



- **Specialty coverage >**
- Overview
  - Introduction >
  - Details
- Employer benefits >
- Vision network >
- Dental network >
- Life insurance >
- More information >

# Total health, made easy

More and more, employers understand the value of integrating medical and specialty benefits – dental, vision, and life coverage – into one simple, consolidated experience.



- [Specialty coverage >](#)
- **Overview**
  - [Introduction >](#)
  - [Details](#)
- [Employer benefits >](#)
- [Vision network >](#)
- [Dental network >](#)
- [Life insurance >](#)
- [More information >](#)

## A team of trusted advisors at your service

At Blue Shield, we understand how important it is for your employees to have trusted total care. Our specialty business offers you value-based packages that ensures your employees' health needs are covered and protected.





- Specialty coverage >
- Overview
  - **Introduction >**
  - Details
- Employer benefits >
- Vision network >
- Dental network >
- Life insurance >
- More information >



## 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

### Sources:

B2020, Blue Cross Blue Shield: The Health of America Report®. (for dental and vision) <https://www.bcbs.com/the-health-of-america/infographics/focus-on-eye-health>  
<https://www.bcbs.com/the-health-of-america/infographics/brush-up-on-dental-health> Facts About Life 2016, LIMRA.

- Specialty coverage >
- Overview
  - Introduction >
  - **Details**
- Employer benefits >
- Vision network >
- Dental network >
- Life insurance >
- More information >

# 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 PMPY<sup>1</sup>**

reduction in medical costs for  
members receiving periodontal  
disease treatment



**\$5M<sup>2</sup>**

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



**3-6% lower<sup>1</sup>**

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



## Employer benefits

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

- Specialty coverage >
- Overview
  - Introduction >
  - Details
- **Employer benefits >**
- Vision network >
- Dental network >
- Life insurance >
- More information >

- ✓ **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



- Specialty coverage >
- Overview
  - Introduction >
  - Details
- Employer benefits >
- **Vision network >**
- Dental network >
- Life insurance >
- More information >



**The largest vision  
network in California**

**11,300**

California access points

**134,932**

nationwide access points

Vision providers include private practice optometrists as well as retailers such as LensCrafters, Target Optical, Walmart, Sam's Club, and Costco (*an exclusive in-network provider*).





## Dental network

- [Specialty coverage >](#)
- [Overview](#)
  - [Introduction >](#)
  - [Details](#)
- [Employer benefits >](#)
- [Vision network >](#)
- **[Dental network >](#)**
- [Life insurance >](#)
- [More information >](#)



### Dental network

# 44,302

Dental PPO providers in CA, larger than Delta and Anthem

# 389K

Dental PPO providers nationwide

# 26,000

Dental HMO providers, 2nd largest in California

- Specialty coverage >
- Overview
  - Introduction >
  - Details
- Employer benefits >
- Vision network >
- Dental network >
- **Life insurance >**
- More information >



## 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.







- Specialty coverage >
- Overview
  - Introduction >
  - Details
- Employer benefits >
- Vision network >
- Dental network >
- Life insurance >
- **More information >**



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