



Ancillary Products

from BlueCross BlueShield of Tennessee and its preferred vendors



Ancillary Products – The Flexible, Affordable Choice for Your Groups

You can help your clients – of any size – offer a comprehensive employee benefit package that is flexible and affordable when you add ancillary products to a BlueCross BlueShield of Tennessee health benefit plan.

By offering your groups ancillary products, you can help them save money with the perfect complement to their health benefit plan. Groups can pay some, all or none of the costs on behalf of their employees, and administration is convenient, with combined, single billing for health benefit coverage and select ancillary products.

Enhance Your Groups' Plans With

- DentalBlue
- VisionBlue
- Term Life
- Dependent Life
- AD&D
- Short-Term and Long-Term Disability
- Limited Medical Benefit Plans
- Employee Assistance Program
- Worksite Benefits
- Many Other Options

How You Can Create a Comprehensive Benefit Plan for Your Clients

Contact your BlueCross BlueShield of Tennessee sales executive, account executive or the ancillary sales consultant in your region – a single resource that can help you tailor an ancillary benefit package specifically for your clients.

Regional Ancillary Sales Consultants

East Region

Ray Hayes - Specialty Sales Consultant
423-854-6011; (C) 423-612-1000

Central Region

Darwin Holt - Sales Manager; Major & Corporate Accounts
615-386-8518; (C) 615-476-0508

West Region

Hal Stansbury - Specialty Sales Consultant
901-544-2316; (C) 901-297-3273



DentalBlue – Coverage You Can Smile About

DentalBlue plans provide exceptional coverage, convenience and customer service. A variety of plan designs and options gives your clients choices when it comes to dental benefits for their employees, whether added to a health plan or as stand-alone coverage.

DentalBlue Advantages

- Largest dental PPO network in Tennessee; plus a comprehensive national solution
- A wide selection of comprehensive and preventive plans
- A voluntary option - DentalBlue Select
- Reasonable and customary plans with no out-of-network penalties

The DentalBlue network is second to none, with more than 2,500 access points in Tennessee. Nationwide, the number of network dentists grows to more than 100,000, giving members great access to provider discounts across the country.

And what is a network if it does not deliver savings? DentalBlue members save more than 20 percent off the average submitted charge.



VisionBlue – See The Benefits of Adding Vision Care

VisionBlue benefits are an affordable and valuable addition to any health benefit plan. Your groups can choose from a wide-range of copay, frame allowance and frequency options that best meet their needs. Vision plans are available on a voluntary basis or through a non-voluntary arrangement with 50 percent employer contribution toward the employee cost.

VisionBlue Advantages

- Comprehensive benefits that cover all routine vision needs
- Expansive network including private practitioners and nationally known optical retailers
- Plans that promote member eye health and wellness
- Significant savings off retail price

The VisionBlue Network is designed to help groups of all sizes access quality, convenient vision care. Our plans offer the best of both worlds – thousands of private practice providers along with the nation’s most respected optical retail brands.

Providers Include:



Combine Health, Dental and Vision with BlueCross BlueShield of Tennessee

We encourage the total health of our members. Combined health, dental and vision coverage not only saves money, but provides members with better overall coverage with added advantages.

Advantages of Combined Coverage

- One ID card for members
- One bill and one eligibility feed
- Single point-of-service for members and group administrators at bcbst.com
- Coordination of claims between multiple benefit plans



Ancillary Products from Preferred Vendors

In addition to BlueCross BlueShield of Tennessee ancillary products, you can also offer a full range of products and services from our preferred vendors.

Group Products

Group products enhance employees' benefits packages. With these products, employers pay all or some of the costs. Combined billing is a convenient feature when offering group products. Employers receive one bill for health coverage and select ancillary group products.

Product	Market Size	Features
Group Benefits - Provided by USABLE Life, Symetra Financial or Companion Life		
Term Life, AD&D, Dependent Life	2+	<ul style="list-style-type: none"> • Guarantee Issue • Accelerated Death Benefit • Seat Belt Benefits • Air Bag Benefit • Waiver of Premium
Short-Term and Long-Term Disability	2+	<ul style="list-style-type: none"> • Benefit percentage - 50% - 66⅔% • Maximum monthly benefit - up to \$10,000 (LTD only) • Integrated disability management
Flexible Benefits Program	2+	<ul style="list-style-type: none"> • Full Service Plans • Assistance with 5500 Form • Premium only plans • Medical and day care reimbursement plans • Weekly claims processing
Employee Assistance Program - Provided by Magellan		
Employee Assistance Program	2+	<ul style="list-style-type: none"> • Face to face sessions • Legal services • Financial services

Voluntary Products

Voluntary products are paid for entirely by the employee. No contribution is required from the employer. Convenient payroll deductions make it easy for employees to take advantage of voluntary products.

Voluntary Benefits - Provided by USABLE Life, Symetra Financial or Companion Life		
Term Life, AD&D, Dependent Life	2+	<ul style="list-style-type: none"> • Simplified Issue • Guarantee Issue with 6+ employees or 25% participation • Portability available • Spouse and Child benefits available • Accidental Death and Dismemberment \$10,000 - \$300,000 available
Short-Term Disability	5+	<ul style="list-style-type: none"> • Guarantee Issue • Protect up to 70% of income not to exceed \$750 per week • Pre-existing limitation 12/12 • Pregnancies payable as any other illness • 20 hours eligibility
Long-Term Disability	10+	<ul style="list-style-type: none"> • Pre-existing limitation 12/6/24 • Protect up to 60% of paycheck not to exceed \$5,000 per month • 90, 180, or 360-day elimination periods available • Benefits up to age 65 available for accident or sickness for most groups

Product	Market Size	Features
Limited Medical Benefits - Provided by Symetra		
Limited medical benefit plans allow employers to offer routine health insurance to their employees while maintaining control of premium costs. Benefits can be offered to full-time, part-time, hourly and seasonal employees.		
Limited Medical Benefit Plan	5+	<ul style="list-style-type: none"> • Minimum participation is only five enrolled employee or 10%, whichever is greater • Target groups are employers with part-time or seasonal employees • Perfect for hotels, restaurants, retail, employment agencies, etc. • Customizable plans available • No cost to employers • Online enrollment available to groups with 100 or more eligible • Employer can select from payroll deduction or direct bill to employees home
GAP Plans	5+	<ul style="list-style-type: none"> • Minimum participation is only five enrolled employees or 10%, whichever is greater • Target for employees with high deductible medical plans • HSA-compatible plans available • Customized to work with any high deductible and meet any employers need medical plan • Available to all employees participating in the medical plan

Worksite Benefits - Provided by USABLE Life		
Cancer Care	3+*	<ul style="list-style-type: none"> • Three levels of inpatient and outpatient benefits • Coverage for wellness benefit: \$75 per year for specific preventative diagnostic tests • Covers family lodging and transportation, Hospice, bone marrow donor, radiation treatment and chemotherapy • Age does not increase premium levels
Accident	3+*	<ul style="list-style-type: none"> • Benefits payable covering losses as a result of an accidental death or accidental dismemberment • Coverage includes a lump sum payment in addition to hospital confinement, physical therapy and family lodging • Coverage available for employee and family members
Critical Care	3+*	<ul style="list-style-type: none"> • Lump sum payments for specified critical illnesses including heart attack and stroke • Policy face amount available in \$5,000 increments up to \$100,000 • Coverage available for employee and family members
Hospital Indemnity	3+*	<ul style="list-style-type: none"> • Daily Hospital Confinement Benefit up to \$200/day • Surgery Anesthesia Benefit • Outpatient Sickness Benefit • Specified Injury Benefit • Wellness Benefit • HSA Compatible Plan Available
Term Life	3+*	<ul style="list-style-type: none"> • Provides life insurance for a stated time period or term • Choice of 10, 15, 20 or 30-year term periods or term to age 80 • Guaranteed renewable for subsequent term periods to age 80 • Premiums are level and guaranteed for the initial term period (Premiums increase and are level and guaranteed in each subsequent term period thereafter) • Convertible to age 75 • Waiver of Premium and Accelerated Benefit Included

* A minimum of three approved applications is required from among any of these products offered.

Voluntary Dental and Vision - Provided by Companion Life		
Voluntary Dental Voluntary Vision Plans	2+	<ul style="list-style-type: none"> • Additional voluntary dental and vision options available
Long-Term Care Insurance - Provided by MedAmerica, Prudential & John Hancock		
Long-Term Care Insurance	1+	<ul style="list-style-type: none"> • Available as Group, Stand Alone or Individual • Simplified Issue available for groups with 15+ enrollees • 40% discount when both care partners apply and are approved, 20% when one care partner applies and is approved • 10% discount for affiliation groups • Enrollment support available



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