

# Specialty Services Standard Bundling Programs



## Fully insured 51 – 500 eligible or enrolled contracts\*

### Dental and Vision†

(Up to a maximum of 1.15% off the Independence Blue Cross (Independence) medical coverage)

- **Dental (United Concordia Dental):**  
Up to 1.00% off the Independence medical coverage  
(for 51-999 eligible or enrolled contracts)
- **Vision (Davis Vision):** Up to .15% 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 insurance:** Up to 0.25% off the medical coverage
- **Supplemental Life:** Up to 0.25% off the medical coverage (Note that this is included when at least two other employer-paid Guardian® products are a part of the package, and Supplemental Life was previously in force)

Customers can receive a combined maximum discount of 2.15% off the medical coverage when they bundle Dental, Vision, and Guardian products.\*

## Self-funded customers

- **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:** A discount off medical coverage may be available on a case-by-case basis. Independence provides a \$0.40 PEPM total reduction off of 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, Cancer, and Hospital Indemnity
- **GeoBlue®:** Expat insurance and business travel insurance quotes provided by request
- **Personal Life Management<sup>SM</sup> Employee Assistance Program (EAP)**

**Questions?** Contact your Independence account representative.

# 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.

*\*Dental discount of up to 1.00% off of the Independence medical coverage is for 51-999 eligible or enrolled contracts in the PA five-county area.*

*†Dental and Vision discounts are only applicable if fully insured. Does not apply to voluntary dental/vision programs.*

- Fully insured 500+ eligible contracts: Discounts are evaluated on a case-by-case basis.
- 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 are eligible Year 1 of the contract period only, except for Stop Loss where the reporting fee credit will remain as long as the group stays with HMIG.
- Independence has the right to amend, change, or discontinue at any time, for any reason.
- 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 Companies, Inc., an independent company. These are not Blue Cross products and services. United Concordia is solely responsible for 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.