

Comprehensive coverage with dental, vision, and life insurance

No benefits package is complete without dental, vision, and life insurance* coverage. With Blue Shield specialty products, you'll be helping your employees stay healthier and more productive while helping to keep a healthier bottom line.

Benefits to smile about

A healthier body can start in the dentist's chair.

- Employees can get preventive screenings every six months to help reduce periodontal disease, which is associated with pre-term and low-weight births[†]
- Detecting oral cancer early greatly improves success of treatment. That's why all Blue Shield dental PPO and INO* (in-network only) plans include an oral cancer screening benefit covered at 100%.



See the value of vision coverage

Vision benefits can offer return on investment by helping to increase productivity.

- Even moderately uncorrected vision can decrease workforce productivity up to 20%[‡]. That's one day per workweek!
- Employees with coverage are four times more likely to get a yearly eye exam than a physical.[#]
- Eye exams help provide early detection of glaucoma, cataracts, diabetes, high blood pressure, neurological disorders, and even brain tumors.[‡]



Get added security with life insurance

Life insurance* is an affordable way for employees to get added security.

- Three in 10 U.S. households have no life insurance.[∞]
- Seven in 10 families with children under 18 would have trouble paying their bills if their primary wage earners died unexpectedly.[§]
- With an "A (Excellent)" rating from A.M. Best, Blue Shield of California Life & Health Insurance Company has the financial stability to meet your clients' needs now and in the future.



To learn how Blue Shield specialty products can help you keep a healthy workforce, ask your broker or visit blueshieldca.com/specialty.

* Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

[†] "Effect of Periodontal Therapy on Pregnancy Outcome in Women Affected by Periodontitis." Tarannum, F. & Faizuddin, M. (2007). *Journal of Periodontology*, 78(11), pp. 2095-2103.

[‡] Consumer vision care study, Synovate, 2007.

[#] Vision in Business Report, Vision Council of America, July 2007.

[∞] Behind the Eight Ball: Is the Future Bright for Individual Life Insurance?, LIMRA, Dec 2010.

[§] Household Trends in U.S. Life Insurance Ownership, LIMRA, Nov 2010.