

Enhance your Blue Solutions® plan with additional coverage

Independence Blue Cross (Independence) is committed to helping enhance the health and wellness of you and your employees. That's why for 2016, we've teamed up with industry leading companies to give you affordable, flexible coverage options to pair with your Blue Solutions health plans – adult dental, accident and critical illness insurance, and global travel insurance plans.



Adult Dental plans

For adults age 19 and older, we offer a choice of four cost-effective, adult dental plan options. All of our adult dental plans are administered by United Concordia¹, an independent company, and are designed to encourage prevention, early diagnosis, and treatment and give members access to a large network of providers nationwide.

Your employees have the freedom to visit any dentist, but they will pay less out of pocket by choosing from more than 60,000 providers in the Concordia Advantage national network. Plus, they never need a referral to visit a provider. You can add one of the following stand-alone dental PPO plans to any Blue Solutions health plan. Learn more at ibx.com/sgdental.

Adult PPO Plans – Preventive, Preferred and Premier

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

BENEFIT	Adult Preventive PPO*	Adult Preferred PPO*	Adult Premier PPO* with Preventive Incentive
Diagnostic and Preventive Services			
Exams**	100% covered	100% covered	100% covered
Cleanings**	100% covered	100% covered	100% covered
X-Rays**	100% covered	100% covered	100% covered
Palliative (emergency) services	Not covered	100% covered	100% covered
Basic Services			
Fillings†	Not covered	Plan pays 50%	Plan pays 80%
Major Services			
Endodontics (root canals)†	Not covered	Plan pays 50%	Plan pays 80%

* Discounts are available from participating network dentists for non-covered services and services over the annual maximum.

** Frequency of covered services varies by plan. Please see the plan benefit grids for more information.

† Waiting periods apply.

Keystone Adult DHMO

If you offer your employees a Blue Solutions HMO or POS plan, you can add the Keystone Adult DHMO rider. Your employees will be required to select a Primary Dental Office for each family member in the Keystone network. Referrals are required for treatment from specialists.

The chart to the right shows a sample of what's covered for many 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



¹ Independence Blue Cross dental plans are administered by United Concordia, an independent company.

Guardian® accident and critical illness insurance²

If your employees and their families are faced with an unexpected injury or an illness such as cancer, heart attack, or stroke, additional out-of-pocket expenses can cause financial hardship during an already difficult time.

We offer accident and critical illness insurance through the Guardian Life Insurance Company of America (Guardian), one of the most respected and highly rated companies in the industry.

All of Guardian's accident and critical illness plans offer your employees a lump sum benefit payment that can be used for out-of-pocket medical and non-medical expenses — including treatments not covered by medical insurance — as well as up-front payouts and unrestricted use of funds.

Helping your employees focus on health, not finances

Benefit payments from Guardian accident and/or critical illness plans can be used for:

- Travel for treatment in another city
- Child care while recovering
- Household expenses while an employee can't work
- Modifications to an employee's home or automobile

Your broker or Independence account executive can provide you with rate sheets for details and pricing for Guardian accident and critical illness plans that is exclusive to Independence medical customers.



GeoBlue® travel insurance³

GeoBlue group health plans help make it easy and convenient for your employees who travel internationally to access health care outside of the United States.

There are two GeoBlue group health plans to choose from: GeoBlue Expat® for long-term travel and GeoBlue Traveler® for short-term travel. Each product has standard and custom plan options. Both are designed to provide your employees and their families with coverage when and where they need it from trusted doctors and hospitals.

Compare GeoBlue plan options



GeoBlue Traveler

For 2+ employees traveling for up to 180 days

GeoBlue Traveler provides group supplemental medical benefits and services for international business travelers. The plan also provides:

- Blanket coverage so that members won't have to submit and maintain member rosters
- Rich benefits covering everything from medical evacuation and hospitalization to treatment for minor illness or injury
- Coverage for employees when they are outside their home country for up to 180 days

GeoBlue Expat

For 2+ employees traveling for six months or more

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:

- Robust, international focused wellness program
- Global coverage with no restrictions on the time a member can spend in the United States
- GeoBlue network outside the U.S. and BlueCard® program in the U.S., Puerto Rico, and U.S. Virgin Islands
- Benefits covering everything from medical evaluation and hospitalization to chronic and maternity care
- Flexible coverage available for U.S. outbound or third country nationals
- Optional life and long-term disability insurance

Please contact your broker or Independence account executive for more information about adding any of these plans to your Blue Solutions medical benefits.



Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

² The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not Blue Cross or Blue Shield products. Guardian is solely responsible. Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE — THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. Policy Form #GP-1-AC-IC-12. Guardian's Critical Illness Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form #GC-C1-11, et al. 2015-7140 Exp. 6/17

³ GeoBlue® is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue products are underwritten by 4 Ever Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.

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2015-0000-00 (7/15)