

IBC bundling options and other Specialty Services

FULLY INSURED: 51-500 ELIGIBLES OR ENROLLED CONTRACTS

LARGE SELF-FUNDED

Bundle 1*

- Vision and IBC or UCD Dental: up to 0.5% discount off of the IBC Medical coverage
- RX: up to 2.0% discount off of the IBC Medical coverage

Up to Maximum of 2.5% Discount

Bundle 2*

- Vision and IBC or UCD Dental: up to 0.5% discount off of the IBC Medical coverage
- RX: up to 2.0% discount off of the IBC Medical coverage
- Guardian Employer Paid Products (51-500):
 - Life: up to 0.25% Medical Discount
 - LTD: up to 0.25% Medical Discount
 - STD: up to 0.25% Medical Discount
 - One or more Cancer, Critical Illness, or Accident: up to 0.25% Medical Discount Up to a Maximum of 1.0% Discount

Up to Maximum of 3.5% Discount

More than 500 Eligibles: Evaluated on a case-by-case basis.

Other Specialty Services available

- GeoBlue: Expat insurance and business travel insurance quotes provided on request.
- Employee Assistance Program (EAP): Multi Visit Options available.
- Additional Employee Paid Products: Life, LTD, STD, Cancer, Critical Illness, and Accident.
- COBRA Administration: Rate of \$0.55 PEPM effective 2/1/2014 for 100+. Standard pricing information is available on ROAM.

*NOTES:

- All bundling options assume medical is also purchased
- Discounts applicable Year 1 of contract period only
- Discounts eligible for coverages effective 1/1/2014
- IBC has the right to amend at any time, for any reason
- Programs are now available for 2014 coverage effective dates



*What these discounts could equate to...

FOR EXAMPLE

- 75 employee group = ~\$25,000 discount
 - 90 employee group = ~\$30,000 discount
 - 250 employee group = ~\$80,000 discount
 - 1000 employee group = ~\$320,000 discount
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- *For illustration purposes only. Discounts vary based on product mix and number of employees in the group.*
- *Assumes \$330 PMPM and 2.3 members per employee*
- *Assumes the group adds vision / dental, Rx, & Guardian products*

