

November 14, 2014

# eBulletin

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## Complete your customers' health coverage with Individual Adult Dental and Vision Care plans

With the annual open enrollment period approaching quickly, health coverage is top of mind for many individuals and families. We know you'll be busy helping new and returning customers alike select health plans, so we want to remind you about our standalone dental and vision care plans for adults (aged 19 and older)\*. With low out-of-pocket costs and access to a [large network of providers](#), Independence Blue Cross Adult Dental and Vision Care plans are an ideal option for customers who are looking to complete their health coverage.

Our 2015 plans are available for sale online, by phone, and by mail on November 15, 2014, for January 1, 2015 effective dates. The 2015 plans offer the same benefit coverage as those offered in 2014 without any increase in premiums. Important policy details have been included in the FAQ section of the [2015 Individual Adult Dental and Vision Training PowerPoint](#).

### **15 percent discount on bundled dental and vision**

Your customers can choose from two Dental PPO plans and two Vision Care PPO plans. Individuals can purchase a dental plan or a vision care plan separately, or select bundled dental and vision plans and receive a 15 percent discount on their vision monthly premium.

*Vision Care PPO plans:*

- Adult Vision Care 100
- Adult Vision Care 180

#### *Dental PPO plans*

- Adult Plus Dental
- Adult Prime Dental

#### *Bundled options*

- Adult Plus Dental and Adult Vision Care 100
- Adult Plus Dental and Adult Vision Care 180
- Adult Prime Dental and Adult Vision Care 180

Read the [2015 Individual Adult Dental and Vision Care Plan Overview](#) for more detailed information about the Adult Dental and Vision Care plans.

#### **Producers earn 2.5 percent per premium**

Commissions are paid as a percentage of premium. Producers will earn 2.5 percent of premium, while Primary Agents will earn 0.5 percent of premium.

Commissions will be paid on the full premium amount, even if the member receives a discount on his or her vision premium. Producers will receive only their own commission information, and not commission information for Primary Agents.

[Review the Commissions Flyer.](#)

#### **How to determine rates**

Individuals can purchase Adult Dental and Vision Care plans at any time throughout the year, even if they don't have medical insurance with Independence Blue Cross.

Contracts for Adult Dental and Vision Care are effective for 12 months, regardless of the date of purchase. For example:

- Plans purchased November 15, 2014 – December 15, 2014 are effective on January 1, 2015
- Plans purchased December 16, 2014 – January 15, 2015 are effective on February 1, 2015
- Plans purchased January 16, 2015 – February 15, 2015 are effective on March 1, 2015

Read the [rate sheet](#) to determine the monthly premium rate for your customer.

### **How individuals apply and pay monthly premiums**

Individuals can apply for a Dental and/or Vision Care plan directly or through their producer in one of three ways:

1. **Online.** Complete the online application and payment information forms directly on [ibx4you.com](#) or through their producer via the [ibx4you.com](#) Retail Platform (available on ROAM).
2. **By phone.** Individuals can call 1-844-762-2140 to speak with a licensed sales representative.
3. **By mail.** Fill out the [Application for Adult Dental and/or Vision Individual Coverage](#) included in individual health plan kits.\*\*

To ensure prompt and accurate processing of applications and commissions, producers are encouraged to use the online option – the [ibx4you](#) Retail Platform.

Read the [How to Apply and Pay](#) flyer for more information.

### **How members will be billed**

Since Dental and Vision Care plans are provided through separate contracts, members will receive separate invoices for dental and vision coverage – even if they decide to purchase a bundle. If they also have medical coverage with Independence Blue Cross, they will receive a separate invoice. As such, a member with medical, dental, and vision coverage will receive three separate invoices.

### **[What to expect once an individual enrolls](#)**

If you have any questions, please contact your Individual Brown & Brown account manager.