	\$50/\$150	\$1,000	100%/80%/50% INN 100%/80%/50% OON	Passive	Basic	90th	Not covered
Essential Choice Voluntary IN-V3 <sup>1,2</sup>	48ZK	\$50/\$150	\$1,000	100%/80%/50% INN 100%/80%/50% OON	Passive	Major	90th	Not covered
Essential Choice Voluntary IN-V13 <sup>1,3</sup>	48ZL	\$50/\$150	\$1,500	100%/80%/50% INN 100%/80%/50% OON	Passive	Basic	90th	\$1,000

1 12-month waiting period for major services.  
 2 12-month waiting period for endo, perio or oral surgery.  
 3 12-month waiting period for orthodontia.



# PRODUCT DETAILS

Saving money is important to your clients and their employees. And convenience and choice are right up there, too. That's why Blue View Vision<sup>SM</sup> is a clear winner for both. Ours is one of America's biggest vision networks, so it's easy for employees to find an eye care provider online or close to their home or work. And our network discounts keep out-of-pocket costs down. Members save an average of 63% in the Blue View Vision network!

## CHAMBERCARE HEALTH ALLIANCE VISION PLAN OPTIONS – 2 TO 50 TOTAL EMPLOYEES

Employer sponsored	Contract code	Exam	Materials	Frames	Contacts
MEWA FS.A.10.25.150.150	490F	\$10	\$25	\$150	\$150
MEWA FS.A.10.0.130.130	48ZX	\$10	\$0	\$130	\$130
MEWA FS.B.10.20.130.130	4903	\$10	\$20	\$130	\$130
MEWA FS.C.20.20.130.130	4909	\$20	\$20	\$130	\$130
Blue View Vision MEWA exam <sup>2</sup>	490K	\$20	N/A	N/A	N/A

Voluntary	Contract code	Exam	Materials	Frames	Contacts
MEWA FS.A.10.25.150.150	490E	\$10	\$25	\$150	\$150
MEWA FS.A.10.0.130.130	48ZW	\$10	\$0	\$130	\$130
MEWA FS.B.10.20.130.130	4902	\$10	\$20	\$130	\$130
MEWA FS.C.20.20.130.130	4908	\$20	\$20	\$130	\$130

Frequency	A plans	B plans	C plans
Eye exam	Once every calendar year	Once every calendar year	Once every calendar year
Lenses	Once every calendar year	Once every calendar year	Once every two calendar years
Frames	Once every calendar year	Once every two calendar years	Once every two calendar years
Contacts	Once every calendar year	Once every calendar year	Once every two calendar years

1 Low-cost, access to Blue View Vision network – including all the materials and discounts that come with our network.  
 2 Plans cover out-of-network providers. Only one plan may be selected.

# PRODUCT DETAILS

For extra support, our life and disability plans offer Resource Advisor, which includes counseling by phone, face-to-face or LiveHealth Online; financial and legal counseling; online tools for the whole family and Perks at Work discounts on goods and services to help employees stay healthy and more. Travel Assistance is included with all life plans to give employees help with emergency medical evacuations, lost baggage and more.\*

## CHAMBERCARE HEALTH ALLIANCE LIFE AND DISABILITY PLANS – 2 TO 50 TOTAL EMPLOYEES

### Basic life and accidental death and dismemberment (AD&D)

Life and AD&D coverage		
\$15,000	\$25,000	\$50,000

Basic life insurance and AD&D coverage is guaranteed issue for amounts shown. Coverage is not guaranteed issue for late enrollees. Benefits reduce by 35% at age 65 and 50% at age 70. Waiver of premium included for an employee who becomes totally disabled before reaching age 60, after they meet a six-month elimination period. Life insurance coverage continued under waiver of premium terminates at age 65. Living benefit/accelerated death benefit included - employees can receive an accelerated payout of up to 75% of their life insurance benefit if they are diagnosed as terminally ill. AD&D coverage includes seat belt benefit, airbag benefit, education benefit and repatriation benefit, coma benefit and common carrier benefit.

### Basic life with AD&D and dependent life

Life and AD&D coverage	Dependent life coverage
\$15,000	\$5,000/\$2,500 (spouse/child)
\$25,000	\$5,000/\$2,500 (spouse/child)
\$50,000	\$10,000/\$5,000 (spouse/child)

Coverage begins at 15 days from birth. Children are eligible until they reach age 26. Spouse benefits terminate when spouse reaches age 70. Dependent benefits may not exceed 50% of the employee benefit amount.

### Short-term disability

Short-term disability coverage integrates with Anthem health benefits to improve employee health and productivity. We refer disability claimants with certain chronic conditions and maternity claims to appropriate medical care management programs. It helps reduce disability costs, increase engagement in health and wellness programs to reduce cost of care and improve the overall member experience.

Short-term disability benefit	Maximum weekly benefit	Elimination period	Maximum benefit period
\$250 per week	\$250	Benefits begin on the 1st day for disability injury or 8th day for disability illness	26 weeks
\$250 per week	\$250	Benefits begin on the 1st day for disability injury or 8th day for disability illness	13 weeks

All coverage is guaranteed issue for groups of 6-50. Groups of 2-5, guaranteed issue amount is \$500 - all employees must submit *Evidence of Insurability* for benefit amounts over \$500. Coverage is for nonoccupational disabilities only. Definition of disability includes partial-day and zero-day residual. Work retention benefit included. W-2 preparation service for disabled employees included.

## ADDITIONAL PLANS ARE AVAILABLE

including long-term disability and salary-based life and short-term disability. Please contact your Anthem Sales representative for details or to request a quote.

When your clients package disability with one of our medical plans, employees are connected with teams of clinical, behavioral health, vocational rehabilitation and counseling specialists who can help them get back to life and back to work.

\*All Travel Assistance services must be arranged in advance by Generali Global Assistance in order to be covered.

# PRODUCT DETAILS

## ADDITIONAL INFORMATION FOR LIFE AND AD&D, AND SHORT-TERM AND LONG-TERM DISABILITY COVERAGE:



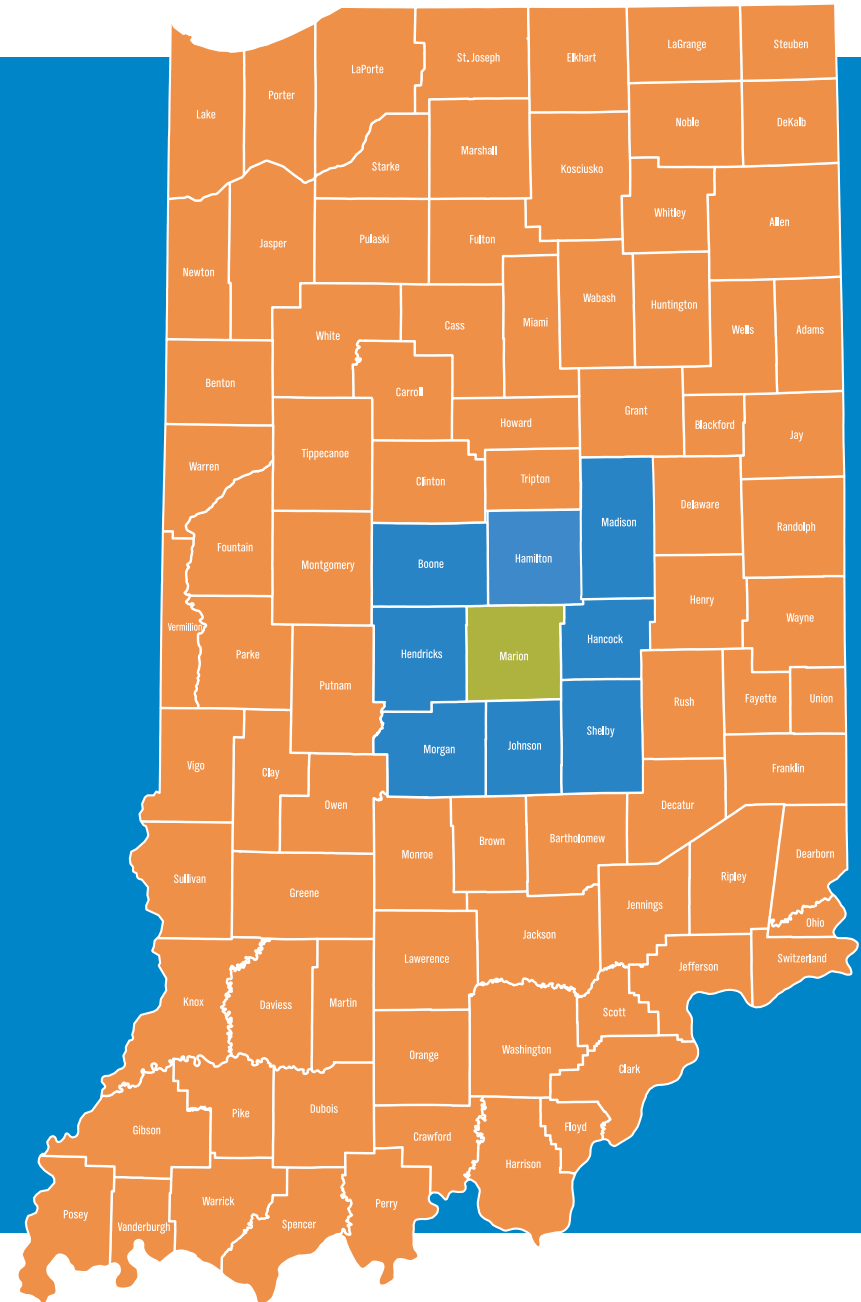
- Not all industries qualify for coverage. Plan availability based on group's SIC.
- Plans are only available when paired with a **ChamberCare Health Alliance** medical product. Termination of all active ancillary products will apply when the **ChamberCare Health Alliance** medical product is terminated.
- Timely enrollment is required for new employees. Employees hired after the effective date of the plan will become eligible for insurance after completing the waiting period specified in the policy. Eligible employees must be enrolled within 31 days after they satisfy the employer's eligibility period, or they will be required to submit *Evidence of Insurability* for underwriting approval.
- Groups must be in good financial standing. Groups must be in business for at least one year for disability coverage.
- Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.
- This brochure is not the Contract. This brochure provides coverage highlights only, and does not modify, expand or interpret any provisions of the policy. Unless otherwise stated, the policy will be issued using our standard policy wording. The policy to be issued will contain complete details of benefits, policy provisions, limitations, etc. A specimen copy is available upon request. In case of a conflict between the brochure and policy, the terms of the policy will govern.
- Not all benefits are available in all states; benefits and features may vary by state. The benefit descriptions contained in this brochure are intended to be a brief outline of coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the *Group Contract and Certificate*. In the event of a conflict between the *Group Contract* and this description, the terms of the *Group Contract* will prevail.

# HELP YOUR CLIENTS FIND A CHAMBER TO JOIN

Counties at a glance

Indiana Chamber	Indiana Chamber or Indy Chamber	Indy Chamber
All counties outside of Marion	Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan and Shelby counties	Marion and surrounding counties: Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan and Shelby

The ChamberCare Health Alliance is available to small business employers that have at least two employees enrolled on their medical plan and no more than 50 total employees including part time and seasonal (vs eligible employees). The business must be located in Indiana and a member in good standing with the Indiana Chamber of Commerce and/or the Indy Chamber of Commerce.



# LEARN AND NETWORK WITH OTHERS

We've made it simple for you and your clients to spread the news about ChamberCare Health Alliance. Use these resources to promote the coverage and its advantages. Select each one to download:

↓ [Product guide](#)

↓ [Employer flyer](#)

↓ [FAQ](#)

↓ [Chamber area map](#)

# CREATING **SMART** SOLUTIONS THROUGH **STRONG** RELATIONSHIPS

**Rest easy** — we're working hard to make your job easier

## WANT TO FIND OUT MORE?

Contact your broker, Anthem Sales representative, the Indiana Chamber of Commerce or Indy Chamber, or visit [anthem.com/chambercarehealthalliance](http://anthem.com/chambercarehealthalliance).



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