

# Options: Add value with Dental, Vision and Life

*Specialty Products add tremendous value to your company's benefits package. And we make it easy on your budget. Ask your agent for a quote or visit us online at [bluecrossca.com](http://bluecrossca.com) and see how affordable it can be to give your employees access to high-quality Dental, Vision and Life coverage.*

## Affordable protection and peace of mind

BC Life & Health Insurance Company makes it easy for you to offer your employees competitive, affordable Life Insurance.

- No underwriting and no medical questionnaires with **Guaranteed Issue** coverage amounts of:
  - - \$30,000 for 2-9 enrolled
    - \$50,000 for 10-24 enrolled
    - \$100,000 for 25-50 enrolled
- **Automatic composite rates\*** when 11 or more employees enroll, which means you get a single rate per \$2,000 of coverage for all enrollees, regardless of age and sex.

Basic Term Life coverage (\$15,000 to \$250,000), includes:

- **Accidental Death and Dismemberment (AD&D)** coverage, with child education, seat belt/air bag and repatriation benefits
- An **Accelerated Death Benefit**

\*For our existing Life groups, composite rates will be recalculated at renewal.

## Take a look at Vision – our newest offering

For comprehensive vision coverage at affordable rates, choose either **Blue View Vision<sup>SM</sup>** or **Blue View Plus** from BC Life & Health Insurance Company. Both plans feature:

- Eye exams every 12 months for a low \$15 or \$25 copay
- New lenses and frames or contacts every 12 or 24 months
- Access to a broad national network, with more than **4,000** providers in California, including independent ophthalmologists and optometrists as well as marquee retailers:
  - LensCrafters®
  - Target Optical
  - JC Penney Optical
  - Sears Optical
  - And most Pearle Vision stores

**Additional savings of 15-40%** on unlimited purchases of non-covered eyewear products. even after covered benefits are exhausted.

## Dental coverage with more access and flexibility

With dental coverage from Blue Cross of California or BC Life & Health Insurance Company, you can select from a number of affordable PPO, DHMO and Voluntary plans, while your employees can focus on prevention and early detection.

- We offer network access to more than **70,000** dentists nationwide – nearly **20,000** in California alone – so your employees can see the professional they prefer.
- With our three new **Dental Blue®** network options your employees can choose to save money by visiting a dentist in the network you select.

Option\_EE-\_Life\_Vision\_Dental

Blue Cross of California (BCC) and BC Life & Health Insurance Company (BCL&H) are independent Licensees of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA.

- Unique to Dental Blue, specialists like oral surgeons and endodontists participate in all of our Dental Blue networks.
- When visiting Dental Blue dentists, your employees will continue to have access to our negotiated fees *even after they use up their annual maximum benefit.*
- Covered services include cleanings, X-rays, fillings, root canal therapy gum disease diagnosis and treatment, oral surgery and more.
- Dental Blue network discounts are also available on services that may not be covered by your dental plan, such as teeth whitening, implants and braces.