

Group term life and AD&D insurance

Broker information for 101+ groups



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

Benefit Solutions discount

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

Benefit Solutions discount does not apply to self-funded dental, vision, and supplemental life plans. Voluntary plans are eligible as long as voluntary is already in place, and they have 50% participation.

Available to fully-insured and ASO self-funded medical groups of 101-1,000, the savings are based on how many products are added.

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

Quick Match Program

We can match the current carrier's rates with our Quick Match ProgramSM, available for basic life and AD&D, as well as 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 between one and three times the annual salary, with a maximum of \$500,000.
- **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.

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 24/7

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 counseling, legal assistance, and financial coaching for beneficiaries of a life insurance benefit.
- **Will preparation** – Online tool to create a will or trust.
- **Referrals to community resources** – For childcare 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:

- Visa and passport information
- Local customs
- Lost document and lost article assistance
- Legal referrals, emergency cash, and bail assistance

Some examples of medical assistance services:

- Medical and dental referrals
- Coordination of 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

* Life and AD&D are underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).