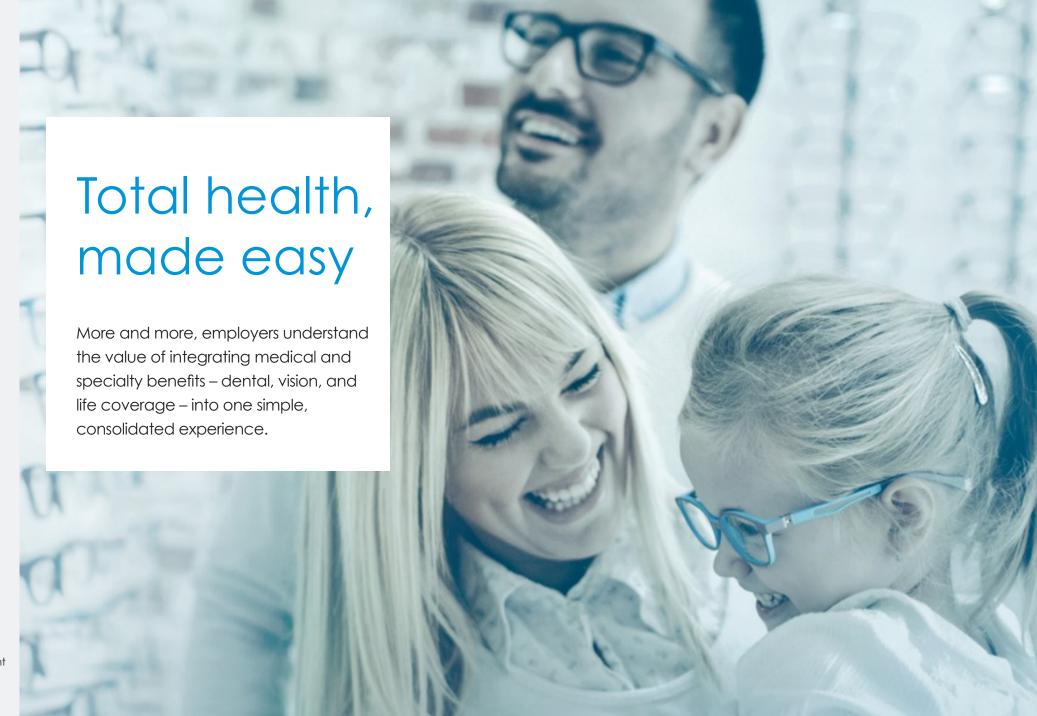
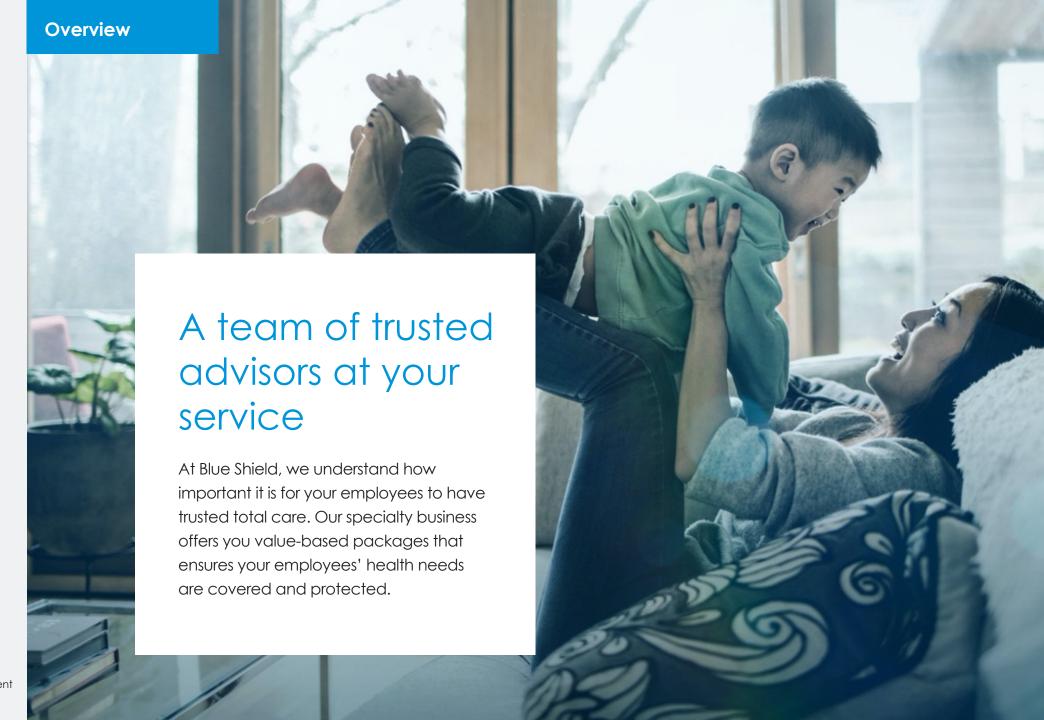


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Dental

Oral health can have a significant impact on a person's general health in the long term.

People with dental issues are:

25%

more likely to suffer from heart disease

2x

as likely to visit the ER or have a hospital stay

More likely to suffer from

autoimmune disorder, anemia, gastro-intestinal disorders, or renal disease



Vision

Regular eye exams are part of a holistic approach to early detection and preventive care.

People with vision issues

Spend 40-90% more

overall on health care costs than others of their generation

Are more likely to suffer from

a neurological condition, autoimmune disease, stroke, renal failure, and or diabetes

May lose up to 2+ years

of healthy life from a serious vision or eye condition



Life

Having life insurance can help reduce stress and improve a member's overall mental health.

49%

of millennial consumers shop for life insurance when facing life events like marriage and buying a house

70%

of households said they would have trouble covering everyday living expenses after several months if the primary wage earner died

40%

of households with children under 18 would face immediate financial trouble if the primary wage earner died today

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What it looks like

The value of integrating medical and specialty benefits

Employer groups are seeing real benefits by adding dental and vision coverage to their medical offerings, leading to lower overall cost of health care (COHC), fewer missed days, and a healthier workforce.



\$375 PMPY¹

reduction in medical costs for members receiving periodontal disease treatment



\$5M²

average COHC savings based on medical paired with vision compared to medical coverage alone



3-6% lower¹

COHC for members with specialty coverage when compared to members with medical coverage alone

¹ Based on industry journal reporting

² Based on Blue Shield of California internal reports



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Employers receive increased value from us as a one-stop-shop carrier

- Trusted service and support one dedicated account manager for all your medical, dental, vision, and life coverage needs, backed by the experts of our specialty organization.
- ✓ Complete reporting self-service reporting capabilities integrate specialty and medical information; we'll work with you to analyze this data and develop recommendations for managing costs and improving employee health.
- ✓ Integrated digital member experience members can take advantage of a single website for their medical, dental, and vision benefits with fully integrated claims and benefits information.
- ✓ **Industry leading effective network value –** with Blue Shield's combination of large networks and strong discounts for dental and vision, our clients see savings on all claims both in and out of network.

Bundling medical with our specialty products can save

Up to 3% on medical rates for groups with 101+ employees

10% on dental and vision rates for groups with less than 100 employees

In uncertain times, financial predictability is important. We offer rate guarantees for our dental and vision plans

4 years for new and renewing groups adding a vision plan

2 years for new and renewing groups adding a dental plan

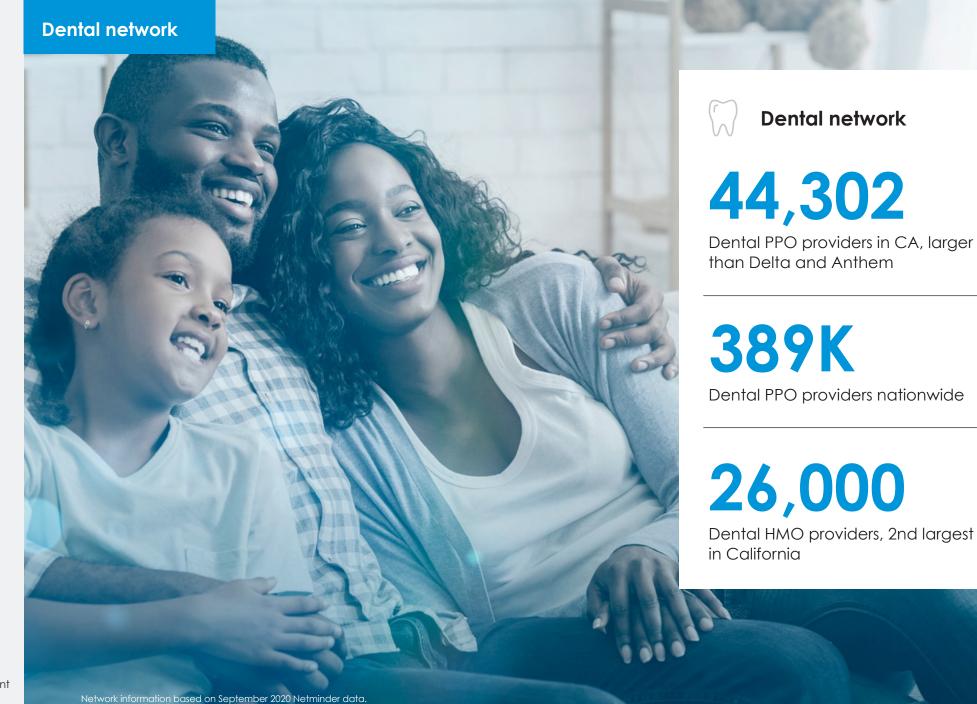


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Life insurance

Life and accidental death and dismemberment (AD&D) insurance are time-honored ways for employers to help employees protect their families from the financial challenges that can arise from death or disability of a loved one.

Life insurance can help cover the immediate expenses associated with an untimely death, as well as future financial needs. In addition, we offer living benefits that support our members throughout life's moments, such as:

- LifeReferrals 24/7 access to beneficiary assistance, will preparation, grief counseling, and therapists at no additional cost.
- Travel assistance for employees and their families when going more than 100 miles from home.





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For more information about specialty coverage, contact your Blue Shield sales executive.