

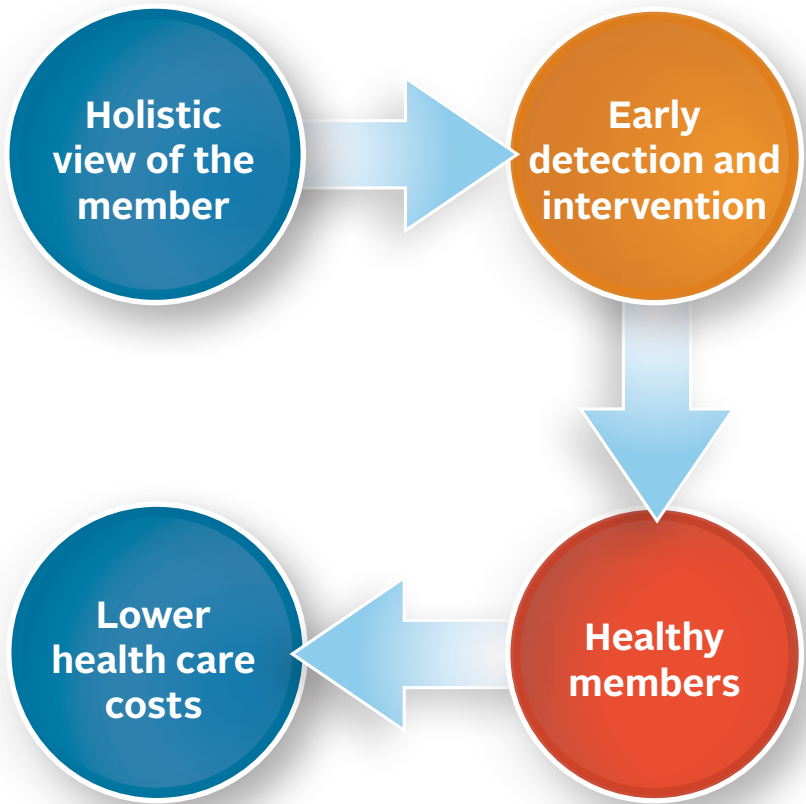
# Blue Solutions® Specialty Services

Improve outcomes and lower costs  
by adding specialty products to your medical benefits

**Independence**   
Blue Solutions®

# Add specialty products to your benefits for healthier outcomes and productive employees

Combining Blue Solutions health plans from Independence Blue Cross (IBC) with our specialty products gives you the ability to analyze your employees' total health care picture. Adding more diverse insurance products like dental, life, disability, critical illness, accident, cancer, and travel may give your company an advantage in the marketplace when you need to attract and retain the best employees. Offering these products may also help maintain the stability of your business by protecting one of your most valuable assets— your employees' wellness.





## IBC Adult Dental

### Add IBC Adult Dental plans to your medical benefits to improve overall health

Affordable, cost-effective dental care can help your employees improve and maintain their oral and overall health. All plans include a large network of dentists, and members never need a claim form when using a participating provider. Plus, IBC Dental plans are designed to encourage prevention, early diagnosis, and treatment.

- **IBC Adult Plus and Preventive Dental PPO plans.** If you offer your employees a Blue Solutions PPO, HRA, or HSA plan, you can choose to add either the Plus or Preventive Adult Dental PPO plans. Your employees will have access to more than 60,000 providers in the Concordia Advantage national network, which will help them better control their out-of-pocket costs.

Most diagnostic and preventive services like annual exams and cleanings are 100-percent covered. Other services like fillings and root canals are also available at discounted rates.

- **Keystone Adult DHMO rider.** If you offer your employees a Blue Solutions HMO or POS plan, you can also offer them the Keystone Adult DHMO rider. Employees will select a Primary Dental Office provider from KHPE DHMO Network.

Diagnostic and preventive services, like exams and cleanings, are fully covered once every six months.

## Adult Dental PPO

The chart below shows a sample of what's covered for many basic adult dental services.\*

BENEFIT	ADULT PLUS DENTAL PPO	ADULT PREVENTIVE DENTAL PPO
Diagnostic and Preventive Services		
Exams (once every 12 months)	100% covered	100% covered
Cleanings (once every 12 months)	100% covered	100% covered
X-rays	100% covered, subject to limitations	100% covered, subject to limitations
Palliative (emergency) services	100% covered	Not covered
Basic Services		
Fillings	Plan pays 60%	Not covered
Major Services		
Endodontics (root canals)	Plan pays 60%	Not covered

## Adult DHMO

The chart below shows a sample of what's covered for many basic dental services in-network.\*

BENEFIT	DHMO
Diagnostic and Preventive Services	
Exams	100% covered, 1 visit per 6 months
Cleanings	100% covered, 1 visit per 6 months
X-rays	100% covered, subject to limitations
Palliative (emergency) services	Copayment schedule
Basic Services	
Fillings	Copayment schedule
Major Services	
Endodontics (root canals)	Copayment schedule

All IBC 2-50 medical plans offered outside the Federally-Facilitated Marketplace to employers with 2-50 employees include pediatric dental for enrolled dependents up to age 19.

\*All PPO and DHMO Adult dental plans out-of-pocket costs are excluded from your employees' medical maximum out-of-pocket spend or deductible.



## GeoBlue® Travel Insurance

### Coverage for employees who travel the globe

Do you have employees who travel internationally? GeoBlue group health plans combine quality service with state-of-the-art mobile technology to cover the health care needs of expatriates, their families, and business travelers around the globe.<sup>1</sup>

### Choose from two GeoBlue plan options

GeoBlue offers two plans: GeoBlue Expat® and GeoBlue Traveler®. Both plans are designed to provide your employees with coverage when and where they need it from trusted doctors and hospitals.

GEOBLUE TRAVELER	GEOBLUE EXPAT
For 2+ employees traveling for up to 180 days	For 2+ employees traveling for six months or more
GeoBlue Traveler provides group supplemental medical benefits and services for international business travelers. The plan also provides: <ul style="list-style-type: none"><li>• blanket coverage so that members won't have to submit and maintain member rosters;</li><li>• rich benefits covering everything from medical evacuation and hospitalization to treatment for an upset stomach;</li><li>• coverage for employees when they are outside their home country for up to 180 days.</li></ul>	Combining comprehensive global benefits with a new generation of medical assistance services, GeoBlue Expat is designed for employees and their families when they live internationally for six months or more. Features include: <ul style="list-style-type: none"><li>• robust, international-focused wellness program;</li><li>• global coverage with no restrictions on the time a member can spend in the United States;</li><li>• GeoBlue network outside the U.S. and BlueCard® program in the U.S., Puerto Rico, and U.S. Virgin Islands;</li><li>• benefits covering everything from medical evacuation and hospitalization to chronic and maternity care;</li><li>• flexible coverage available for groups of two employees or more, U.S. outbound or third country nationals.</li></ul>

With both plans, your employees benefit from a worldwide community of English-speaking, Western-trained physicians and 24/7 concierge-level assistance. Members can travel with confidence, knowing an experienced GeoBlue global health coordinator will:

- help locate a doctor and schedule appointments;
- guarantee payments for cashless access to care;
- arrange for any necessary follow-up treatment;
- provide reliable expertise and rapid response to deliver these services worldwide.

GeoBlue plans are underwritten by 4 Ever Life Insurance Company, which has over 60 years of experience enhancing protection and an "A-" (Excellent) rating by A.M. Best.<sup>2</sup>

### Convenient online and mobile decision-making tools

GeoBlue provides innovative mobile and online tools that empower employees to decide what level of care to seek and to quickly identify the best and most convenient options for them. Personal Solutions, their wellness service, includes not only concierge-level services provided by a global health coordinator, but also:

- chronic care and maternity support;
- informed medical choice consultation;
- assistance in translating medications and medical terms;
- daily alerts detailing the latest security and health risks in your employees' destination.

These services will provide your employees with the personalized solutions and coverage no matter where they are in the world. GeoBlue will be with your employees as they travel around the world.

<sup>1</sup> GeoBlue is a trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association.  
<sup>2</sup> 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Contact your IBC account executive or independent broker for more information about adding Specialty Services to your Blue Solutions medical benefits.

