

## BC Life & Health Insurance Company Launches Enhanced Group Life and Disability Product Portfolio

by PR-NewsWire

Most people don't like thinking about life and disability insurance until they need to have it, running the risk of financial disaster. According to The Actuarial Foundation, the majority of American workers and their families are unprepared for the financial risk of disability, often going uninsured, and 64 percent of workers don't have access to long-term disability insurance coverage through their employer. And one in three workers over the age of 30 will become disabled for at least three months at some point during their careers, according to America's Health Insurance Plans. Through an arrangement with Anthem Life Insurance Company, BC Life & Health Insurance Company has launched an enhanced Group Life and Disability product portfolio for California's small and large group employers, offering flexible solutions with modular plan designs that help employers protect themselves against the high cost of disability, while providing employees valuable protection for their earnings.

Included in the customizable portfolio are basic group term life, dependent life, optional life, optional dependent life, short-term disability, voluntary short-term disability, long-term disability, voluntary long-term disability, and voluntary accident death and dismemberment. Additional member services are available through Resource Advisor, offering access to a spectrum of life and work resources, and Travel Assistant which provides a safety net for members should a medical emergency arise while they are traveling for personal or business reasons all at no additional cost.

According to LIMRA, over half of small and large group employers agree that life insurance is the most important non-medical benefit to offer employees. "People often don't like to talk about adequate life and disability benefits until they need it, running the risk of a financial disaster. These new enhancements will help employers protect their employees and their budget," said Brian A. Sassi, president and general manager, Blue Cross of California. "When life and disability products are paired with Blue Cross of California's health, pharmacy, dental, vision and EAP, we offer employers a full range of benefits and services to provide a complete employee benefits package."

These products are available as employer-paid basic benefits, basic benefits with a combination of employer and employee contributions, employee-paid voluntary benefits, or a combination of basic and voluntary benefits.

"It's about helping the employer customize a plan that is right for their employees and their organization," said Nicholas L. Brecker, president of BC Life & Health Insurance Company. "Our enhanced product portfolio includes member-focused features, like our Travel Assistance and Resource Advisor programs. We understand that life goes on after a loss or disability, and we provide integrated services to help people get through difficult times and return to productive lives."

Disability products are underwritten by Anthem Life Insurance Company, an independent company that does not offer blue branded products. Life products are underwritten by BC Life & Health Insurance Company. Anthem Life Insurance Company, Blue Cross of California and BC Life & Health Insurance Company are independent licensees of the Blue Cross Association.

About Blue Cross of California:

Blue Cross of California is a subsidiary of WellPoint, Inc. WellPoint's mission is to improve the lives of the people it serves and the health of its communities. WellPoint, Inc. is the largest publicly traded commercial health benefits company in terms of membership in the United States. WellPoint, Inc. is an independent licensee of the Blue Cross Blue Shield Association and serves its members as the Blue Cross licensee for California; the Blue Cross and Blue Shield licensee for Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri (excluding 30 counties in the Kansas City area), Nevada, New Hampshire, New York (as Blue Cross Blue Shield in 10 New York City metropolitan counties and as Blue Cross or Blue Cross Blue Shield in selected upstate counties only), Ohio, Virginia (excluding the Northern Virginia suburbs of Washington, D.C.), Wisconsin; and through UniCare. Additional information about WellPoint is available at [www.wellpoint.com](http://www.wellpoint.com).

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