

## Bundle medical and specialty coverages and save with the Benefits Solutions discount



Save time and money when offering medical, dental, vision, and life coverage from Blue Shield

Save up to 3% on your medical fee when you add dental plans, vision plans, and life insurance plans to your benefits package.

Dental	Vision	Life
2%	.5%	.5%

All this, plus access to the largest vision network and one of the largest dental networks in California.

### Eligibility requirements

- 101-1,000 eligible employees.
- Fully-insured medical coverage from Blue Shield of California and ASO self-funded medical plans.
- New or existing medical coverage.
- 50% participation in both dental and vision plans.
- Group must purchase a minimum of \$25,000 in life insurance coverage.
- Benefit Solutions discount does not apply to self-funded dental, vision, and supplemental life plans. Voluntary plans are eligible as long as voluntary is already in place, and they have 50% participation.
- The Benefit Solutions discount does not apply to the Vision Eye Exam Only Plan and the Smile™ In-Network Only D&P plan.
- Blue Shield retains sole and complete discretion to revise or terminate the Benefit Solutions program at any time.

### Simplified benefits administration

- One dedicated account representative to answer all your questions and help with renewals – saving you the most scarce resource, time.
- One bill helps keep accounting simple.
- One online portal allows members to manage all their benefits in one place with a few clicks – view claims, benefits, and ID cards.

### Additional program rules

- Adding supplemental life insurance to an existing life insurance policy does not qualify for the Benefit Solutions discount.
- These discounts only apply as long as dental, vision, and/or life coverage remain in force. Discount will be canceled and medical rates adjusted upon termination of dental, vision, or life coverage.
- As part of the Benefit Solutions program, prescription and rider premiums including substance use disorder, infertility, hearing aids, chiropractic, and chiropractic acupuncture premiums are also eligible for savings as part of the total medical premium on fully-insured medical plans.
- Groups with existing dental, vision, or life coverage will retain their existing discount for the line of coverage they already have.
- Groups adding a new line of coverage starting 1/1/2026 will qualify for the Benefits Solution discount, effective 1/1/2026 for the newly added line of coverage.