Total Rewards offers something for everyone. Start exploring what’s available so you can get the most out of Total Rewards.
Join the Total Wellbeing Community on Pulse!

Go to Pulse > Collaborate > Find a Community, then search for “Total Wellbeing” and join the conversation today!
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Welcome to Your 2019 Total Rewards

Total Rewards includes just about everything that Anthem has to offer you – which is a lot. Pay and benefits, certainly, but also our company culture, opportunities to learn and develop, an ability to build for your future, and incentives that reward great performance.

And don't forget one of the most important rewards Anthem offers – the chance to work for a leading and respected company that is transforming health care. We have a huge and vital mission. You are a part of it and are rewarded for your contributions.

One thing we’ve learned is that our package of Total Rewards is so vast and varied that you might not even know everything that’s available. That’s why we created this catalog – it provides a great overview of all our Total Rewards programs. Take a closer look, and then be sure to put Total Rewards to work for you.

Remember: Total Rewards is a shared commitment – we provide you with tools and resources (as well as clear information about those resources), and you make the most of them.

If you need more information about specific programs or benefits, please visit Pulse.
Who we are as a company is one of the most valuable aspects of your Total Rewards. It’s what makes Anthem a great place to work.

Seen from the outside, Anthem is a consumer-focused company with a long history in the health care field and one of the most respected brands in the business. We are a leader in responsible health care.

Seen from the inside, it’s clear our associates make Anthem what it is. You and your colleagues define the company every day through:

- The kind of person you are, and the kind of person you aspire to be.
- The kind of work you do, and the reason you do it.
- Your respect for your colleagues.
- Your commitment to the people we serve.

Let’s take a closer look at what unites us and helps us make a difference.

**Culture**

We are united in our purpose: **Together, we are transforming health care with trusted and caring solutions**. We are driven by our vision of being America’s valued health partner.

Whether you oversee a team, manage a project, or lead by example, our Anthem values shape how we achieve our goals and build relationships with everyone along the way. We are guided by our values, and we reward certain behaviors that exemplify those values. Below are our values and the leadership competencies associated with them.

Our leadership competencies – aligned with our values and behaviors – offer a simple, straightforward model to ensure we are putting our values into action every day.

By staying true to these, we will deliver positive results, whether we are interacting with each other or with members, employers, brokers, health care professionals and others with whom we do business.
Ethics and Compliance

Our commitment to ethics and compliance means we do the right thing, and we obey the law. This is how we prove ourselves worthy of the trust individuals and other organizations place in us.

Anthem’s comprehensive ethics and compliance program includes standards of ethical business conduct training for all new associates, reinforced by annual ethics and compliance training for everyone.

If needed, Anthem also provides you with a confidential ethics and compliance helpline. You may use it to report ethical or compliance issues and concerns (including suspected violations) confidentially, without fear of retaliation.

Diversity and Inclusion

At Anthem, we have common goals and are united behind our purpose; we also recognize that our differences and what makes each of us unique, makes us stronger as an organization. We are as diverse as the people we serve and promote an inclusive environment in which all associates can contribute their experiences, perspectives and ideas.

Our ongoing commitment to diversity and inclusion has earned us an array of recognition that we are proud of. Here are just a few:

- **Top 50 Companies for Diversity**, DiversityInc Magazine, 2008–2018
- **Top Companies for Executive Women**, National Association for Female Executives (NAFE) 2009–2013, 2017
- **Best Places to Work for LGBT Equality (Corporate Equality Index)**, Human Rights Campaign, 2015–2018
- **Leading Disability Employer**, National Organization on Disability, 2016
- **Best Places to Work (Disability Equality Index)**, Business Leadership Network and American Association for People with Disabilities, 2015–2018
- **Corporate Inclusion Index**, Hispanic Association on Corporate Responsibility, 2011–2018
- **Corporate Inclusion Index**, Hispanic Association on Corporate Responsibility, 2015–2018

Our continued focus on inclusion allows us to draw from different experiences and viewpoints to innovate and drive for stronger solutions for our consumers. At Anthem, each person counts and all perspectives are important as we strive to hire, retain and develop a diverse workforce. We offer cultural competency training focusing on self-awareness and appreciation of cultural differences, the importance of inclusion, and recognizing biases, and is required for all new associates.

**Our current ARGs include:**

- African American Professional Exchange (APEX)
- Asians Committed to Excellence (ACE)
- Disability Inclusion Network (ABLE)
- Healthcare Your Professional Exchange (HYPE)
- Promoting Respect, Individuality, Diversity, & Equality (PRIDE)
- SOMOS (Hispanic)
- Veterans of Anthem (VOA)
- Working @ Anthem in a Virtual Environment (W@VE)
- Women's Inspired Network (WIN)

For more information or to sign up for an ARG, please go to: Pulse/Collaborate/Associate Resource Groups
Our nine associate resource groups (ARGs) are formed around common interests, backgrounds and/or different aspects of diversity. They gather thousands of associates who come together to foster a culture of inclusion in which different backgrounds, experiences and cultural insight are leveraged to deliver better solutions and services to our diverse consumers. Our company is also dedicated to enhancing our supplier base to include businesses owned by minorities, women, LGBT (lesbian, gay, bisexual and transgender) individuals and veterans with disabilities wherever possible. We actively work to include diverse suppliers in bidding opportunities.

We encourage you be authentic and express your ideas and unique perspective. Diversity and inclusion are what helps us be better everyday.

Corporate Social Responsibility

At Anthem, we believe in giving back to our community. As a leading member of the communities we serve, this is not only our privilege but our responsibility. We have recently enhanced our programs, now collectively known as Anthem for Good!, to better support Anthem associates and community nonprofits that are making a difference.

Through national and local grants, the Anthem Foundation partners with community organizations on various initiatives that help our company achieve its vision of being America’s valued health partner.

In addition, you play an important role in putting our commitment into action, which Anthem supports through several corporate-wide programs:

- **Dollars for Doers**: The Dollars for Doers program encourages volunteerism year-round by rewarding you with $10 per volunteer hour, up to $1,000 annually, that you can direct to your favorite nonprofit organizations.

- **Dollars for Dollars**: Formerly known as the Associate Giving Program, Dollars for Dollars provides a way for you to support select health and human service nonprofit organizations with monetary contributions. The Anthem Foundation matches contributions dollar for dollar, up to an annual maximum match of $5,000.

- **Volunteer Time Off (VTO)**: Because many volunteer opportunities occur during work hours, Anthem offers up to eight hours of paid time per year to make it easier to support your favorite nonprofit organizations. VTO hours also qualify for Dollars for Doers volunteer rewards.

- **Anthem Cares Fund**: This is an opportunity to help your fellow associates who experience a natural disaster or personal hardship. The Anthem Foundation matches your contributions 50 cents dollar for dollar. If you, your spouse or family members within your household need financial assistance because of a disaster or personal hardship, you can request a grant from this fund.

Visit the Anthem Foundation & Social Responsibility page under the Our Company section of Pulse to learn more about Anthem for Good! program enhancements.

Service Awards

Our goal at Anthem is to attract top-level talent to our company and retain the associates we have. It’s part of our culture to celebrate your years of commitment to growing with the company by offering service awards at five-year anniversaries and at retirement.
We believe development is a nonstop journey – with you in charge of your own career, and Anthem here to help you along the way.

Being an industry leader requires innovation and continuous learning. There is no standing still in a fast-changing industry like ours. We believe development is a nonstop journey – with you in charge of your career, and Anthem here to help you along the way.

As part of our shared commitment, Anthem offers you individual, career and leadership development opportunities so you can continually strengthen your skills and prepare for future growth.

We encourage you to become better at what you are doing now or to expand your knowledge “sideways” into other areas. Sure, developing yourself might help you get a promotion, but more importantly, growing your skills and broadening your horizons are also their own rewards.

**Individual and Career Development**

No matter where you are in your career, you’ll find resources to meet your development needs. Our on-boarding program gets you started, and depending on your role, we help you with training on how to perform your job. From there our online and self-directed tools, virtual classroom training, and variety of other learning resources help you continue to grow with the company.

Start by exploring Anthem Learning Network, your gateway to more than 10,000 free online courses and how-to videos. Check out case studies, book summaries, job aids and simulations. You can learn at your own pace, as you work around other demands on your time.

You can also participate in traditional-style classrooms, virtual instructor-led learning and role-playing. There’s experience-based learning, too. You can volunteer to be on a local nonprofit board or join an associate resource group in order to brush up on current skills or develop new ones.

Not sure what you want or how to get there? Check out the Start your Learning Journey section on Anthem Learning Network. It can help you:

- Identify areas of interest and motivation
- Learn how to explore career destinations
- Plan your development
- Get ready to step into a key opportunity. (Our succession management program is all about making sure we have the right leadership talent when we need it.)

Anthem Learning Network has everything you need to map out a learning path that works for you.
Job-Related Licensure Reimbursement

Anthem appreciates the effort it takes for you to maintain required licenses to do your job. If you are required to renew a license to continue employment, you are eligible for 100 percent reimbursement of the cost of fees to maintain the license and your continuing education. You can also find no cost resources on Anthem Learning Network to gain clinical, project management and sales continuing education credits.

Certification Awards

If you are pursuing a job-related certification, Anthem supports that, too. Anthem Learning Network contains guides for obtaining multiple types of certifications by offering free courses toward certification.

In addition, we offer you monetary awards for the first-time completion of approved certifications that are related to your current position or would enable you to take on new roles of benefit to the company. The amount of the award varies based on the estimated time and effort to complete the certification.

New Assignments

One of the best ways to develop new skills and broaden your career options is by taking new job assignments. These can be lateral, developmental or promotional to higher levels of responsibility. Take full advantage of Anthem’s job postings to explore new job options and discuss your career goals with your manager.
Education Assistance

Looking to get your associate, bachelor’s or graduate degree? We offer lots of help – it’s one of the advantages of working for Anthem.

Continuing education can increase your effectiveness on the job, improve your potential for advancement and help you achieve personal goals.

Anthem encourages you to pursue learning opportunities at accredited institutions toward the completion of a degree. The chosen area of study must relate to your current or potential roles in the company. You can be reimbursed for up to $5,000 ($2,500 if you’re part-time) per calendar year for eligible education expenses (tuition, textbooks and eligible fees) after you’ve been with Anthem for six months. To qualify, you must be taking the classes at an accredited institution, be on Anthem’s payroll at the completion of the course and pass with a grade of C or better.

Leadership Development

Growing leaders is an important priority at Anthem. There’s always an opportunity to demonstrate leadership skills – whether it’s in a formal role, on a project or just by setting a good example on your own team.

Anthem offers many resources that can help you strengthen your leadership skills, no matter where you are on your leadership journey. If you’re already a manager and are working your way to even higher leadership ranks, there are lots of programs to help you on your way. If you’ve never managed people before or are new to Anthem, you will want to take advantage of the Management 101 series that provides the basics for managing an Anthem team.

Additional development opportunities are available, such as:

- Self-paced learning
- Coaching
- Mentoring
- Developmental assessments
- Job shadowing

Other education partnerships and discount opportunities through Anthem include:

- **College for America:** Earn your degree on us! Put your degree on the fast track with our partnership with College for America at Southern New Hampshire University, a fully accredited nonprofit college. The cost of the program can be 100% covered by the $5,000 annual tuition assistance benefit for eligible full-time associates as long as the program requirements are met. This self-paced program lets you complete your associate or bachelor’s degree online. All work at College for America comes in the form of project-based learning, which gives students a chance to immediately integrate the competencies they are developing and apply them in a real world setting. Each project helps students learn and use several different competencies.

- **Discounts:** Check out BenefitHub: Employee Discount Marketplace for discounts on tuition at select institutions.

  - Job rotations
  - Special assignments
  - Development programs,
  - and more!

Please discuss with your manager the best opportunities for you and your career.

Anthem Learning Network

**IT’S THE GATEWAY TO YOUR FUTURE.** More than 10,000 free courses and how-to videos are available to you online on Anthem Learning Network, in a variety of formats to fit your learning style. And you can study at your own pace. Anthem Learning Network also includes resources to help you map out a learning path that supports your career development.
Anthem is committed to providing you with a pay package that is market-competitive and rewards you for both the results you achieve and the way you achieve them. Your pay package – or total cash compensation – is made up of your base pay and your incentive pay.

Our philosophy is to target base pay at competitive levels, while also sharing our financial success with our associates through incentives. Exceptional performance is rewarded with higher pay. In return, we ask for your continued dedication and contributions to our success.

To help you understand Anthem’s approach to competitive pay, it’s important that you understand how each component of your pay package works.

**Market-Competitive Pay: How Does It Work?**

The starting point for determining your pay is the job you do. Each job at Anthem is assigned a national market reference point (MRP) based on the value of that kind of job in the market. We use dozens of salary surveys of what other employers pay for the same or similar job in order to arrive at this “going rate.” (Sometimes there is no data available for an equivalent job in the market. In these cases, we use other Anthem jobs that are similar in responsibility and scope to determine the MRP.)

Next, a salary range is assigned to each job at Anthem. The minimum of the salary range for a specific job is 80 percent of the MRP, and the maximum is 120 percent of the MRP. The last step lets us adjust each salary range to reflect the degree by which pay may vary across different geographic locations due to the local economy.

Newer associates and associates just learning their jobs are generally paid lower in the salary range. Pay for associates whose contribution, experience and performance significantly exceed what is required to do the job may be above the MRP.

MRPs are updated each year based on market data and will be communicated to you by your manager in March.

**Base Pay**

Our base pay system is market-competitive, and flexible enough to reward individuals based on their different competencies and levels of performance.

You work together with your manager and the company to set goals, have periodic performance discussions and measure results. This is how you achieve your career and financial success.
Once the national MRP is determined, a grade is assigned. Grades are simply clusters of jobs with similar MRPs and levels of responsibility. We map jobs into grades to make it easy for you to see your incentive opportunity.

Whether or not a job is eligible for overtime is a decision that’s made based on federal laws and that helps determine its grade, too. So does whether or not the job involves managing people.

Performance Management

At Anthem, we believe pay should reward performance. So we offer you the opportunity to receive increased compensation through merit increases and incentive programs when you meet or exceed your performance goals.

Each year, you and your manager will work together to set specific individual goals that align with the objectives of your department and business unit – and ultimately Anthem’s overall business objectives.

Throughout the year, you and your manager will regularly discuss your progress toward these goals, as well as the values and behaviors you demonstrate to get results. At the end of the year, your manager will assess to what level you met, exceeded, or fell short of your goals.

Your merit increase and incentive payout will be based on your performance, along with the performance of your division and the company as a whole, consistent with our belief that all of us are accountable for delivering results.

Here’s an example that illustrates how base pay is established in our compensation system.

Let’s take two fictional jobs: a baker and a tailor.

**Salary Range**

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>80%</td>
<td>120%</td>
</tr>
</tbody>
</table>

% of Market Reference Point

**Step 1:**
**Determine the MRP for each job**

Anthem compares these jobs to the market to establish the MRP for each job. The MRP for the baker is $42,100, and the MRP for the tailor is $45,300.

**Step 2:**
**Calculate the salary range**

To recognize that each job requires unique skills and is valued by the market in a different way, each job has a unique salary range based on its MRP – the minimum pay is 80 percent of the MRP, and the maximum pay is 120 percent of the MRP.

<table>
<thead>
<tr>
<th>Salary Range</th>
<th>Baker</th>
<th>Tailor</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% – 120%</td>
<td>$33,680 – $50,520</td>
<td>$36,240 – $54,360</td>
</tr>
</tbody>
</table>

**Step 3:**
**Determine job role**

Job roles are assessed based on applicable state and federal wage and hour laws. This assessment shows that both the baker and tailor are overtime-eligible job roles.

**Step 4:**
**Assign the job to the appropriate grade**

Since the baker and tailor jobs have similar MRPs and are both eligible for overtime, their MRPs fall within the same grade – 007.
**Merit Increases**

Merit increases are determined by your performance and pay relative to your MRP and the dollars available in the company’s annual budget. Your manager will consider your results, how you achieved those results, your position in your salary range, your total compensation package, and your pay relative to your peers when making merit decisions.

Anthem’s merit budget is reviewed annually to stay competitive with increases other companies provide. Merit increases take effect in the first full pay period in March of each year.

**How Your Manager Can Reward You**

Your manager plays an important role in adjusting your total cash compensation, because he or she is in a position to really know you and be able to evaluate your performance. The chart on this page sums up the ways your manager can recognize and reward your performance level.

**Incentive Programs**

We’re confident in your ability to accomplish great things and deliver good results for the company. In fact, we’re putting money on it – in the form of our incentive programs. We invest in incentive plans so we can reward you whenever you achieve great results. You get to share in Anthem’s success because you’re the reason for it. As an Anthem associate, you participate in one of the following incentive plans, depending on your position:

<table>
<thead>
<tr>
<th>If you …</th>
<th>You may receive a …</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learn new skills associated with a position higher than the one you are in</td>
<td>Promotion, base pay increase or increase to your incentive target</td>
</tr>
<tr>
<td>Up your game and achieve better results</td>
<td>Merit pay increase or increased incentive payouts</td>
</tr>
<tr>
<td>Exemplify Anthem’s values and demonstrate exceptional performance</td>
<td>$25 to $5,000 cash award or non-cash team award (it’s called a Values in Action award)</td>
</tr>
<tr>
<td>Increase your skill and performance compared to your peers</td>
<td>Base pay increase or an increase to your incentive target</td>
</tr>
</tbody>
</table>

**EXCEPTIONS:** You may not be eligible for either of these incentive plans if you are either:

- Covered by a collective bargaining agreement that does not provide for your participation in one of the incentive plans.
- A participant in a sales commission plan, since your commissions are your incentive and reward for your performance.

You can check which incentive plan you participate in by referring to your personalized Total Rewards Statement.
Your Incentive Target Opportunity

The amount of your incentive reward is a percentage of your pay. The range of percentages you may receive as a reward is called the incentive target opportunity, and this is based on your grade.

The following chart shows the incentive target opportunity of various grades for 2019.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Incentive Target</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overtime-Eligible</strong></td>
<td></td>
</tr>
<tr>
<td>O05</td>
<td>2.5% – 5%</td>
</tr>
<tr>
<td>O06</td>
<td>2.5% – 5%</td>
</tr>
<tr>
<td>O07</td>
<td>2.5% – 5%</td>
</tr>
<tr>
<td>O08</td>
<td>2.5% – 5%</td>
</tr>
<tr>
<td>O09</td>
<td>2.5% – 5%</td>
</tr>
<tr>
<td>O10</td>
<td>5% – 7.5%</td>
</tr>
<tr>
<td><strong>Exempt</strong></td>
<td></td>
</tr>
<tr>
<td>E11</td>
<td>5% – 7.5%</td>
</tr>
<tr>
<td>E12</td>
<td>7.5% – 10%</td>
</tr>
<tr>
<td>E13</td>
<td>10% – 12.5%</td>
</tr>
<tr>
<td>E14</td>
<td>12.5% – 17.5%</td>
</tr>
<tr>
<td>E15</td>
<td>17.5% – 22.5%</td>
</tr>
<tr>
<td>E16</td>
<td>22.5% – 27.5%</td>
</tr>
<tr>
<td><strong>Management</strong></td>
<td></td>
</tr>
<tr>
<td>M11</td>
<td>5% – 7.5%</td>
</tr>
<tr>
<td>M12</td>
<td>7.5% – 10%</td>
</tr>
<tr>
<td>M13</td>
<td>10% – 12.5%</td>
</tr>
<tr>
<td>M14</td>
<td>12.5% – 17.5%</td>
</tr>
<tr>
<td>M15</td>
<td>17.5% – 22.5%</td>
</tr>
<tr>
<td>M16</td>
<td>22.5% – 27.5%</td>
</tr>
<tr>
<td>M17</td>
<td>22.5% – 30%</td>
</tr>
</tbody>
</table>

Note: Incentive target ranges typically do not apply to associates eligible for a sales incentive plan. Associates eligible for a sales incentive plan will receive information about their incentive plan targets and how to earn their target from their managers.

* Based on California employment law and Health Care management business needs, some associates in jobs within the exempt salary structure may be eligible for overtime.

Your manager may adjust your incentive target from within the specified ranges based on your role, scope, responsibility, performance and experience.

Values in Action Program

As we noted in the My Company section where we discussed our company culture, we are guided by our values, and we reward behaviors that exemplify those values. Each of these exemplary behaviors is a building block in achieving our goals as an organization.

The Values in Action program rewards you for exceptional performance that embodies one or more of Anthem’s values and behaviors.

This recognition program lets managers award a cash or non-cash incentive. Cash incentives range from $25 to $5,000 to associates who demonstrate our values and behaviors while achieving exceptional performance that has a positive impact on their department, business unit or Anthem as a whole.

In addition to a cash award, recipients of a higher cash award level will also receive a beautifully crafted symbolic award – the “A” award. At the end of the year, the People Council reviews all Values in Action Level 3 recipients to select those who made the most significant contributions while demonstrating our values and behaviors. They will be recognized with the prestigious CEO award.

Managers may also nominate a group of associates who have exemplified the company’s values and behaviors and demonstrated exceptional performance by doing their best and contributing to the company’s overall success through a team project or initiative. Managers may recognize a team that has met this criteria by requesting Anthem merchandise (e.g., umbrella, picnic blanket, cooler) and/or requesting funding for a team experience (e.g., team lunch, dinner or outing).

Associate Referral Program

We think our associates are our best source for great talent at Anthem. The Associate Referral Program encourages you to refer qualified external candidates, such as friends, family members and former colleagues, to apply for open positions. Referral bonuses start at $250 for each candidate who is referred and hired and completes 90 days of service. This is our way of saying thank you for encouraging top talent to join us.
We offer a benefits package that is balanced and solid all around, because everyone has different needs. We provide many tools and resources so you can take care of yourself and your family. But it’s up to you to make the most of what we offer – no one is in a better position to make the best decisions about your wellbeing than you.

**Benefit Plans**

Anthem offers you a range of options that balance coverage level and cost, empowering you to choose what’s most appropriate and affordable for you. We encourage you to carefully review your benefit choices annually to determine which options are the best fit for your unique situation.

Your benefit costs represent a shared commitment between you and the company. Overall, you pay part of the cost, and Anthem pays part. (For some specific benefits plans, Anthem pays the entire cost directly – or provides you with enough flexible credits, as explained on the next page, to cover the cost for you if you choose.)

Unless otherwise indicated, you are eligible to participate in these benefits on the first of the month following your date of hire. Exception: You are eligible to participate in the Anthem 401(k) plan 30 days from your hire date.

**DID YOU KNOW?**

Anthem pays more of the cost of medical premiums than other employers our size, on average. Our plans also cover several services that many other medical plans do not, including transgender surgery, bariatric surgery, fertility treatments, and more.

<table>
<thead>
<tr>
<th>Percentage of Medical Premiums</th>
<th>Paid by Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Anthem</td>
</tr>
<tr>
<td>Associate-Only</td>
<td>88%</td>
</tr>
<tr>
<td>Associate + Dependents</td>
<td>83%</td>
</tr>
</tbody>
</table>

Source: 2018 Kaiser Family Foundation Employer Health Benefits Survey

* For employers with 20,000+ employees
Flexible Credits

To help make health care as affordable as possible for you, Anthem pays a portion of the cost of your core health benefits. You receive this in the form of flexible (or flex) credits.

Here’s a summary of the credits available to full-time associates for the following benefits. Keep in mind, if you waive coverage for a plan listed below, you won’t receive the associated flex credits.

- **Medical**: Credits are based on:
  - The plan you choose
  - Your benefit salary (as defined on page 15)
  - Whether or not you enroll a spouse, domestic partner, and/or dependent children

- **Spouse credit**: If your spouse or domestic partner doesn’t work or have access to medical insurance, we’ll give you a $60 per-paycheck credit to offset the higher cost of covering him or her on our plan.

- **Wellness credit**: You and your spouse or domestic partner can earn a wellness credit toward the cost of your medical plan by participating in the wellness credit program. For wellness credit program information, see page 26.

- **Dental**: For full-time associates, credits cover 90 percent of the cost of the Standard Plan, but you can use them toward the cost of any Anthem dental plan.

- **Vision**: Credits cover 50 percent of the cost of vision coverage.

- **Associate life/accidental death & dismemberment (AD&D)**: Credits cover the cost of insurance equal to one times your benefit salary with a minimum of $50,000, but you can use them toward any of the Total Rewards associate life/AD&D options.

- **Long-term disability (LTD)**: Credits cover the cost of the 50 percent of benefit salary option, but you can also elect to use them toward the cost of the 60 percent of benefit salary option.

Medical

When it comes to medical benefits, it’s a tough challenge for any employer to provide coverage for diverse associates in a rapidly changing environment. But Anthem looks ahead, and we believe our plans are ahead of the curve – providing coverage that best fits the health care environment of today and tomorrow.

Anthem’s medical benefits cover a wide range of medical services, including behavioral health and prescription drug coverage. We have always been committed to helping you take good care of your health, so all of our plans cover preventive care at 100 percent. Our plans also cover several services that many other medical plans do not, including transgender surgery, bariatric surgery, fertility treatments, ABA therapy, and more.

You have a choice of three consumer-driven health plans, plus an HMO in states where our networks make this an affordable option. Consumer-driven health plans are designed to engage you in managing your health and your health care expenses.

We offer the following plans:

- **Gold Health Reimbursement Account (HRA)**: The HRA plan is designed to give you control over your health care dollars and decisions. It includes a company-paid account you can use for eligible health care expenses. Plus, the plan includes coverage using the national Blue Card PPO network in most states. (Florida, Georgia, Missouri, New Hampshire, New Jersey, New York, Tennessee, Washington, D.C., Maryland, Northern Virginia and Wisconsin use a different network of providers.)

- **Gold Health Savings Account (HSA)**: The Gold HSA plan includes a special tax-sheltered savings account that gives you control over your health care dollars and decisions. Anthem contributes money to the HSA at the beginning of the year, or when you enroll. You can also choose to make your own pre-tax contributions to your HSA. The money contributed to your HSA belongs to you and can be used to cover eligible current or future medical expenses on a tax-free basis. The HSA plan includes coverage using the national Blue Card PPO network in most states. (Florida, Georgia, Missouri, New Hampshire, New Jersey, New York, Tennessee, Washington, D.C., Maryland, Northern Virginia and Wisconsin use a different network of providers.)

- **Silver Health Savings Account (HSA)**: The Silver HSA plan is just like the Gold HSA, but Anthem does not contribute money to the HSA, the deductible is higher and the benefits are lower. Because of the lower benefits and because Anthem does not contribute to the Silver HSA, the deduction from your paycheck will also be lower. The Silver HSA plan includes coverage using the national Blue Card PPO network in most states. (Florida, Georgia, Missouri, New Hampshire, New Jersey, New York, Tennessee, Washington, D.C., Maryland, Northern Virginia and Wisconsin use a different network of providers.)

  Individuals covered by Medicare or TriCare may enroll in the Silver HSA plan, but cannot contribute money to their HSA account (per IRS rules).

If You Work Part-Time

If you are part-time, you receive medical flex credits based on what your salary would be if you worked a full 40 hours per week and receive half the amount of dental and vision flex credits that full-time associates receive. Your flex credits for life/AD&D are equal to the cost of one times your benefit salary (or $50,000, whichever is greater). You are not eligible for either short-term disability (STD) or LTD coverage, so you do not receive LTD flex credits.
• **Health Maintenance Organization (HMO):** Available in California, Colorado, Georgia, Missouri and Virginia, the HMO option provides health care coverage at negotiated rates through doctors and hospitals that contract with Anthem’s HMO for your state. Other than emergency care, no benefits are provided for services received outside the network. This option has coinsurance or copays for certain services and a deductible for brand-name formulary and non-formulary prescriptions.

• **Post-Employment Medical Plan:** Beginning Jan. 1, 2020, former associates under the age of 65 who exhaust COBRA coverage may be eligible to enroll in a Post-Employment Medical (PEM) plan if they had five or more years of service with a BCBS entity and their age plus service equaled at least 60 at the time of their termination of employment. The PEM plan is an access-only plan, meaning the former associate will pay for the full cost of coverage. Dependents who were enrolled in COBRA are eligible to be covered under the PEM plan as long as the former associate also enrolls. Former associates who are interested in enrolling in the PEM plan should contact HR Solutions via email at hrsc@anthem.com at least one month prior to when COBRA coverage ends.

The HRA and HSA plan labels (gold, silver) show how these plans align with individual policies available on the public health insurance exchange. The HMO is a gold plan.

**Waiving coverage:** If you confirm that you have medical coverage elsewhere, such as through the employer of your spouse or domestic partner, you may choose to waive coverage with Anthem.

**Your Cost**

Your cost for medical coverage is the difference between the product cost and the amount of flex credits you receive. The amount of flex credits Anthem provides for medical coverage is based on four factors:

- **Cost of the plan you choose:** If you choose a more expensive plan, you’ll pay more than if you choose a less expensive plan. A plan’s cost depends on the level of benefits it provides and network discounts.

- **Your salary:** To help keep health care costs affordable for all associates, your base pay is a factor in determining your cost. Therefore, costs are based on your benefit salary, which for most associates is your annual base pay as of Aug. 31 of the prior year. Benefit salary for sales associates who receive commissions or sales incentives is based on a 12-month look-back at earnings from Sept. 1 of the prior year.

- **Whom you choose to cover:** Coverage that includes a spouse, domestic partner and/or dependents costs more than individual coverage. Anthem’s first priority is paying for the cost of your coverage, followed by coverage for your dependent children, then your spouse or domestic partner. Anthem believes in employer-sponsored health care, and we want other employers to do their part by offering good health benefits to our working spouses/domestic partners. We know that not everyone has access to group coverage through an employer (either because they don’t work or because their employer doesn’t offer it). So if your spouse/domestic partner doesn’t have access to group coverage, you'll receive a credit to offset the higher cost of coverage.

- **Your commitment to your health:** Your health matters to you, your family and to Anthem. Through our wellness credit program, you pay less for your medical coverage when you show you’re committed to taking care of your health.

**What Does It Mean to Be an Informed Health Care Consumer?**

- **Live a healthy lifestyle.** Eat right and exercise. The healthier you are, the less likely you are to need costly medical care.

- **Participate in the wellness programs we provide.** They will help you improve and maintain your health.

- **Talk with your doctor.** Ask questions to be sure you understand. Be involved in making decisions about your care. Ask whether there are alternative forms of treatment, and how effective they are.

- **Get preventive care.** Take advantage of Anthem’s 100 percent coverage of preventive care, and get regular exams and screenings as appropriate for a person of your age and gender. The earlier that potential problems are detected, the better.

- **Manage your health conditions.** If you have any health conditions (asthma, diabetes or heart disease, for example), learn about them and do what you can to keep them under control. Note that Anthem covers many preventive care medications at 100 percent.

- **Shop around.** If you’re enrolled in an HRA or HSA plan, Anthem provides you with tools from Engage to help you choose where to receive care. Use these online tools to compare cost and quality ratings of local health care providers. Download the Engage Wellbeing app from the App Store® or Google PlayTM and then register. If you’re already a Castlight member, you don’t need to register; just use your Castlight username and password.

- **Join the Total Wellbeing Community on Pulse for helpful information and inspiration.** Go to Pulse › Collaborate › Find a Community, then search for “Total Wellbeing” and join the conversation today!
Our Consumer-Driven Health Plans: How They Work

Gold HRA

1. Anthem provides the money for your HRA at the beginning of the year, with the amount depending on how many family members you cover - you make no additional contributions. The amount of Anthem's contribution is prorated if you enroll in the plan after January (less than a full year). See the chart on page 18 for more information.

2. You use money in your HRA to pay the first portion of your deductible. A deductible is the amount you must pay before the plan begins paying a percentage share of expenses.

3. You do not need to use your HRA to pay for preventive care. Preventive services (including certain preventive care drugs) are covered by the plan at 100 percent, up to an allowable charges limit. In-network providers agree not to charge you more than the allowable limit. If you use an out-of-network provider for preventive services, you will be responsible for any charges above the limit.

4. You have separate annual deductibles to meet for medical and drug costs. The amount of your deductibles depends on the family members you cover.

5. If you have medical or drug costs beyond those covered by your HRA dollars, you pay for 100 percent of the medical or drug costs until you meet the respective deductible.

6. Once you reach your medical deductible: You pay coinsurance - a percentage of allowable charges - for your medical expenses, just like in a traditional PPO plan. You’ll pay a lower percentage when you visit an in-network provider. When you see an out-of-network provider, you’ll pay a higher percentage of coinsurance plus any provider charges above Anthem’s allowable charge.

7. Once you reach your separate prescription drug deductible: You will pay the coinsurance for your prescriptions. If you use an out-of-network pharmacy, you will be responsible for any charges above Anthem’s allowable charge.

8. You continue to pay coinsurance until you reach an annual limit called the out-of-pocket maximum. The amount of this maximum depends on the family members you cover. Once you reach your annual out-of-pocket maximum, the plan pays 100 percent of expenses (up to Anthem’s allowable limit for charges) for the rest of the calendar year. (Again, in-network providers agree not to charge you more than the allowable limit. If you use an out-of-network provider, you will be responsible for any charges above the limit even after the out-of-pocket maximum has been met.)

9. You have an unlimited choice of doctors and hospitals, although using in-network providers will reduce your out-of-pocket costs. That’s because the plan pays a higher percentage of in-network expenses, and in-network providers agree not to charge you more than Anthem’s allowable limit. When you choose a provider, no referrals are needed.

10. If you have unused dollars in your HRA at the end of the year, you can carry them over to be used for expenses in the future. In other words, if you save dollars in one year, you can use them to reduce what you pay out-of-pocket in another. However, please note that HRA dollars cannot be taken with you if you leave the company.

11. Anthem provides you with various tools and resources to help you make informed health care decisions. Tools like Find a Doctor and Engage can help you make the best use of your health care dollars.

What Is Engage?

Engage is ...

- A Mobile application that brings together real-time access to your health care information
- A wide range of personalized tools to help you make better health care decisions
- Online guidance and support including assistance in locating after-hours care, information on out-of-pocket costs for labs, procedures and prescriptions
- A list of network doctors and hospitals
- Health care recommendations that are personalized just for you
- And more

Register Now!

Earn points for healthy actions and then redeem them for a chance to win gift cards, cooking classes, massages and more. Go to engage-wellbeing.com or search for Engage Wellbeing in the App Store® or Google Play™ and download the app. If you’re already a Castlight member, you do not need to register. Just use your Castlight username and password.
IRS Rules Limiting Who Can Have Contributions to a Health Savings Account

If you meet any of the following conditions, you may not enroll in the Gold HSA plan or contribute funds to a health savings account if you enroll in the Silver HSA:

- You are covered by another medical plan (like your spouse/domestic partner’s plan) that does not qualify as a “high-deductible health plan.”
- You are claimed as a dependent on someone else’s tax return.
- You or your spouse have a health care flexible spending account (FSA) that pays medical expenses before your HSA plan’s deductible has been met.
- You are covered by Medicare, or active in the military and covered by TriCare.

The IRS rules do not allow you to contribute to an HSA if you meet any of the conditions above.

Gold HSA and Silver HSA

1. For the Gold HSA, Anthem contributes money to your HSA at the beginning of the year, with the amount depending on the family members you cover. The amount of Anthem’s contribution is prorated if you enroll in the plan after January (less than a full year). See the chart on page 18 for more information.

2. In either the Gold or Silver HSA, you can also choose to deposit additional dollars in your HSA on a pre-tax basis. For 2019, the IRS limit on how much you and the company together can contribute to the HSA is $3,500 if you have associate-only medical coverage and $7,000 if you also cover any dependents. If you are age 55 or older, you can make additional contributions of up to $1,000 per year. These limits may be prorated if you enroll in the Gold HSA or Silver HSA after January (less than a full year). You can place HSA contributions in various investment options that are available; this allows money in your HSA to earn a return and grow. See IRS Publication 969 for more information about HSA accounts.

3. You use money in your health savings account (HSA) to pay your share of qualified medical expenses for you, your spouse and IRS-qualified tax dependents. Qualified medical expenses include your annual deductible – the amount you must pay before the plan begins paying a share of charges. You have one annual deductible to meet that includes both medical and drug costs, and the amount of your deductible depends on the family members you cover.

4. Until you meet your deductible, you can use your HSA dollars to pay for your costs. If you have costs beyond those covered by your HSA dollars, you pay for 100 percent of those costs until your deductible is met.

5. Preventive services (including certain preventive care drugs) are covered by the plan at 100 percent, up to an allowable charges limit. In-network providers agree not to charge you more than the allowable limit. If you use an out-of-network provider for preventive services, you will be responsible for any charges above the limit.

6. Once you reach your deductible, you pay coinsurance – a percentage of allowable charges – just like in a traditional PPO plan. You’ll pay a lower percentage when you visit an in-network provider. When you see an out-of-network provider, you’ll pay a higher percentage of coinsurance plus any provider charges above Anthem’s allowable charge. If you still have money in your HSA after meeting your deductible, you can use it to pay for your coinsurance as well.

7. You continue to pay coinsurance until you reach an annual limit called the out-of-pocket maximum. The amount of this maximum depends on the family members you cover. Once you reach your annual out-of-pocket maximum, the plan pays 100 percent of expenses (up to Anthem’s allowable limit for charges) for the rest of the calendar year. (Again, in-network providers agree not to charge you more than the allowable limit. If you use an out-of-network provider, you will be responsible for any charges above the limit even after the out-of-pocket maximum has been met.)

8. You have an unlimited choice of doctors and hospitals, although using in-network providers will reduce your out-of-pocket costs. That’s because the plan pays a higher percentage of in-network expenses, and in-network providers agree not to charge you more than Anthem’s allowable limit. When you choose a provider, no referrals are needed.

9. If you have unused dollars in your HSA at the end of the year, you can carry them over to be used for expenses in the future. In other words, if you save dollars in one year, you can use them to reduce what you pay out-of-pocket in another. You own your HSA, so even if you leave the company, you can still use it. Unspent dollars accumulate tax-free until you use them for qualified medical expenses.

10. Anthem provides you with various tools and resources to help you make informed health care decisions. Tools like Find a Doctor and Engage can help you make the best use of your health care dollars.
## Plan Highlights

The following chart outlines the key features for each option. For detailed coverage information, please see the summary plan description (SPD) for each medical plan.

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Gold Health Reimbursement Account (HRA)</th>
<th>Gold Health Savings Account (HSA)</th>
<th>Silver Health Savings Account (HSA)</th>
<th>HMO^2</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network</td>
<td></td>
<td>Out-of-network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthem HRA/ HSA contribution</td>
<td>$700/associate only and child(ren)</td>
<td>$600/associate only and child(ren)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Deductible (includes HRA dollars)</td>
<td>$1,200/associate only</td>
<td>$1,600/associate only</td>
<td>$2,300/associate only</td>
<td>$0</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum^1 (includes HRA dollars)</td>
<td>$3,500/associate only</td>
<td>$7,000/associate only</td>
<td>$4,000/associate only</td>
<td>$3,500/person</td>
</tr>
<tr>
<td>Lifetime maximum benefit</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Office visit</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 70%, you pay 30%</td>
<td>Plan pays 50%, you pay 40%</td>
<td>You pay $25 copay for primary care physician, $45 for specialist</td>
</tr>
<tr>
<td>Preventive care</td>
<td>Plan pays 100%, no deduction from HRA</td>
<td>Plan pays 100%; no deduction from HSA</td>
<td>Plan pays 100%; no deduction from HSA</td>
<td>Plan pays 100%; no copay</td>
</tr>
<tr>
<td>Inpatient care</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 70%, you pay 30%</td>
<td>Plan pays 50%, you pay 40%</td>
<td>Plan pays 40%, you pay 20%</td>
</tr>
<tr>
<td>Outpatient care</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 70%, you pay 30%</td>
<td>Plan pays 50%, you pay 40%</td>
<td>Plan pays 40%, you pay 20%</td>
</tr>
<tr>
<td>Emergency room^3</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 70%, you pay 30%</td>
<td>Plan pays 50%, you pay 40%</td>
<td>Plan pays 80%, you pay 20%</td>
</tr>
<tr>
<td>Urgent care</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 70%, you pay 30%</td>
<td>Plan pays 50%, you pay 40%</td>
<td>Plan pays 80%, you pay 20%</td>
</tr>
</tbody>
</table>

Please note:

1. There is an IRS limit on how much you and the company can contribute to the HSA each year, see page 17 for more details.
2. Some benefits and administrative variances could occur between states. Please contact customer service with specific coverage questions.
3. If the provider’s charge for services is greater than Anthem’s maximum allowed amount, you will be responsible for paying the difference.
4. Out-of-network provider charges above Anthem’s maximum allowed amount do not count toward the annual out-of-pocket maximum.
5. Individual out-of-pocket maximum of $7,900 applies to family coverage.
6. All true emergencies are payable at in-network coverage level. All non-emergencies at out-of-network facilities are payable at out-of-network coverage level.

### The Blue Distinction Program

You should look for a Blue Distinction Center or Blue Distinction Center+ when you or a covered family member needs bariatric surgery, transplants, knee and hip replacements or spine surgery. Blue Distinction is a national designation program that recognizes hospitals that have demonstrated expertise in delivering quality specialty care for patients with highly complex medical needs. When associates enrolled in the Gold HRA, Gold HSA or Silver HSA use one of these facilities, they’ll pay less out of pocket and may be able to have some expenses covered if they need to travel to the Blue Distinction facility. If you use an out-of-network provider for one of these procedures, the medical plan will not pay any portion of the facility charges.
Benefit Highlights

THTY: Total Health, Total You
Total Health, Total You is designed with you in mind. It’s a comprehensive approach to total wellbeing that gives you simple, personalized, relevant health support. We understand everyone is different, and that is why Total Health, Total You meets you where you are with your personal wellness goals and health needs. You can tap into a team of highly skilled professionals, nurses, registered dieticians, pharmacists, respiratory therapists, behavioral health experts, exercise physiologists and social workers.

From big things like helping you deal with a loss in your family, to small things like answering a medical question, we’re here to keep an eye out for ways we can make things easier on you ... and if needed, reach out to you with the right level of support. You can get just the help you need, when you need it. That’s what Total Health, Total You is all about. Simple, personalized, relevant health support.

You can contact Total Health, Total You by calling the Member Services phone number on the back your ID card or you can chat through your Engage app.

*available for Gold HRA, Gold HSA, Silver HSA, CO HMO, GA HMO and MO HMO plans.

Onsite Medical Clinics (Available in Indianapolis, IN and Norfolk, VA)
Anthem is committed to offering our associates access to convenient, affordable medical care, including wellness, screenings and preventive services. Our associate clinics provide improved access to and convenience of care, health coaching and care management to assist you in meeting your health goals. The clinics provide more cost-effective access to care, reducing your out-of-pocket spending on health care.

More Reasons Anthem Health Plans Are Great

When you enroll in an Anthem health plan, you have access to:

- A free routine vision exam with a medical network provider
- Future Moms (a maternity management program)—see page 27 for more information
- Anthem Health Guide (available to those enrolled in the Gold HSA, Silver HSA or Gold HRA plan): Call (877) 875-1223 for help navigating your health care and getting connected with programs and support covered by your benefits. You can chat with an Anthem Health Guide by logging in at anthem.com and choosing Customer Support > Contact Us > Chat With Us. A mobile app is also available.
- 24/7 NurseLine: Have a question about a health issue or where to go to get care? Registered nurses can answer your health questions any time of the day or night. Just call the number on the back of your member ID card.
- Disease Management programs—see page 27 for more information
- LiveHealth Online: Doctors are available 24/7 (no appointment needed) to assess conditions (for example, pinkeye, cold, flu, and sinus infection) and, if needed, can send a prescription to your local pharmacy. You can also use LiveHealth Online to see a therapist, using your EAP benefits (see page 26 for EAP details). Just call (877) 361-7974 to get your coupon code and details to make your first appointment.
Prescription Drug Plan

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Gold Health Reimbursement Account (HRA)</th>
<th>Gold Health Savings Account (HSA)</th>
<th>Silver Health Savings Account (HSA)</th>
<th>HMOs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drug Deductible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Associate only</td>
<td>$200</td>
<td>Included in annual medical deductible</td>
<td>Included in annual medical deductible</td>
<td>$200/person Does not apply to Tier 1 drugs</td>
</tr>
<tr>
<td>Associate + child(ren) associate + spouse/ domestic partner or family</td>
<td>$400</td>
<td>Included in annual medical deductible</td>
<td>Included in annual medical deductible</td>
<td>$400/family Does not apply to Tier 1 drugs</td>
</tr>
</tbody>
</table>

Prescription Drug Coinsurance/Copay with Prescription Drug Choice Tiered Network and Essential Drug List

<table>
<thead>
<tr>
<th>Retail pharmacy level 1</th>
<th>Plan pays 80%, you pay 20% after annual prescription drug deductible</th>
<th>Plan pays 70%, you pay 30% after annual medical deductible</th>
<th>Plan pays 60%, you pay 40% after annual medical deductible</th>
<th>Tier 1: $15 copay Tier 2: $30 copay, after annual prescription drug deductible Tier 3: $50 copay, after annual prescription drug deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail pharmacy level 2</td>
<td>Plan pays 70%, you pay 30% after annual prescription drug deductible</td>
<td>Plan pays 60%, you pay 40% after annual medical deductible</td>
<td>Plan pays 50%, you pay 50% after annual medical deductible</td>
<td>Tier 1: $25 copay Tier 2: $40 copay, after annual prescription drug deductible Tier 3: $60 copay, after annual prescription drug deductible</td>
</tr>
<tr>
<td>Home delivery (mail order)</td>
<td>Plan pays 80%, you pay 20% after annual prescription drug deductible</td>
<td>Plan pays 70%, you pay 30% after annual medical deductible</td>
<td>Plan pays 60%, you pay 40% after annual medical deductible</td>
<td>Tier 1: $37 copay Tier 2: $75 copay, after annual prescription drug deductible Tier 3: $125 copay, after annual prescription drug deductible</td>
</tr>
</tbody>
</table>

Not covered on essential drug List You pay 100%; costs not included toward deductible or out of pocket maximum (indicated with “NF” on searchable drug list)

Fertility drugs Plan pays 50%, you pay 50% after deductible. $5,000 annual maximum but no lifetime maximum

Preventive Prescription Drugs

<table>
<thead>
<tr>
<th>Tier 1 drugs</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail pharmacy level 1 or 2</td>
<td>Plan pays 100%, no deduction from HRA</td>
<td>Plan pays 100%, no deduction from HSA</td>
<td>Plan pays 100%, no deduction from HSA</td>
<td>Plan pays 100%, no copay</td>
</tr>
<tr>
<td>Mail order</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 2 drugs</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail pharmacy level 1 or 2</td>
<td>Plan pays 80%, you pay 20%; prescription drug deductible does not apply</td>
<td>Plan pays 70%, you pay 30%; medical deductible does not apply</td>
<td>Plan pays 60%, you pay 40%; medical deductible does not apply</td>
<td>$30 copay; prescription drug deductible does not apply</td>
</tr>
<tr>
<td>Mail order</td>
<td></td>
<td></td>
<td></td>
<td>$75 copay; prescription drug deductible does not apply</td>
</tr>
</tbody>
</table>

Diabetic supplies including blood glucose meters, test strips and lancets require a prescription to be covered by this plan. Only blood glucose meters and blood glucose test strips by Lifescan and Roche will be covered by this benefit. Diabetic supplies are covered under Tier 1.

Retail prescription drugs: 30-day supply or less. Home Delivery (mail order) prescription drugs: up to a 90 day supply or 32-90 day supply

For maintenance prescription drugs, you will need to fill your prescriptions through Home Delivery (mail order). (California HMO plans ave Home Delivery Choice.) Home Delivery is an easy-to-use service that will save you both time and money. For more information about using the Home Delivery service, go to anthem.com or call the member service number on your ID card.

Free Tier 1 Preventive Medications

You’ll receive 100 percent coverage of the cost of Tier 1 preventive care medications in all of our medical plans. This means these medications will be free, and you won’t have to first meet your deductible before the plan provides coverage for medications you or your family members take for chronic conditions. Go to Pulse to learn more about the benefit and the types of preventive care medications that will be covered.

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: Anthem, 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. 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 Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Company (WCIC). Compare 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. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.
Dental

Regular, professional dental care is an important part of maintaining and improving your overall health. Anthem offers two traditional dental plans and a dental HMO where available that cover preventive and basic services. The Enhanced plan also offers major dental and orthodontic services. Your options for dental coverage are:

- **Enhanced and Standard Dental**: These plans, administered by Anthem affiliate DeCare Dental, use the national Dental Complete PPO network that includes more than 125,000 providers. This means you have access to general practice dentists and specialists in all major specialty categories, negotiated fee discounts and increased flexibility in managing your dental benefits. Dental Complete offers a network of providers who have agreed to accept our dental fee reimbursement schedule as payment in full. Both the Enhanced and Standard Dental Plans cover three cleanings per year.

You receive benefits whether you go to a provider in or out of the network. You receive higher benefits and have lower out-of-pocket costs when you use in-network providers. With out-of-network care, if the cost for services received is greater than our dental reimbursement schedule, you will be responsible for paying the difference.

You also pay deductible amounts, coinsurance and all costs in excess of the annual maximum benefit.

- **Dental HMO (for California and Wisconsin associates)**: This option provides care at negotiated rates. Generally, there are no deductibles. Orthodontic coverage is included. No services are covered if you see a dentist outside the dental HMO network. Dental HMO plan highlights can be found on the HR intranet site.

The following chart outlines the key features for each option. For detailed coverage information, please see the summary plan description (SPD) for each dental plan.

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Enhanced Dental Plan¹</th>
<th>Standard Dental Plan¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network²</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$25 per covered person (Deductibles do not apply to preventive services)</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>Plan pays up to $2,000 per covered person</td>
<td>Plan pays up to $1,000 per covered person</td>
</tr>
<tr>
<td>Diagnostic and preventive (cleanings and oral exams, up to three times per year)</td>
<td>Plan pays 100%</td>
<td>Plan pays 80%, you pay 20%</td>
</tr>
<tr>
<td>General (e.g., office visits, pain treatment)</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 60%, you pay 40%</td>
</tr>
<tr>
<td>Restorative (e.g., fillings)</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 60%, you pay 40%</td>
</tr>
<tr>
<td>Endodontic (e.g., root canals)</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 60%, you pay 40%</td>
</tr>
<tr>
<td>Oral surgery (e.g., extractions)</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 60%, you pay 40%</td>
</tr>
<tr>
<td>Periodontal (e.g., gum treatment)</td>
<td>Plan pays 80%, you pay 20%</td>
<td>Plan pays 60%, you pay 40%</td>
</tr>
<tr>
<td>Prosthodontic (e.g., crowns, bridges, implants)</td>
<td>Plan pays 60%, you pay 40%</td>
<td>Plan pays 40%, you pay 60%</td>
</tr>
<tr>
<td>Orthodontic treatment</td>
<td>Plan pays 60%, you pay 40%</td>
<td>Plan pays 60%, you pay 40%</td>
</tr>
<tr>
<td>Orthodontic treatment lifetime maximum</td>
<td>Plan pays up to $1,500 per covered person</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

Please note:

¹ Where networks are not available, you may choose any provider. However, if the cost for services received is greater than our dental reimbursement, you will be responsible for paying the difference. Because there is no network, the plan will be based on the in-network level of benefit coverage.

² If the cost of services is greater than our dental reimbursement, you will be responsible for paying the difference.
Anthem offers two traditional dental plans and a dental HMO where available that cover preventive and basic services. The Enhanced plan also offers major dental and orthodontic services. Both the Enhanced and Standard Dental Plans cover three cleanings per year.

**Vision**

Taking care of your eyes – whether it’s going for regular eye exams, ordering a fresh set of contact lenses or getting new glasses – is essential to your personal health. If an annual vision exam is enough to meet your needs, you may choose to waive this option. A routine vision exam with a medical network provider is included if you choose medical coverage.

The following chart summarizes the key features of Anthem’s vision option. For detailed coverage information, please see the vision summary plan description (SPD).

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>In-network</th>
<th>Out-of-network¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision exam (once every calendar year)</td>
<td>Plan pays 100% after you pay a $10 copay</td>
<td>Plan pays $40</td>
</tr>
</tbody>
</table>

**Lenses**²,³ (once every calendar year) Basic lens coverage provides for one complete pair of standard plastic (CR 39 material) in single vision, bifocal, trifocal, (Flat Top 25–28); up to 55 mm and all ranges of prescriptions.

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Plan pays 100% after you pay a $10 copay</td>
<td></td>
</tr>
<tr>
<td>Bifocal</td>
<td>Plan pays up to $40</td>
<td></td>
</tr>
<tr>
<td>Trifocal</td>
<td>Plan pays up to $60</td>
<td></td>
</tr>
<tr>
<td>Lenticular</td>
<td>Plan pays up to $80</td>
<td></td>
</tr>
</tbody>
</table>

**Progressive lenses** (standard) Progressive lenses are a multi-focal lens. Additional charges may apply toward the purchase of premium progressive lenses.

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard – You pay $65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 – You pay $85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2 – You pay $95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 3 – You pay $110</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Frames**² (once every two calendar years) Plan pays 100% up to $130 retail value

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays up to $45</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Contact lenses**³ (once every calendar year) Contact lens benefits are available for a one-time purchase only each year, and there is no carryover of unused benefits at a later date.

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elective contact lenses – plan pays 100% up to $105 in lieu of spectacle lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where non-elective lenses are prescribed as necessary, in lieu of lenses and frames, plan pays 100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Plan pays up to $105
Plan pays up to $210

Please note:

¹ Out-of-network reimbursement represents plan allowance toward eligible benefits and may not cover all charges. If the cost of services is greater than the vision reimbursement, you will be responsible for paying the difference.

² Frames over the plan allowance, cosmetic lens options (e.g., tints, coating and other lens materials and treatment), and premium progressive lenses may require additional out-of-pocket expenses. Check with your provider for the plan allowance.

³ Once every calendar year you may choose between contact lenses or lenses for your frames.
Flexible Spending Accounts (FSAs)

Health Care FSA

Our health care FSA is designed to help stretch your dollars even further. This account, which you fund through payroll contributions, allows you to pay for certain health care expenses with pre-tax dollars, so you save money by reducing your taxes. As health care expenses continue to rise, this FSA is becoming even more valuable.

To maximize the benefit of this account, careful planning is required. According to the IRS, this is a “use it or lose it” account. If you do not “spend” the dollars you contribute by the end of the calendar year, you are only able to carry over unused account balances between $10 and $500 the following year.* In 2018, you may contribute up to $2,700 per year to your health care FSA. The minimum contribution is $100 per year. We’ve made this benefit even more convenient for you by offering participants online account access and direct deposit of reimbursements. Expenses eligible for reimbursement with this account include some health care deductibles and copays, insulin, hearing aids, laser eye surgery, orthodontic treatment, and expenses not covered by a dental plan. For a complete list of eligible health care expenses, visit the IRS website at www.irs.gov.

Dependent Day Care FSA

Through payroll contributions to a dependent day care FSA, you can pay for certain dependent care expenses, like child care or elder care costs, with pre-tax dollars. Because the amount you contribute to your dependent day care FSA is not subject to federal, state or Social Security (FICA) taxes, this generally means a tax savings depending on your tax bracket. As a direct result of this personal tax savings, you save money. And, like our health care FSA, you can conveniently access your account online and be reimbursed through direct deposits.

To help offset the cost of dependent care expenses, Anthem matches 10 percent of your contribution to the dependent day care FSA. You can contribute up to $4,545 and receive up to $455 from the company per year. Due to tax regulations, this is a “use it or lose it” benefit, too, so careful planning is required. If you do not spend the dollars you contribute by the end of the calendar year, the money will be forfeited. The minimum contribution is $100 per year. For a list of eligible dependent care expenses, visit the IRS website at www.irs.gov.

Lisa earns $30,000 a year and elects to contribute $1,500 to her dependent day care FSA. The company matches her contribution at 10 percent, or an additional $150 for her dependent care. After incurring eligible expenses, she files claims for $1,650 against her account. As the example shows, Lisa will receive a total benefit of $565 for participating in the FSA.

If you enroll in the Gold HSA or Silver HSA plan, you are only eligible for a limited-purpose health care spending account, due to tax regulations. You may submit dental and vision expenses to your limited-purpose FSA, but medical expenses are only eligible after your medical deductible has been met.

Note: Eligible dependent care expenses may be claimed under the federal dependent care tax credit or the dependent day care FSA, but they may not be counted twice. Depending on your personal situation – your income, number of eligible dependents and costs of care – a tax credit may be more or less advantageous to you than our dependent day care FSA. Consider consulting a tax advisor before making this decision or visit the IRS website at www.irs.gov.

[ LET’S LOOK AT AN EXAMPLE ]

Lisa earns $30,000 a year and elects to contribute $1,500 to her dependent day care FSA. The company matches her contribution at 10 percent, or an additional $150 for her dependent care. After incurring eligible expenses, she files claims for $1,650 against her account. As the example shows, Lisa will receive a total benefit of $565 for participating in the FSA!

<table>
<thead>
<tr>
<th>Without an FSA</th>
<th>With an FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Annual pay</td>
<td>$30,000</td>
</tr>
<tr>
<td>2. Less: Associate contributions to the dependent day care FSA</td>
<td>$0</td>
</tr>
<tr>
<td>3. Taxable income</td>
<td>$30,000</td>
</tr>
<tr>
<td>4. Less: federal taxes (based on 15%)</td>
<td>$-4,500</td>
</tr>
<tr>
<td>5. Less: state taxes (based on 5%)</td>
<td>$-1,500</td>
</tr>
<tr>
<td>6. Less: FICA taxes (based on 7.65%)</td>
<td>$-2,295</td>
</tr>
<tr>
<td>7. Income after-tax</td>
<td>$21,705</td>
</tr>
<tr>
<td>8. Out-of-pocket day care expenses</td>
<td>$1,650</td>
</tr>
<tr>
<td>9. Reimbursement for Anthem contribution to FSA</td>
<td>$0</td>
</tr>
<tr>
<td>10. Reimbursement for associate contribution to FSA</td>
<td>$0</td>
</tr>
<tr>
<td>11. Income after tax, less day care expenses, plus FSA reimbursements</td>
<td>$20,055</td>
</tr>
<tr>
<td>12. Total benefit to associate for participating in the FSA</td>
<td>$0</td>
</tr>
</tbody>
</table>

Note: Eligible dependent care expenses may be claimed under the federal dependent care tax credit or the dependent day care FSA, but they may not be counted twice. Depending on your personal situation – your income, number of eligible dependents and costs of care – a tax credit may be more or less advantageous to you than our dependent day care FSA. Consider consulting a tax advisor before making this decision or visit the IRS website at www.irs.gov.
Disability Benefits

Disability benefits provide financial protection for full-time associates who are unable to work as the result of a covered illness or injury. Anthem understands how important it is to have income protection in the event of a disability. We provide you the following benefits:

Short-term disability (STD): STD coverage is provided at no cost to you and provides a benefit equal to 66 2/3 percent of your current base pay. If approved, STD benefits will begin on the eighth calendar day of continuous disability. Disability pay can be supplemented with paid time off (PTO) and any sick/STD bank, if available, giving you up to 100 percent of your pay while you are not working.

Long-term disability (LTD): If you are a full-time associate and your disability lasts longer than 180 days, LTD benefits can help. When you enroll in your benefits, you have a choice between an LTD benefit of 50 percent or 60 percent of your benefit salary.* Your LTD benefits are paid for on an after-tax basis; therefore, if you become disabled, the benefit you receive will be tax-free. LTD benefits are calculated on your benefit salary (as defined on page 15), excluding bonuses and other pay. LTD benefits are reduced by any Social Security disability payments you receive. Duration of benefits for mental health disabilities is limited to 24 months. Please consult the summary plan description for duration of benefits for medical disabilities. You receive enough flex credits to cover the cost of the 50 percent of benefit salary option. For additional information on LTD, see the Flexible Credits section on page 14.

Life Insurance

Associate Life/Accidental Death & Dismemberment (AD&D) Insurance

Life insurance can help provide peace of mind. Anthem offers associate life insurance to provide financial protection for your beneficiary in the event of your death. Your life insurance election automatically includes an equal amount of AD&D coverage. If you die as the result of a covered accident, AD&D pays a benefit in addition to life insurance.

The maximum life insurance benefit paid to your beneficiary may not exceed $2 million. In the event of accidental death, the maximum benefit payable is $4 million – a $2 million life insurance benefit plus a $2 million AD&D benefit.

The associate life/AD&D options are a multiple of your benefit salary excluding any bonuses or other pay. Anthem offers the following levels of associate life/AD&D coverage, with $50,000 being the minimum amount of coverage you may elect.*

- $50,000
- 1 times benefit salary
- 2 times benefit salary
- 3 times benefit salary
- 4 times benefit salary
- 5 times benefit salary
- 6 times benefit salary
- 7 times benefit salary

Example: If you are enrolled in $50,000 of associate life insurance, your beneficiary will receive $50,000 in the event of your death. If you die as the result of a covered accident, your beneficiary will receive $100,000 – a $50,000 life insurance benefit plus a $50,000 AD&D benefit.

Associates who are tobacco-free will pay a lower rate.

*DID YOU KNOW?

If you enroll in the Gold HRA plan, you can still elect a health care FSA. However, you cannot request reimbursement from the FSA for covered medical expenses that will be paid by your HRA.

* You may increase your LTD coverage only during an open enrollment period. The additional coverage will not apply to a disability resulting from a pre-existing condition for the first 12 months the additional coverage is in effect.

* You may increase your life insurance coverage by only one level per open enrollment period.
**Dependent Life Insurance**

Dependent life insurance provides you with financial protection in the event of the death of your spouse, domestic partner or child. You pay the full cost of any dependent life insurance you elect on an after-tax basis.

You have the following options* for dependent life insurance coverage.

**For your spouse or domestic partner:**
- $10,000
- $15,000
- $25,000
- 1 times your benefit salary, up to $125,000
- Waive coverage

**For your child(ren):**
- $5,000
- $10,000
- $25,000
- Waive coverage

*The amount of your life insurance must be at least twice the amount of your dependent life insurance. You may increase your dependent life insurance coverage by only one level per open enrollment period. If your spouse or domestic partner is also an Anthem associate, only one of you may purchase dependent life insurance on your children, and you may not purchase dependent life insurance on your spouse or domestic partner.

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**Critical Illness/Accident Insurance/ Hospital Indemnity**

Anthem's Voluntary Benefits were designed to help prepare you for the unexpected. They provide peace of mind — and financial protection. Our plans provide lump-sum benefits that you can use as you see fit — to help pay for unexpected medical costs or to ease the stress of daily living expenses.

This is only offered during annual enrollment. Elections made cannot be changed until the following year’s annual enrollment.

For additional financial protection against illness and injury, you can purchase Anthem’s Accident, Critical Illness, and Hospital Indemnity coverage:

- **Anthem’s group accident plan** can help you or your dependents with a wide range of medical costs and everyday living expenses if you are injured in an accident. The coverage can help you pay for expenses, such as medical treatment, travel expenses to distant treatment centers, leftover medical costs and everyday living expenses.

- **Anthem’s Critical Illness coverage** provides a lump sum coverage amount of $15,000 for invasive cancer, heart attack, stroke, major organ transplant, heart transplant, end stage renal failure, and many other covered critical illnesses. Non-invasive cancer and coronary artery by-pass graft are also covered at $3,750. Spouse and child dependents may be covered at 50% of the employee coverage amount, and no medical questions are required to enroll.

- **Anthem’s Hospital Indemnity plan** can help protect your savings by helping offset expenses that come up during an inpatient hospitalization due to an accident or illness. Spouse and child dependents may be covered at 50% of the employee coverage amount, and no medical questions are required to enroll. The coverage pays fixed daily benefits and a higher benefit for stays in the intensive care unit. As long as you are actively working, you can get coverage for your whole family.
Wellness Programs

Your health matters to you, to your family and to Anthem. Take advantage of these programs and resources to get and stay well:

• **Wellness credit program:** When you show you’re committed to taking care of your health, you pay less for your medical coverage by earning a wellness credit. Each year, we will outline what you need to do to earn this credit. Then, as long as you enroll in Total Rewards medical coverage the following year, you’ll receive a credit toward that coverage. If your spouse or domestic partner does the same, he or she can earn a wellness credit, too.

• **Onsite wellness centers:** Wellness centers (available at many Anthem locations) are equipped with a variety of cardiovascular and strength equipment to fit any fitness level. They are open for extended hours – many seven days per week – to fit any schedule. Group fitness classes, personal training, coach consultations, personalized fitness programs, wellness challenges and free blood pressure checks are also offered by the onsite staff.

• **Health club reimbursement:** If you work at a location that is more than five miles from an Anthem onsite wellness center or you work from home full-time, we’ll reimburse you up to $35 each month for each complete month for individual membership dues or fees to a company-recognized health club or studio. You will need to certify that you have engaged in physical activity an average of four or more times per month at the health club you are seeking reimbursement for, and upload receipts covering the months requested.

• **Healthy cafeteria and vending selections:** Anthem provides healthy options at onsite cafeterias and vending machines to help make it easier for you to select and afford healthy foods. Anthem subsidizes healthy food items at Anthem onsite cafeterias. You automatically receive the discount at the register.

• **Tobacco-free facilities and resources:** All Anthem facilities are tobacco-free. A free tobacco cessation program, which includes nicotine replacement therapy products, is available to you, your spouse/domestic partner and your dependents over the age of 18.

• **WW (formerly Weight Watchers®) partnership:** Anthem pays half the cost of this proven weight-loss program for you. The Workshop program offers the flexibility of attending WW meetings at work (where offered) and/or unlimited meetings in your community when and where it suits you best. You can also use WW digital tools and resources, including a weight tracker, progress charts, restaurant guides, and hundreds of recipes and meal ideas. Special pricing is also available for spouses/domestic partners. For more information or to purchase a WW program, visit [https://wellness.weightwatchers.com](https://wellness.weightwatchers.com), click on “See discounted rates,” enter 60326 as the Employer ID, select Employee in the “This membership is for” drop down box, and enter your associate ID as it appears on your paycheck. If you have questions about the Anthem Weight Watchers program, call (866) 204-2885.

• **Nursing Mothers program:** Access free lactation consultation services and receive a free nursing mothers kit with helpful tools and tips for successful breastfeeding. To help meet these unique needs of mothers, many of our locations are equipped with nursing mothers’ rooms.

• **Employee assistance program (EAP):** The program offers six free confidential counseling sessions (per person, per condition) to help you or any household member with personal issues like marital or family distress, grief counseling, substance abuse and mental illness. Resources are available to help you with all aspects of your life – from finding day care or elder care to planning your finances or getting legal assistance. Visit [www.AnthemEAP.com](http://www.AnthemEAP.com) (login: Anthem) for more information.

• **myStrength:** This online program helps you manage issues like stress, depression and anxiety. Visit [www.AnthemEAP.com](http://www.AnthemEAP.com) (login: Anthem) for more information.

Join the Total Wellbeing Community on Pulse! Go to Pulse > Collaborate > Find a Community, then search for “Total Wellbeing” and join the conversation today!
Savings and Retirement

Planning for your later years is another area where you and Anthem share responsibility for success: Anthem offers you various resources that you can use for putting together your plan for your financial future.

Most financial planners recommend that you prepare for the future with a combination of company-sponsored benefits, such as Anthem’s 401(k) plan, along with Social Security and other personal savings. It’s important to consider all these components to understand your total retirement income and benefits.

### 401(k) Plan

Anthem’s 401(k) plan is our primary retirement savings vehicle. Through the 401(k) plan, both you and Anthem contribute to help build the foundation of your financial future. The plan allows you to save for retirement by setting aside eligible earnings (up to IRS limits) from your paycheck on either:

- A pre-tax basis – the “traditional 401(k)” contribution method
- An after-tax basis, known as a Roth 401(k) contribution
- A combination of pre-tax and Roth 401(k) contributions

There are many investment options available in the plan, and your investment earnings accumulate tax-deferred or tax-free until they are distributed to you (depending on whether your contributions were made on a pre-tax basis or an after-tax basis).

You are eligible to participate in the Anthem 401(k) plan 30 days from your date of hire. You are also immediately eligible for the company match (subject to a two-year vesting schedule).

### 401(k) Plan - Who Contributes

<table>
<thead>
<tr>
<th>Component</th>
<th>Who Contributes</th>
</tr>
</thead>
<tbody>
<tr>
<td>401(k) plan</td>
<td>You X, Anthem X</td>
</tr>
<tr>
<td>Employee stock purchase plan</td>
<td>X</td>
</tr>
<tr>
<td>Social Security and Medicare</td>
<td>X X</td>
</tr>
<tr>
<td>Other personal savings</td>
<td>X</td>
</tr>
</tbody>
</table>

More Health and Wellness Programs When You Enroll in a Total Rewards Medical Plan

Enroll in a Total Rewards medical plan and you’ll gain access to great health and wellness programs!

These programs can help you better manage chronic health conditions such as:

- Asthma (pediatric and adult)
- Diabetes (pediatric and adult)
- Heart failure
- Coronary artery disease
- Chronic obstructive pulmonary disease

When it comes to making decisions about your health, you can get the personal support you need with Anthem’s team of highly skilled professionals, nurses, registered dieticians, pharmacists, respiratory therapists, behavioral health experts, exercise physiologists and social workers. These professionals will help to guide you through the many programs and services available through your Total Rewards health benefits plan as you make health care decisions for you and your family.

For important medical decisions, the Virtual Second Opinion Program available through your Total Rewards health benefits gives you access to an independent, qualified support team through ConsumerMedical. This team can provide you with decision support materials, refer you to a local, in-network provider for a second opinion or help you get a virtual second opinion. Virtual Second Opinion is available for members enrolled in a Total Rewards medical plan: Gold HRA, Gold HSA, Silver HSA, CO HMO and MO HMO.

Download the Engage Wellbeing app to simplify your health care experience with a personalized health assistant that connects you to the right benefits and programs at the right time. With Engage, you can access health and wellbeing resources, track your fitness, nutrition and sleep, earn points for these healthy actions and redeem them each quarter for a chance to win gift cards, cooking classes, and more.

We also offer Future Moms – a maternity management program that lets you earn $75 when you or your covered spouse, domestic partner or dependent enroll during the first trimester (less than 14 weeks) of a pregnancy and an additional $150 after completing the postpartum assessment within 60 days of delivery. Both rewards will be paid to you on your paycheck as taxable income. In the program, you or your spouse, domestic partner or dependent will have a one-to-one relationship with a nurse coach. It’s all part of our commitment to helping you choose better health. To enroll in one of our condition care programs, contact the customer service number found on your medical ID card.
Your Contributions and the Company Matching Contribution

You can contribute from 1 percent to 60 percent of pay up to the IRS limits for combined pre-tax 401(k) and after-tax Roth 401(k).

In addition, Anthem provides a matching contribution to your 401(k) plan upon hire (subject to a two-year vesting schedule). 100 percent on the first 3 percent of pay you contribute plus 50 percent of the next 3 percent of pay contributed.* That means the company will make matching contributions of up to 4.5 percent of your pay if you contribute 6 percent of pay, or more.

* Matching contribution rates may differ for associates covered under a collective bargaining agreement.

The Sooner You Start, the More You May Have

Mary and Tom are new associates at Anthem. They both earn $30,000 a year and are 30 years old. Mary starts contributing 6 percent of her pay to the 401(k) upon hire, while Tom waits until age 45. Let’s assume an annual investment return of 7 percent on their contributions.*

<table>
<thead>
<tr>
<th>Age</th>
<th>Mary</th>
<th>Tom</th>
</tr>
</thead>
<tbody>
<tr>
<td>45</td>
<td>$81,927</td>
<td>$0</td>
</tr>
<tr>
<td>55</td>
<td>$206,208</td>
<td>$45,045</td>
</tr>
<tr>
<td>65</td>
<td>$450,687</td>
<td>$133,656</td>
</tr>
</tbody>
</table>

* Keep in mind that this example is for illustration purposes, and your investment return may differ.

Look at the difference 15 years can make! At age 65, Mary accumulated $317,031 more than Tom!

DID YOU KNOW?
The 401(k) plan offers a service to help you save more by increasing your contributions for you each year. Simply decide on how much (1 percent to 3 percent) you would like to raise your contribution each year and the plan will automatically raise your payroll deduction in whatever month you choose.

DID YOU KNOW?
Catch-up contributions are also available if you are age 50 or older and have reached the regular IRS contribution limits. This additional amount allows eligible associates to contribute more to their account than the normal IRS limits will allow. This is a great opportunity to build up your retirement savings more quickly as you head into the latter part of your career. See page 29 for Roth 401(k) vs. pre-tax 401(k) contributions.
Traditional Pre-tax and After-Tax Roth 401(k) Contributions

Both traditional pre-tax contributions and after-tax Roth 401(k) contributions offer you valuable tax advantages.

---

**FEATURE PRESENTATION: YOUR RETIREMENT**

Some people want to enjoy their popcorn right away

**Mr. Traditional**

Some people wait for the main feature to start before they eat their popcorn

**Ms. Roth**

---

<table>
<thead>
<tr>
<th>TAX SAVINGS NOW</th>
<th>TAX SAVINGS LATER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional pre-tax 401(k) contributions</td>
<td>After-tax Roth 401(k) contributions</td>
</tr>
</tbody>
</table>

- You avoid taxes today and lower your taxable income during each year you contribute. However, when you make a withdrawal, you’ll owe ordinary income taxes on contributions and earnings.

- You pay taxes today and do not lower your taxable income during years you contribute. However, you can make tax-free withdrawals of contributions and earnings after you turn age 59½ and have held the account for at least five years.

Which type of contribution might be right for you? Contact Vanguard at (800) 523-1188 or www.vanguard.com for more information.
Employee Stock Purchase Plan (ESPP)

As a public company, we have the opportunity to share our success through stock ownership. To provide all eligible associates with an ongoing vehicle for ownership, we offer the employee stock purchase plan (ESPP), which gives you the opportunity to purchase Anthem stock at a discount through convenient payroll deductions.

Your contributions accumulate over time and are used to buy stock at the end of a three-month period, referred to as the “offering period.” Once the offering period ends, your contributions are used to purchase shares of Anthem stock. Your purchase price is 10 percent less than the closing price of Anthem stock on the first business day or last business day of the offering period; whichever is lower. Once the shares are purchased, they are automatically placed in your E*TRADE account. You now own these shares. You must hold these shares for one year from purchase date.

You can enroll in the ESPP at any time; however, offering periods have specific enrollment dates that determine when your participation begins. To begin participation you must be enrolled more than 30 days prior to the beginning of the next calendar quarter. When you invest in Anthem stock, it should be an informed, personal choice.

Social Security and Medicare

Social Security benefits are a key element in your retirement income. Each pay period, you and Anthem each contribute 6.2 percent of your pay (up to $128,400 for 2018) toward future Social Security benefits and 1.45 percent of your pay toward future Medicare benefits. For an estimate of the Social Security benefit you will be eligible for at retirement (and to see how much Anthem contributes to your Social Security income), visit the Social Security website at www.ssa.gov.
Flexible Work Arrangements

We understand there's more to your life than work. Whenever possible, Anthem wants to provide flexible work options, to help you balance your career and personal life.

Part-Time Work

If you work part-time (at least 20 hours and fewer than 33 hours a week), you are eligible to receive many of our Total Rewards benefits. Schedules of fewer than 20 hours may also be possible, but you will not receive certain benefits. For a list of benefits for part-time associates, see the Total Rewards Eligibility at a Glance chart on page 36. The opportunity to work part-time is at the discretion of your manager and subject to the needs of the business.

Flexible Work Schedules

Anthem offers flexible workday and work hour schedules to help you balance your career and personal life. To have a flexible schedule, your manager may require you to meet certain performance standards. Your manager must approve your schedule to ensure business needs are met.

A flexible schedule could be working a 4-, 4.5- or 5-day work week. Examples of flexible work schedules include four 10-hour days or four nine-hour days and a fifth day of four hours. These schedules are not available to overtime-eligible associates in California.

You may also start your workday between 6 a.m. and 9 a.m. and complete your workday between 3 p.m. and 6 p.m. or as agreed with your manager. This can also be used in combination with one of the above weekly schedules. Overtime-eligible associates in California can schedule flexible work days. You can work with your manager to vary your workday, as long as your total time each day does not exceed eight hours if you are overtime-eligible. You will need your manager’s approval to work overtime if you are overtime-eligible.

Work@Home

Depending on the needs of your business unit, your manager’s discretion, and the type of work you perform, working from home may be a good option for you.

Job-Sharing

You and a coworker may arrange a job-sharing schedule. As with any other arrangement, your manager must approve. Some examples of job-sharing schedules could be that you and another associate would work three days each with one overlapping day; you could work either two or three days and the other associate would work the other days with no overlap; or you could each work five half-days.

Phased Retirement

As you approach retirement, you may want to reduce your hours. With Anthem’s phased retirement program, subject to business needs and with manager approval, you can reduce your hours to part-time status (fewer than 33 hours per week) and remain eligible to receive part-time benefits. You may also be eligible for rehire after you retire, subject to business needs and manager approval. See your manager or your local HR representative for additional details about phased retirement.

You may be able to supplement your income with any 401(k) or pension benefit you have. Beginning at age 59½, you may begin to receive any vested 401(k) benefits with no penalty. If you have a vested pension and are not currently covered by a collective bargaining agreement, you are also eligible to begin receiving your vested pension benefit as a monthly annuity once you turn age 62.
Support for Parents
Anthem is dedicated to supporting your needs throughout the different stages of your life. In addition to our Paid Parental Leave for fathers and mothers, we offer the following benefits for new parents and for parents of older children.

Adoption Assistance
To help you if you are adopting children, Anthem reimburses up to $10,000 ($5,000 for part-time associates) per adoption for eligible expenses. To receive reimbursement, you must have completed at least six months of service at the time the expenses are incurred.

New Parent Transition Week
To help you transition back to work after the birth or adoption of a child, you receive one full week’s pay for working half as much time. For example, if you are a regular full-time associate, you will be paid for 40 hours while only working 20.

- The transition week for new mothers is the first week back from FMLA/STD leave.
- The transition week for fathers and adoptive parents can be used at the end of FMLA leave or within 30 days of the arrival of the child.

Schedule your return-to-work date and transition week with your manager.

New Mothers
New mothers have unique needs in the workplace, so in many locations they have access to new mother rooms for nursing. For more information on the availability of these rooms, contact the facilities department in your location.

Additionally, Anthem offers the Nursing Mothers program. See page 26 for more information.

Saving You Time and Money
We know Anthem keeps you very busy on the job, so we provide discounts to help save you time and money.

Associate Discounts
The Associate Discounts program gives you access to special offers and discounts with many of your favorite retailers. You will find discounts for big-ticket items like cars and computers, as well as local deals for restaurants, gyms, wellness programs, and tickets to sporting events, concerts, theaters, movies and theme parks. Go to https://antheminc.benefithub.com to access the BenefitHub: Employee Discount Marketplace.

Commuter Benefits Program
Anthem offers a commuter benefit program through WageWorks where you can pay for your eligible commuting costs through automatic, pre-tax deductions. It works virtually anywhere and can be used for public transit including train, subway, bus, ferry, and eligible vanpool—and qualified parking as part of your daily commute to work. To enroll, go to www.wageworks.com or call 877-Wageworks (877-924-3967) and register using the last 4 digits of your Anthem Employee ID number instead of your Social Security number. For more information contact WageWorks at (877) 924-3967.
At Anthem, we know you need time to get away for rest and relaxation and to take care of personal and family matters. That way, you can be fully productive when you’re on the job. When you’re at your best, Anthem’s at its best.

**Paid Time Off (PTO)**

Our PTO program provides you with time off for both planned vacations and unexpected events.

How much PTO you receive depends on your completed years of service with Anthem.

<table>
<thead>
<tr>
<th>Completed Years of Service</th>
<th>PTO Days</th>
<th>Hours Accrued Per Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 4</td>
<td>19 days</td>
<td>5.846</td>
</tr>
<tr>
<td>5 or more</td>
<td>24 days</td>
<td>7.384</td>
</tr>
</tbody>
</table>

*Some states have a higher allowable maximum of PTO days you may accrue.*

Please note:

- If you are part-time and your regular schedule is fewer than 40 hours/week, you’ll get less PTO. To keep things fair, we take the number of hours you are scheduled to work per week and divide it by 40 hours and multiply that by the PTO hours you earn per pay period. So if you are a part-time associate scheduled to work 20 hours/week, you’d get half the PTO days listed above. Part-time associates who are scheduled to work less than 20 hours per week don’t receive PTO.

- If you’re a National Government Services overtime-eligible associate, the table on this page doesn’t apply to you.
The Maximum Amount of Unused PTO You May Accrue

Anthem gives you PTO because we want you to use it! Not only is taking time off good for your personal wellbeing, it’s also good for Anthem because unused PTO is a cost for the company. So we have a limit to the amount of PTO you can accumulate. Once you reach the maximum PTO accrual, you cannot accrue more PTO until you use some time to get below the limit.

If you have not used all of your PTO at the end of the year, up to five days will roll over to the following year*. Any time over five days will be transferred to a new sick bank that will allow you to use the hours as sick time or supplement short-term disability. The sick/STD bank is capped at 200 hours. Be sure to consider if you want to put aside PTO hours to add to or create the sick/STD bank. While disability can seem unlikely, it’s more common than you may think. It covers a broad spectrum of illnesses, injuries and procedures, some of which can be anticipated (for example, the birth of a child) and some of which can’t (for example, cancer or accidents).

Anthem’s STD program provides income protection equal to two-thirds of your weekly base salary or annual benefits base rate for commissioned associates and does not begin until the eighth day of a continuous, qualified absence.

- **Without sick/STD supplement hours**, the first five days are charged to PTO or go unpaid if no accrued PTO is available (to the extent consistent with applicable law).

- **If sick/STD supplement hours are available**, those will automatically be applied to the first five days and thereafter to make up 100 percent of your pay until it is exhausted. Subsequently, if you have accrued PTO, you may elect to use your PTO in conjunction with your sick/STD benefits.

*The carryover limitation does not apply to associates in California, Montana, Nebraska and Washington D.C., or any SCA-covered associate (for example, those in NGS and WMC), or union associates in certain collectively bargained PTO programs. Associates working in the District of Columbia will be allowed to carry over up to a maximum of 72 hours.

Donating Your PTO to a Coworker in Need

Suppose you have an emergency and you need time off – but you’ve used up all your PTO. This would be a terrible situation to be in. At Anthem, we have the option of donating PTO to a fellow associate who can use the time off to deal with a hardship situation. You can donate your time in increments of four hours. Since this benefit is meant to help those who need it most, you can’t donate time to a coworker if he or she has more than two weeks of PTO available.

How PTO Coordinates With the Family and Medical Leave Act (FMLA) and State Law Equivalents

Generally, FMLA leave (and state law equivalents) is unpaid unless you receive paid benefits through STD, PTO, or workers’ compensation. Before taking unpaid FMLA you must first use any available PTO as part of the FMLA 12-week leave period, unless federal, state or local law prohibits the requirement.

Paid Parental Leave Policy

Our new Paid Parental Leave policy provides fathers and mothers with up to four consecutive weeks of paid leave after the birth or adoption of a child. For birth mothers, the Paid Parental Leave can be used at the end of short-term disability.

Critical Caregiving Leave

Our new paid Critical Caregiving Leave provides associates with the opportunity to take time off to care for a qualified family member who has experienced a major life event, such as a serious health condition as defined under the Federal Family Medical Leave Act. This program provides associates with 66 2/3% of weekly base pay for up to five weeks beginning on the eighth calendar day of the leave. To qualify for the Critical Caregiving Leave, associates must be eligible for protected time off under the Federal Family Medical Leave Act (FMLA), and the family member in need of care must be related as defined by Federal FMLA.
Bereavement

If there is a death in your immediate family, bereavement leave provides you with up to three paid days off (maximum of eight hours per day). If you work less than 40 hours per week, the paid days are prorated. It must be taken within three weeks of the family member’s death.

Jury Duty and Court Appearances

Anthem encourages you to fulfill your civic responsibility for jury duty. You will be able to take time off for jury duty and subpoenaed court appearances, and the company will pay you for up to 10 days per calendar year (more where required by applicable law). You will be paid your standard hours in addition to any jury duty pay that may be paid by the court. You must provide advance notice of jury duty to your manager as soon as possible.

Personal court appearances on your own behalf are not eligible for this benefit, and you’ll need to take paid time off.

Military Leave

To support your commitment to serving our country, Anthem offers a military leave program. If you are on military leave, you maintain your medical, dental, vision and life insurance benefits for one year. In addition, we pay the difference between your military pay and your base pay for up to one year. Returning service men and women also have re-employment rights under federal law.

Holidays

Each year, Anthem recognizes the following holidays:
- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day

Note: National Government Services overtime-eligible associates may have varying holidays to comply with contractual mandates.

Paid Time for Volunteer Work

Remember: As noted on page 5 in the My Company section, Anthem encourages you to volunteer with nonprofit organizations in your local community by giving you some paid time off to do so. Anthem offers you up to eight hours of paid time per year you can use to volunteer at a qualified 501(c)(3) charity of your choice.
## Total Rewards Eligibility at a Glance

<table>
<thead>
<tr>
<th>Plan</th>
<th>Eligibility</th>
<th>Waiting Period</th>
<th>Special Circumstances</th>
<th>For More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Licensure reimbursement</td>
<td>All</td>
<td>No waiting period – eligible DOH</td>
<td>Must be job required.</td>
<td></td>
</tr>
<tr>
<td>Certification awards</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education assistance</td>
<td>FT/PT</td>
<td>Six months from DOH</td>
<td>Must have a satisfactory performance rating. Must be on Anthem’s payroll at the completion of the course to receive reimbursement.</td>
<td></td>
</tr>
<tr>
<td>Service awards</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>PT associates will receive flex credits based on the FT equivalent of their current salary.</td>
<td>Go to Pulse and type medical in the search box</td>
</tr>
<tr>
<td>Dental</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>PT associates will receive half the flex credits provided to FT associates.</td>
<td>Go to Pulse and type dental in the search box</td>
</tr>
<tr>
<td>Vision</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>PT associates will receive half the flex credits provided to FT associates.</td>
<td>Go to Pulse and type vision in the search box</td>
</tr>
<tr>
<td>Short-term disability</td>
<td>FT</td>
<td>180 days from DOH</td>
<td></td>
<td>Go to Pulse and type short-term disability in the search box</td>
</tr>
<tr>
<td>Long-term disability</td>
<td>FT</td>
<td>180 days from DOH</td>
<td></td>
<td>Go to Pulse and type long-term disability in the search box</td>
</tr>
<tr>
<td>Associate life/AD&amp;D</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>PT associates will receive the full flex credits provided to FT associates.</td>
<td>Go to Pulse and type life insurance or AD&amp;D in the search box</td>
</tr>
<tr>
<td>Dependent life</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>Must elect associate life to elect dependent life. Dependent life election can't be greater than half of your associate life election.</td>
<td>Go to Pulse and type life insurance in the search box</td>
</tr>
<tr>
<td>Health care FSA</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>Maximum: $2,650 Minimum: $100</td>
<td>Go to Pulse and type health care FSA in the search box</td>
</tr>
<tr>
<td>Dependent day care FSA</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td>Maximum: $4,545 Minimum: $100</td>
<td>Go to Pulse and type dependent day care FSA in the search box</td>
</tr>
</tbody>
</table>

**FT:** full-time associates regularly scheduled to work at least 33 hours each week  
**PT:** part-time associates regularly scheduled to work at least 20 hours but fewer than 33 hours per week  
**All:** Anthem associates (regardless of scheduled hours) – does not include contractors or other outside temporaries  
**DOH:** date of hire
## Total Rewards Eligibility at a Glance, continued

<table>
<thead>
<tr>
<th>Plan</th>
<th>Eligibility</th>
<th>Waiting Period</th>
<th>Special Circumstances</th>
<th>For More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health club reimbursement</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td>Offered to associates without access to an onsite fitness center</td>
<td></td>
</tr>
<tr>
<td>Onsite health screenings</td>
<td>All</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee assistance program (EAP)</td>
<td>All</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>401(k) plan</td>
<td>All</td>
<td>Participation: no waiting period –</td>
<td>As soon as administratively feasible.</td>
<td>Go to Pulse and type 401(k) plan in the search box</td>
</tr>
<tr>
<td></td>
<td></td>
<td>eligible DOH</td>
<td></td>
<td><a href="http://www.vanguard.com">www.vanguard.com</a>, (800) 523-1188</td>
</tr>
<tr>
<td>Flexible work schedules</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td>Overtime-eligible associates in California must work with your manager to vary your</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>workday, as long as your total time does not exceed eight hours.</td>
<td></td>
</tr>
<tr>
<td>Adoption assistance</td>
<td>FT/PT</td>
<td>Six months from DOH</td>
<td></td>
<td>Go to Pulse and type adoption assistance in the search box</td>
</tr>
<tr>
<td>New parent transition week</td>
<td>FT/PT</td>
<td>Six months from DOH</td>
<td></td>
<td>Go to Pulse and type new parent transition week in the search box</td>
</tr>
<tr>
<td>PTO</td>
<td>FT/PT</td>
<td>First of the month following DOH</td>
<td></td>
<td>Go to Pulse and type PTO in the search box</td>
</tr>
<tr>
<td>Holidays</td>
<td>All</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td>Go to Pulse and type holidays in the search box</td>
</tr>
<tr>
<td>Bereavement</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td>Go to Pulse and type bereavement in the search box</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(to request leave)</td>
<td></td>
</tr>
<tr>
<td>Jury duty</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td>Go to Pulse and type jury duty in the search box</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(to request leave)</td>
<td></td>
</tr>
<tr>
<td>Military leave</td>
<td>FT/PT</td>
<td>No waiting period – eligible DOH</td>
<td></td>
<td>Go to Pulse and type military leave in the search box</td>
</tr>
</tbody>
</table>

**FT**: full-time associates regularly scheduled to work at least 33 hours each week  
**PT**: part-time associates regularly scheduled to work at least 20 hours but fewer than 33 hours per week  
**All**: Anthem associates (regardless of scheduled hours) – does not include contractors or other outside temporaries  
**DOH**: date of hire
This catalog contains brief highlights of Anthem’s benefits for associates who are not covered by a collective bargaining agreement or a service contract agreement. The plan document and summary plan description (SPD) for each benefit plan governs the plan. In case of any discrepancy between the plan document and SPD and this catalog, the plan document or SPD will control. Please check the SPDs for further information and details of the plans.

All personnel actions such as compensation, promotion, demotion, benefits, transfers, staff reductions, terminations, reinstatements and rehire, company-sponsored training, education and tuition assistance, and social and recreational programs will be administered in accordance with the principles of equal employment opportunity.

Anthem reserves the right to terminate or change any plan at any time. This catalog is not a contract for either benefits or continued employment, so your receipt of this information is not a guarantee of future or continued benefits, or of future or continued employment.