

Adding dental and life coverage is easy and saves you money!

Did you know that Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company offer competitive dental and life plans? And when you add these plans at renewal, you can save money? Well, here's how:

- Buy \$25,000 or more of employer-paid life coverage and save 1% on your health premium*
- Buy employer-paid dental coverage and save 1% on your health premium*

Plus, enjoy simple administration with one bill and one premium check for all of your benefits.

Take a good look at our dental choices.

Choose from a number of dental plans — including dental PPO and dental HMO plans — all designed to help businesses like yours offer a full benefits package to your employees.

Our Dental Blue® PPO plans come with easy-to-use benefits and cost-saving features like:

- No waiting periods so your employees can start using their benefits right away.
- Members who are pregnant or living with diabetes can get an extra cleaning or periodontal maintenance procedure each year. If your health plan includes our 360° Health® program, there's an added bonus. We'll invite them to join our Future Moms and ConditionCare: Diabetes programs.
- All our dental members and their eligible, covered dependents automatically have access to the International Emergency Dental Program.** With this program, members have access to emergency dental services through our list of credentialed, English-speaking dentists while traveling or working nearly anywhere in the world.

*Lowest RAF possible is .90. Your savings reflect administrative savings resulting from multi-line purchases.

**The International Emergency Dental Program is managed by DeCare Dental. DeCare Dental is an independent company offering dental management services to Anthem Blue Cross.



Anthem®
BlueCross 

Health · Dental · Life

Get life insurance ... and share in the benefits of your employees' peace of mind.

Your employees depend on you and their families depend on them. Life insurance is an easy, low cost way to help your employees improve their families' financial security. Your employees will value what you're doing for them – knowing that you took the time to include their families' future in your company's benefits package. What's more, Anthem Blue Cross Life and Health Insurance Company is rated "A (Excellent)" for financial strength by A.M. Best Company and "A+ (Superior)" for claims-paying ability by Standard & Poor's – which says a lot during these rough economic times.

When you offer basic term life coverage, your employees and their families will get extra peace of mind and financial support in case of an untimely death or serious physical loss. You can select a level of basic term life coverage from \$25,000 to \$250,000. With any level of coverage, Accidental Death & Dismemberment (AD&D) benefits are included automatically.

All of our groups that have 51-99 employees in a plan can get life coverage without going through health underwriting – and there are no health questionnaires to fill out for benefit amounts up to \$100,000. (Health questions are needed for benefit amounts over \$100,000).

We don't just give out benefit checks – we offer support services your employees can use now.

Life demands a lot and asking for help can be a little tough. That's why Anthem Blue Cross Life and Health Insurance Company offers Resource Advisor, a member assistance program for employees and their families. Resource Advisor gives employees and their families access to personal, private support and resources. Support they may need to help their wellbeing and take charge of problems before they become an emotional or financial burden. Resource Advisor also includes identity theft victim recovery services to help employees who have lost their purse or wallet, or whose identity has been stolen. Resource Advisor is automatically included with our life plans for all groups of 51 or more.

Act today and save big. It's never been easier.

Are you ready to give your employees head-to-toe coverage by adding these dental and life plans to your benefits package? Call your agent for a quote or call us at 800-627-8797, Monday through Thursday from 8:30 a.m. to 5 p.m. Pacific time, Friday from 8:30 a.m. to 3 p.m. Pacific time. Adding these benefits can be as simple as sending us a letter on your company letterhead and telling us which plans you want to offer and how much you'll pay toward the cost. It's never been easier!