

Top reasons to sell Blue Shield small-group specialty products

Broker information for groups of 2 to 50 eligible employees



Did you know...

No health coverage package is complete without dental, vision, and life insurance.* With Blue Shield specialty products, you'll be helping your clients and their employees stay happier, healthier, and more productive. Best yet, specialty products can be sold with or without a Blue Shield health plan.

It's also easy to add. Neither underwriting nor a DE-6 is required for any Blue Shield specialty products. All that's needed is an application, payment, and enrollment information.

* Vision and life insurance plans are underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life). Dental plans are underwritten by Blue Shield of California.

Make your clients smile with Blue Shield dental coverage

You may be surprised to learn that a healthier body can start in the dentist's chair. Your clients want to keep a healthy workforce, but only 16% of employees with health coverage will get a yearly preventive medical exam.¹ Through a dental exam, employees can get preventive screenings every six months, which can provide early detection of conditions such as cardiovascular disease, diabetes, and even pre-term and low-weight births.²

Dental plan advantages

- 1. No waiting periods³** – While some carriers impose 12-month waiting periods for major services, Blue Shield dental plan members have access to full benefits, including major services, on their effective date, regardless of prior coverage. And, eligible employees who previously waived coverage can elect Blue Shield dental coverage during their group's next open enrollment period with no waiting periods.
- 2. Orthodontia calendar-year benefit –** For dental plans that include orthodontia, each member receives up to \$1,000 coverage for orthodontia each calendar year. Our orthodontia benefit has no lifetime limit, and covers both children and adults!
- 3. Only two employees required –** All you need is a group with two employees to be eligible for dental coverage, including plans with orthodontia coverage.
- 4. Large dental PPO network –** With over 109,000 providers nationally, including more than 20,000 in California,⁴ members have access to one of the largest networks in the industry.
- 5. Voluntary plans** allow your clients to offer their employees dental coverage with no minimum employer contribution and no participation requirements.



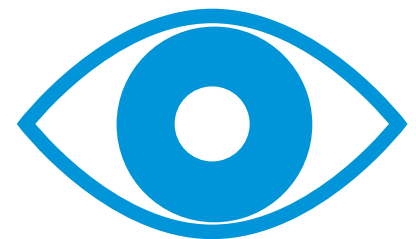
Let your clients see the value of a Blue Shield **vision plan**

Vision benefits offer return on investment by increasing workforce productivity. Even moderately uncorrected vision can decrease productivity up to 20%.¹ That's one day per workweek! Lost productivity contributes to lost revenue for your small-group clients.

And since employees with coverage are four times more likely to get a yearly eye exam than a physical, the eye exam helps provide early detection of glaucoma, cataracts, diabetes, high blood pressure, neurological disorders, and even brain tumors.¹

Vision plan advantages

1. **\$0 eye exam copayments** – Blue Shield Life is the only major carrier offering \$0 exam copayments on every vision plan,⁵ removing barriers for employees to get their eyes checked.
2. **Superior network that includes opticians** – With over 5,800 providers in California and 16,000 nationally,⁶ members have access to one of the largest vision networks that includes ophthalmologists, optometrists, and opticians. Opticians usually charge less for lenses and frames, minimizing out-of-pocket costs.
3. **Retail providers** – The network includes major retail chains⁶ with convenient evening and weekend hours, including Wal-Mart, LensCrafters, Target Optical, Sears, Pearle Vision, Site for Sore Eyes, and For Eyes Optical.
4. **Industry leading lens benefits** – Vision plans with a \$130 frame allowance also include coverage for progressive lenses, photochromic lenses, and anti-reflective coating, the three most common lens enhancements.
5. **Easy access and maximum choices** – Network providers have materials in stock at their office, and many have on-site labs, so our members can often get their glasses the same day as their exam.
6. **Choose any frames** – Blue Shield vision members can use their frame allowance to purchase any pair of frames they wish, including plano glasses for post-LASIK eye surgery. To use the plano benefit, they simply select any pair of sunglasses from a network provider, then provide proof of surgery, or substantiate the surgery through an eye exam.



Help your clients prepare for the unexpected with **life insurance**

The Life* plan is an affordable way to provide security during uncertain economic times, helping employees maintain the peace of mind they need to remain happy and productive. And with an "A- (Excellent)" rating from A.M. Best, Blue Shield Life has the financial stability to meet your clients' needs now and in the future.

Life insurance advantages

1. **Accidental death and dismemberment (AD&D) coverage⁷** – Includes a seat belt benefit, special education benefit, repatriation benefit, and more. These additional benefits provide important financial support in the event of an unexpected accidental loss.
2. **Simple plan design** that includes standardized rates with maximum and guaranteed-issue amounts that match.
3. **Accelerated death benefit** – Standard benefit is 50% of coverage amount up to \$250,000.⁸ This valuable benefit allows terminally ill members (12-month life expectancy or less) to access helpful financial resources while still living.
4. **Guaranteed-issue amounts** up to \$100,000 for groups with 25 or more enrolled employees, which provides greater benefits for the employees with less administrative burden on the employer.



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Blue Shield wellness discount programs⁹ add value to every plan

Discount Vision program

All Blue Shield members can receive a 20% discount on a second pair of glasses, non-prescription sunglasses, frames, lenses, tints, and coatings through our Discount Vision Program network.

LASIK discounts

With any Blue Shield plan, your clients and their employees will receive a 15% discount on LASIK and PRK laser vision surgery through the TLCVision provider network in California.

Wellness discounts

Available to all Blue Shield members, our wellness discount programs can enhance your client's benefit package at no additional cost, with discounts on popular programs including Weight Watchers, 24 Hour Fitness, drugstore.com, and many alternative-care services (acupuncture, chiropractic, massage therapy, and herbal supplements). Visit blueshieldca.com/wellnessdiscounts to learn more.



Dental plan packages – a smart option

If your clients are unsure about which dental plan to choose, they can manage costs while letting employees choose the plan that fits their needs and budget. The Suite Deal Dental plan package features a low 65% participation requirement and allows employees to choose from a package of five dental plans, including dental PPO and dental HMO. The package can be sold alongside a Blue Shield medical plan or on a standalone basis.

Or, Dual Option Dental plan package allows your clients to offer their employees a choice between any two Blue Shield dental plans, including dental HMO, dental PPO, and voluntary plans. These dental plan packages are available to groups of two or more employees.

Fast quotes

Need a quote right away? Visit blueshieldca.com/producer to get proposals with rates. For more information, contact your Blue Shield representative or Producer Services at **(800) 559-5905**.

Easy to add

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Single point of contact

Blue Shield provides you with a dedicated service team including regional sales executive, account manager, and sales assistant to help you grow your business.

Call your Blue Shield regional sales executive or Producer Services at (800) 559-5905 for help in creating solutions that fit your clients' needs today.

- 1 Consumer vision care study, *Synovate*, (2007).
- 2 "Effect of Periodontal Therapy on Pregnancy Outcome in Women Affected by Periodontitis." F. Tarannum, and M. Faizuddin, *Journal of Periodontology*, (2007).
- 3 The Smile Basic Voluntary PPO plan has a 12-month wait for major services.
- 4 Dental providers are available through a contracted dental plan administrator.
- 5 As of August 2010.
- 6 Vision providers are available through a contracted vision plan administrator.
- 7 Available to groups with 10 or more enrolled employees.
- 8 To qualify for this benefit, the group must have a minimum of \$15,000 in coverage.
- 9 The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products.

Some services offered through the discount program may already be included as part of the Blue Shield health plan covered benefits. Members should access those covered services prior to using the discount program.

Employees who are not satisfied with products or services received from the discount program may use the Blue Shield grievance process described in the Grievance Process section of the *Evidence of Coverage* or *Certificate of Insurance*. Blue Shield reserves the right to terminate this program at any time without notice.

Discount programs administered by or arranged through independent companies:

- Alternative Care Discount Program – American Specialty Health Networks of California Inc. (ASH Networks)
- Discount Vision Program – MESVision
- LASIK and PRK – Laser Eye Care of California LLC
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness
- Health products (excluding prescription drugs) – drugstore.com inc.