

# 2019 Benefits Summary

*For overtime-eligible NGS associates who work on government contracts covered by the Service Contract Act*

Our Total Rewards program is designed to be competitive, cost-effective and compelling. It's everything you value about working at Anthem. This program offers a combination of 100 percent company-paid benefits, 100 percent associate-paid benefits, and benefits where you and Anthem share the cost.

## My Development

### Education Assistance

Full-time and standard part-time associates are eligible after six months of service, prior to the first day of class. The education assistance program helps you improve job-related skills, obtain your educational goals, and pursue a career path within Anthem by paying up to \$5,000 (\$2,500 for part-time associates) annually toward tuition, eligible fees and textbooks. **Anthem pays the cost of this benefit.** Through Anthem's partnership with College for America, you may be able to get your degree online, paid for through the educational assistance program.

### Certification Awards

The certification award program gives a cash award to recognize specific certification achievements that add value to the work of your department. The amount of the award varies based on the certification. **Anthem pays the cost of this benefit.**

### Service Awards

Anthem believes it is important to honor years of service to our company. To recognize your efforts, we reward full-time and standard part-time associates at five-year milestones and at retirement. **Anthem pays the cost of this benefit.**

## My Pay

### Incentive Programs

You are eligible to participate in an incentive program if you are hired or rehired on or before Oct. 1 of the current plan year, unless a sales commission plan is in effect that precludes participation. Incentive programs offer you an opportunity to earn a cash award when the company does well and we meet or exceed our objectives. The target incentive ranges from 2.5 percent to 30 percent of eligible earnings based on your job level. Actual payouts can be as much as 1.25 times the target in a given year when the company achieves superior performance levels. **Anthem pays the cost of this benefit.**

## My Benefits

### Medical Plan

You are eligible the first of the month following your hire date. The company offers you comprehensive coverage at competitive prices. Your choice of options depends on your location. If you are enrolled in medical coverage, you will also have access to special features of the medical plan, such as behavioral health services and prescription coverage. Through our wellness credit program, you pay less for your medical coverage when you show you're committed to taking care of your health. **Anthem shares the cost of the medical benefit with you.** You'll receive 100 percent coverage of the cost of most preventive care medications in all of our medical plans.

## My Benefits (continued)

### Associate Wellness

Anthem supports you in your efforts to get and stay healthy by offering a wide range of wellness programs and services, like onsite wellness centers or health club reimbursement, healthy food subsidies in our onsite cafeterias, onsite flu shots and health screenings, and subsidized Weight Watchers® subscriptions. All Anthem facilities are tobacco-free because we believe in providing our associates with a safe, healthy workplace.

### Dental Plan

You are eligible the first of the month following your hire date. Anthem offers affordable benefits that help you and your family maintain good dental health. We offer two dental options: a basic coverage and a higher level of coverage. **Anthem shares the cost of the dental benefit with you.**

### Vision Plan

You are eligible the first of the month following your hire date. Vision benefits are designed to protect visual wellness for you and your family. The plan offers coverage for eye exams, lenses, frames, elective contact lenses, and discounts on laser vision correction surgery. **Anthem shares the cost of the vision benefit with you.**

### Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a confidential resource to help you and members of your family in times of need and provides up to six free sessions. The program is separate from your medical benefits, so it doesn't tap into your deductibles or copay dollars. There is no waiting period to participate, and you are eligible your date of hire. You don't need to elect medical coverage to participate in the EAP. The EAP also offers resources that help you manage stress and balance your life – things like child care and elder care resources, legal forms, vacation planning tips and pet sitter referrals, to name just a few. **Anthem pays the cost of this benefit.**

### Flexible Spending Account (FSA)

You are eligible the first of the month following your hire date. FSAs allow you to channel some of your pre-tax income toward meeting needed health care and dependent care expenses. You make contributions to these plans on a pre-tax basis and then use the program to reimburse yourself for either un-reimbursed medical, dental, or vision expenses (such as your provider copays and prescription copays) in the health care FSA, or day care expenses in the dependent day care FSA.

**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.

### Associate Life/Accidental Death & Dismemberment Insurance

You are eligible the first of the month following your hire date. You may choose a flat amount benefit of \$50,000, or you may select an amount between one and seven times your pay (\$2,000,000 maximum). Your life insurance coverage automatically includes an equal amount of accidental death and dismemberment coverage. In addition, business travel accident insurance is provided at no cost to you. **Anthem pays for your life insurance up to the benefit level of one times your pay with a minimum of \$50,000. You pay the additional cost if you choose a higher level of coverage, but your cost will be lower if you are not a tobacco user.**

#### Dependent Life Insurance

You are eligible the first of the month following your hire date. The company offers dependent life insurance for your spouse/domestic partner or child(ren) that can be purchased on an after-tax basis. ***You pay the cost of the dependent life insurance benefit.***

#### Short-Term Disability (STD)

You are eligible after completing 180 days of continuous full-time service. If you are forced to miss work due to illness or injury (other than those covered by workers' compensation), the STD plan provides you with benefits for up to 180 calendar days. Benefits are equal to 66 2/3 percent of your pay, and become payable on the eighth calendar day of your approved illness or injury. ***Anthem pays the cost of the short-term disability benefit.***

#### Long-Term Disability (LTD)

You are eligible after completing 180 days of continuous full-time service. The company offers LTD coverage to full-time associates on an after-tax basis. You may choose a benefit level that would provide 50 percent or 60 percent of your pay after 180 days of a long-term illness or injury. ***Anthem pays for your LTD coverage at the 50 percent of pay level.***

#### 401(k) Plan

All associates, including temporary staff on the company's payroll system, are eligible to participate in the 401(k) plan as of 30 days after your date of hire. The plan allows three types of associate contributions; before-tax, after-tax (Roth) and rollover contributions. You can contribute up to 60 percent of your pay, subject to the annual income limits established by the IRS. Unless you opt out, new hires will automatically be enrolled in the 401(k) plan at a 6 percent before-tax rate.

After you have been with the company for one year, ***the company matches 100 percent on the first 3 percent of pay you contribute and 50 percent on the next 3 percent you contribute.*** You are eligible to receive company match immediately, and you will be 100% vested after 2 years of service with the company.

#### Employee Stock Purchase Program (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.

#### Adoption Assistance

Regular full-time and part-time associates are eligible for this program after six months of service. It provides reimbursement of adoption expenses up to \$10,000 for full-time associates and up to \$5,000 for part-time associates to assist in adopting a child. Anthem pays the cost of this benefit.

#### New Parent Transition Week

The company encourages new parents to take time off to spend with their children. Our program provides a full week of pay for half the time worked for new mothers and fathers. When a new mother returns from FMLA/STD leave, her first week back is a transition week. For new fathers and adoptive parents, the transition week can be used at the end of FMLA leave or within 30 days of the arrival of a new child. ***Anthem pays the cost of this benefit.***

#### Associate Discounts

The Associate Discounts program gives you access to special offers and discounts with many of your favorite retailers. You will find discounts on big-ticket items like cars and

computers, local deals for restaurants, gyms, wellness programs, and tickets to sporting events, concerts, theaters, movies and theme parks. ***You pay the cost of this benefit.***

## My Time Away

### Paid Time Off (PTO)

You are eligible to receive PTO the first of the month following one calendar month of employment. The PTO program offers you the flexibility to take time off for vacation, personal or family illness, or other personal or family needs while recognizing Anthem's need to maintain productivity. The number of hours of PTO you receive is based on your normal biweekly scheduled hours and your years of service. New hires receive an initial seed of 2 PTO days to use during their first year of service. ***Anthem pays the cost of this benefit.***

### Holidays

Anthem recognizes the following holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- 3 Floating Holidays (prorated for new hires)

### Paid Parental Leave

Our 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 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.

Part-time associates – at least 20 and less than 33 hours per week – are eligible for the following benefits (some at prorated amounts):

- ✓ Education Assistance
- ✓ Service Awards
- ✓ Incentive Programs
- ✓ Medical Coverage
- ✓ Associate Wellness
- ✓ Dental Coverage
- ✓ Vision Coverage
- ✓ Flexible Spending Accounts
- ✓ Associate Life Insurance
- ✓ Paid Time Off
- ✓ Adoption Program
- ✓ Automobile Insurance
- ✓ Homeowner Insurance
- ✓ 401(k) Plan
- ✓ Paid Parental Leave
- ✓ Critical Caregiving Leave

Weight Watchers is the registered trademark of Weight Watchers International, Inc.

This summary contains brief highlights of Anthem's benefits for associates who are not covered by a collective bargaining agreement. This summary applies to all NGS nonexempt associates and describes benefits compliant with the Service Contract Act. 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.

Anthem reserves the right to terminate or change any plan at any time. This summary 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.

