

Specialty Services Standard Bundling Programs

SPECIALTY SERVICES

Fully insured 51 – 500 eligible or enrolled contracts

Dental, Vision, and Pharmacy

(Up to a maximum of 2.5% off the Independence Blue Cross (Independence) medical coverage)

- **Dental** (either Independence or United Concordia Dental): Up to .35% off the Independence medical coverage
- **Vision:** Up to .15% off the Independence medical coverage
- **Pharmacy:** Up to 2.0% off the Independence medical coverage

Guardian® Employer-Paid products

(Up to a maximum of 1.0% off the Independence medical coverage)

- **Life:** Up to 0.25% off the Independence medical coverage
- **Short-term disability (STD):** Up to 0.25% off the Independence medical coverage
- **Long-term disability (LTD):** Up to 0.25% off the Independence medical coverage
- **One or more Cancer, Critical Illness, or Accident:** Up to 0.25% off the medical coverage

Supplemental Life: Up to 0.25% off the medical coverage (included when at least two other Employer Paid Guardian® products included in the package, and Supplemental Life was previously in force).

Combined maximum discount of 3.5% off the medical coverage

Large self-funded

- **Stop Loss:** The Stop Loss Reporting Fee Credit assumes HMIG is the sole stop loss carrier. If HMIG is not the sole stop loss carrier, the Stop Loss Reporting Fee Credit will be adjusted by a specific dollar amount per contract per month based on the size of the client in corresponding months of coverage.
- **Guardian products:** Discount off medical coverage may be available on a case-by-case basis. Independence provides a \$0.40 PEPM total reduction in the self-funded administration fee if one or more Guardian Employer-Paid products are purchased.

Other Specialty Services available

- **Additional employee-paid products:** Life, STD, LTD, Accident, Critical Illness, and Cancer
- **GeoBlue®:** Expat insurance and business travel insurance quotes provided on request
- **Personal Life ManagementSM Employee Assistance Program (EAP)**

*Medical discount does not apply to voluntary vision programs.

- *Fully insured 500+ eligible contracts: Discounts are evaluated on a case-by-case basis.*
- *Vision, dental, and pharmacy discounts only applicable if fully insured.*
- *Of the population that currently has Independence medical coverage, 80% of the population must be covered by the additional specialty service to receive the discount.*
- *All bundling options assume fully insured or self-funded medical coverage is also purchased.*
- *Discounts eligible Year 1 of contract period only, except for Stop Loss where the reporting fee credit will remain as long as the group stays with HMIG.*
- *Discounts eligible for coverage on or after 6/6/2016.*
- *Independence has the right to amend, change, or discontinue at any time, for any reason.*
- *FutureScripts is an independent company providing pharmacy benefits management services for Independence Blue Cross.*
- *Pharmacy discount only applies when purchased with a medical plan for groups with 100+ eligible.*
- *Dental plans are administered by United Concordia Companies, Inc. Dental PPO policies are underwritten by United Concordia Life and Health Insurance Company (UCLH). Dental HMO policies are underwritten by United Concordia Dental Plans of Pennsylvania, Inc. (UCDPPA). UCDPPA plans are available in a limited service area. UCLH and UCDPPA offer dental policies only.*
- *Independence dental plans are administered by United Concordia Dental, an independent company. These are not Blue Cross products and services. United Concordia is solely responsible for the dental products and services.*
- *Vision plans are administered by Davis Vision, an independent company. These are not Blue Cross products and services. Davis Vision is solely responsible for the vision products and services.*
- *The Guardian 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.*
- *HMIG is an independent company and does not provide Blue Cross products or services. HMIG is solely responsible for its products and services.*
- *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.*
- *Integrated Behavioral Health (IBH), an independent company, provides Personal Life Management.*

Specialty Services

Independence 

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.