

# essential plans

## Three essential benefits, one essential plan

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deductible choices:  
Essential Plans 1750,  
3000, & 4500

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essential benefits:  
medical, vision, & dental

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great reasons:  
choice, coverage,  
& affordability

**All of the Essential plans are ideal for individual subscribers who want the convenience of purchasing a plan that includes medical, dental, and vision benefits.**

Good things come in threes. Take, for example, our affordable-premium PPO plans, Essential<sup>SM</sup> Plans 1750, 3000, and 4500.\* For your clients looking for individual-only coverage that's convenient and easy to use, these plans deliver big. With combined health, dental, and vision benefits, your clients receive coverage from a recognized health plan provider at affordable premiums. Plus, predictable copayments for generic drugs encourage plan members to take control of their costs.

Another advantage your clients will enjoy is discounted rates to LASIK surgery. LASIK surgery, an alternative to contacts or glasses, is one of the fastest-growing vision treatments. Essential plan members have access to a 15 percent LASIK surgery discount through the TLCVision provider network.\*\*

Our latest addition, Essential Plan 1750, is a great choice for your younger clients – ages 19 to 29 – who are purchasing an individual plan for the first time.

These plans are individual only, and don't include maternity coverage; however members who become pregnant can transfer without underwriting into Shield Spectrum PPO<sup>SM</sup> Plan 5000.\*

### Other Essential plans key advantages

- First-dollar coverage for three physician office visits annually before meeting deductibles.
- Dental benefits include diagnostic and preventive services.
- Annual vision examination.
- Predictable copayments for doctor visits, dental, and vision services.
- After the deductible is met, all network medical services are covered 100 percent, including X-ray and lab services.
- Generic prescriptions are covered with a low copayment. (This plan doesn't include brand-name drugs.)
- Access to one of California's largest provider networks with more than 48,000 providers and 350 hospitals statewide.

\* Underwritten by Blue Shield of California Life & Health Insurance Company. Essential Plans 1750, 3000, and 4500 are individual subscriber-only plans. Essential Plan 1750 is pending regulatory approval.

\*\* This discount program isn't part of our vision plans and is offered in addition to the benefits covered under the vision plans. Members who aren't satisfied with services received under the discount program may use the Blue Shield Life grievance process. Blue Shield reserves the right to terminate this program without notice.

# Tools and resources for selling easier, faster, better

Learn more about our Individual and Family Plans and how they can help increase your revenue goals. We have easy-to-use tools and resources available online, so you can focus on selling.

## Save time and money with online materials

What you need can easily be downloaded and printed or e-mailed in minutes. Producer Connection contains plan design information, underwriting tools, directories, producer handbooks, and more to help you sell new business and cross-sell existing business. Visit [blueshieldca.com/producer](http://blueshieldca.com/producer) for a wealth of sales and marketing resources.

## Quick quote and apply

Working with us online is easier than ever. Our IFP Quote & Apply Online Tool is ready to help you generate, grow and manage your sales. Special alerts prompt you when information is missing, so only complete applications are submitted. Take advantage of the efficient features of the Quote & Apply system now!

## Grow your business with FREE advertising pieces

It's quick and easy to generate more leads using our collection of professionally developed advertising pieces available through Creative Solutions.<sup>SM</sup> Choose the appropriate pieces for your sales objectives and customize them with your name and contact information. Plus, our vendor handles the printing, and the first 5,000 pieces each quarter cost you nothing.

Through Creative Solutions, you can use these pieces to advertise the Essential plans:

- **Self-mailer** – two-sided, four-color tri-fold with a tear-off reply card
- **Newspaper insert** – two-sided, four-color 8.5 x 11 for insertion into papers with tear-off reply card
- **Newspaper ad** – 8.5 x 5.5 black and white horizontal ad

## We'll help with marketing costs

Get the word out and you can be reimbursed up to 75 percent of your marketing costs with our Co-op Marketing Program. For each IFP contract you sell, you earn co-op dollars that you can use to buy Internet-generated leads, as well as help pay for a variety of advertising, including radio and television spots, newspaper and other print ads, and more.

## Full-service marketing programs, at your service

Need new leads? You can create mail lists from a verified prospecting database to engage qualified customers. Use Direct Results to eliminate the time and effort of stuffing and mailing. Our vendor handles it all. You can use this program along with our Co-op Marketing Program to reduce your overall costs even further. Plus, with Direct Pay, we pay your share of co-op dollars directly to the vendor, which means fewer up-front costs out of your pocket and no reimbursement paperwork to complete. For more details on this program, please visit Producer Connection at [blueshieldca.com](http://blueshieldca.com).

## Competitive commissions

We pay among the best first-year and renewal commissions in the healthcare industry.

## Credit cards accepted

Your clients can use Visa or MasterCard to pay their plan premiums. They can even choose any date between the 1<sup>st</sup> and 28<sup>th</sup> day of the month for their payment to be processed.

## Start today and sell more

We continue to develop a larger portfolio of products, so you can reach new markets and grow your business. We want to give you more opportunity to offer the right solutions to a diverse cross-section of customer needs. Essential plans from Blue Shield Life make it a great time to consider us. For more plan benefit or producer program information, log on to [blueshieldca.com](http://blueshieldca.com). Or call our Producer Services representatives at **(800) 559-5905**, or contact your IFP account executive.

## Matching your clients with the Essential plans

### Your ideal clients for the Essential Plans are:

- Individual clients who are looking for healthcare coverage that includes medical, dental, and vision benefits.
- Single clients who are not planning to have children in the near future, for whom a subscriber-only plan makes sense.
- Clients who have put off coverage due to the complexity and costs of traditional plan design.
- Essential 1750 is an ideal choice for younger clients – those ages 19 to 29 – who are purchasing an individual plan for the first time.