



dental



vision



life

Group term life and AD&D insurance – Broker information for 101+ groups

Effective January 1, 2022

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 the death or disability of a loved one. Basic life and AD&D insurance* is available to groups with or without medical coverage. Contact your trusted Blue Shield advisor today for your plan options.

Blue Shield Life advantages

A trusted name in the industry, Blue Shield of California Life & Health Insurance company received an “A” rating from AM Best for Financial Strength. Here are reasons to consider Blue Shield:

Benefit solutions

The more you add, the more you save. Your clients can save up to 3% on their medical rate by bundling dental, vision, and life insurance with their medical benefits.

Available to groups of 101-1,000, the savings are based on how many products are added.

- Choose dental and save 2%.
- Add minimum of \$25,000 life insurance, save an additional 0.5%
- Add vision, save another 0.5%.

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

Quick Match ProgramSM

We can match the current carrier's rates with our Quick Match ProgramSM, available for both basic life and AD&D and supplemental life and AD&D. This program provides streamlined underwriting by matching rates from any other plan for new and existing groups of 101-499 eligible employees.

- **Quick Match for basic life and AD&D:** Matches the current carrier's in-force rates on amounts up to \$300,000 and/or multiple of salary plans 1 times to 3 times up to a maximum of \$500,000 allowed.
- **Quick Match for supplemental life and AD&D:** Matches the current carrier's in-force rates for either multiple-of-salary plans between one and five times the annual salary with a maximum of \$500,000 or incremental plans between \$10,000 and \$500,000 (not to exceed five times the annual salary).

Three-year rate guarantee

All new groups receive a three-year rate guarantee on their life insurance coverage, giving them added financial predictability for budgeting and planning.

Financial strength

A.M. Best gave Blue Shield Life an "A," which is an "excellent" rating.[†] We have the stability and financial strength to meet your clients' insurance needs now and in the future. For more than 50 years, Blue Shield Life has fulfilled the life insurance needs of businesses across California.

Ease of administration

Life insurance combined with a Blue Shield health plan is easy – one bill, one point of contact, and one renewal packet.

LifeReferrals 24/7SM

Some of the services provided by LifeReferrals 24/7SM include:

- **Employee assistance** – Unlimited phone access to trained counselors and up to three face-to-face sessions with a licensed therapist in each six-month period.
- **Beneficiary assistance** – Grief, legal, and financial counseling for beneficiaries of a life insurance benefit.
- **Will preparation** – Online tool to create a will or trust.
- **Referrals to community resources** – For child care and parenting, adult care and aging, and education and career development.

Travel Assistance Services

Provides employees and their families services when traveling more than 100 miles from home (including international travel). Some examples of general services include:

- Visas and passports information
- Immunization requirements
- Local customs
- Lost document and lost article assistance
- Legal referrals, emergency cash, and bail assistance

Some examples of medical assistance services:

- Immunization requirements
- Medical and dental referrals
- Coordinate hospital admission
- Critical care monitoring and discharge planning
- Dispatch of a prescription medication and eyewear

Some examples of indemnified medical transportation services include:

- Emergency medical evaluation
- Medical repatriation
- Transport of family member
- Return of mortal remains

[†]2020 A.M. Best gave Blue Shield Life an "A" rating.