

LABI ANCILLARY SOLUTIONS FOR GROUPS

Dental, Vision, Life, Disability and International Health Plans



2026



Creating a Healthier Louisiana

Founded in 1934 in New Orleans, **Blue Cross and Blue Shield of Louisiana (Louisiana Blue)** is the oldest and largest health insurer in the state. Our mission is to improve the health and lives of Louisianians. We cover more than 1.9 million members through our subsidiaries, HMO Louisiana, Inc., and Southern National Life, offering health insurance, dental, vision, travel, life insurance, group voluntary products and administrative services for self-funded groups. We also provide Medicare supplement and Advantage plans and partner with Healthy Blue for Medicaid managed care.

Beyond coverage, Louisiana Blue supports more than 200 charitable organizations. Our employees volunteer thousands of hours. We've been recognized seven years in a row as one of the Civic 50, the 50 most community-minded companies in the United States by Points of Light.

We are an independent licensee of the **Blue Cross Blue Shield Association**, focusing solely on Louisiana. Visit our website at www.lablue.com or connect with us on **social media**.

Trust Louisiana Blue With More Than Medical Benefits

Louisiana Blue offers a variety of ancillary products that enhance benefit packages, improve health and reduce medical costs. We provide complete benefit solutions with one bill and one member ID card for medical, dental and vision services. Regular dental and vision exams can detect health conditions like heart disease, diabetes, osteoporosis and cancer.

To learn more about each of these solutions, please refer to this brochure, ask your broker for more details or visit employers.lablue.com/shop-plans.

Blue365®

As a Louisiana Blue customer, your members get access to Blue365, an exclusive program that offers discounts on health services — 365 days a year. Best of all, Blue365 is provided at no additional cost to your members.

Check out our Blue365 program online at blue365deals.com/lablue to learn more about year-round discounts on fitness memberships (in-person and virtual) and workout gear, wearable devices, meal delivery and nutrition programs, mental well-being resources, pet health resources, eye care, athletic footwear, hearing aids and more.

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Dental Solutions (Blue Dental)

Why Blue Dental?

- Large Louisiana and nationwide network offering access and savings.
- No claim forms or balance billing (for covered services) when using network dentists.
- Group and voluntary plans and dual options available.
- Some providers offer discounts for certain non-covered services. Look for the green **Save! i** icon in our online directory for participating providers.
- Same coverage for in-network and out-of-network services.
- No waiting periods for any services.

Traditional Plans

Traditional plans cover preventive and basic services, with some also covering major services and orthodontics. Available to fully insured groups with 2+ enrolled and ASO groups with 51+ enrolled.

LABI Plans

Exclusive plan options available only to fully insured LABI groups include:

- Plan B — 85% coinsurance on class 2 services
- Plan C — \$75 deductible at lower cost

Dental Plans Include:

- Diagnostic and preventive care; cleanings and X-rays will not count toward the annual maximum. This leaves more benefit dollars for other covered dental procedures.
- Annual benefit maximums per member up to \$2,500 with optional orthodontic coverage up to \$2,000 per lifetime. Deductibles are \$50 per member and \$150 per family.

Additional Benefit Options:

- Adult orthodontic coverage for groups larger than 150 enrolled employees
- Coverage for implants for groups larger than 50 enrolled employees

COVERED BENEFIT	PLAN A	PLAN B	PLAN C
Diagnostic and Preventive	✓	✓	✓
Basic	✓	✓ Endo/Perio	✓
Major		✓	✓ Endo/Perio
Orthodontia		Optional	Optional

Advantage Plus Network and Advantage Plus 2.0 Network are administered by United Concordia Companies, Inc. United Concordia is an independent company that administers dental benefits on behalf of Louisiana Blue members.

Vision Solutions (Blue Vision)

Why Blue Vision?

We partner with Davis Vision to offer more than 1,575 provider locations in Louisiana and a large nationwide network, including independent providers and retail locations such as Visionworks and Walmart. Visit findcare.lablue.com.

- **Eye Exams:** Your members pay little or no copayment for a comprehensive eye exam.
- **Eyeglass Lenses:** Your members pay little or no copayment for single vision, bifocal or trifocal lenses.
- **Frames and Contact Lenses:** Generous retail allowances for stylish frames and low to no out-of-pocket cost for lens options.

Features Included:

- **20% Discount:** At most of our network retailers, your members will get a 20% discount on items not covered by their plan, like a second pair of eyeglasses, sunglasses, etc. In most cases, disposable contact lenses are available at a 10% discount.
- **Laser Vision Correction Discount:** Get a 40-50% discount off the national average cost for traditional Lasik procedures through QualSight, with over 1,000 locations nationwide.
- **Frame Benefits:** Every plan includes FREE Davis Vision Exclusive Collection frames or a \$130-\$200 frame allowance with an additional \$50 allowance at any Visionworks location.

LABI Plans

Exclusive LABI options for Plans 1-3 and 11-13 include:

- Additional \$25 frame allowance
- Additional \$20 contact lens allowance

Sample Plan Options:

Exam and Eyewear	Avg Retail	Blue Vision Plan 1	Blue Vision Plan 8	Blue Vision Plan 12
Eye Exam	\$103	\$0	\$10	\$10
Eyewear*	\$175	\$0	\$15	\$10
Photosensitive Lenses (i.e., Transitions)	\$150	\$65	\$65	\$65
Scratch Resistant Coating	\$40	\$0	\$0	\$0
1-Year Breakage Warranty	\$30	\$0	\$0	\$0
Total Out-of-Pocket	\$498	\$65	\$90	\$85

**Example includes cost of a Collection Frame and single vision lenses.*

Davis Vision is an independent company that provides an extensive network of vision care providers on behalf of Louisiana Blue.

Life Solutions



Basic Term Life/Accidental Death & Dismemberment (AD&D)

Employee and dependent life coverage paid for by the employer or shared contributions.

- We offer this high-value benefit at a great price and employer-funded plans are generally treated as a business deduction for employers.

Voluntary Term Life/AD&D

Optional employee and dependent life coverage paid for by the member through the convenience of payroll deduction.

- We offer Voluntary Term Life coverage with any Basic Life plan or as a stand-alone plan.

Standard Features

- Accelerated death benefit (living benefit): Members who are given a terminal diagnosis can receive 50% while they are still living.
- Premium waiver: Coverage may continue without premium payment if the member becomes disabled prior to age 60.
- Conversion privilege: Members/dependents may apply to convert all or part of their group life insurance to an individual policy if they terminate employment or are no longer eligible for coverage.
- Portability (voluntary product): The option to continue a portion or all of their life insurance coverage when members leave employment.
- Employers can offer Basic and/or Voluntary Term Life coverage as a stand-alone plan or as an addition to another Louisiana Blue plan.

LABI Plans

Exclusive LABI plan options:

- Dependent Life benefits: \$5,000 spouse/\$5,000 child or \$10,000 spouse/\$10,000 child.
- Life benefits:* Voluntary — Greater of 25% or 6 eligible enrolled.

Life Benefits* (2-9 Eligible)

- 100% employer funded
- 100% participation required
- 100% guaranteed issue
- Carve-outs permitted
- Higher GI/Max for LABI member groups
- Reduction schedule 35% at age 65, 50% at 70

Life Benefits* (6-50 Eligible)

- Group — 100% participation required
- Contributory — 75% participation required

**Life coverage is offered through Southern National Life, a subsidiary of Blue Cross and Blue Shield of Louisiana and an independent licensee of the Blue Cross Blue Shield Association.*



Disability Solutions

Louisiana Blue partners with Equitable to give your members peace of mind against illness or disability.

Short-Term Disability (STD)

- Groups selecting life coverage can also get short-term disability coverage.
- Disability benefits ensure your members have access to cost-effective protection of their income in the event of a covered injury or sickness causing time away from the job or permanent disability.
- Employers may choose employer-funded or voluntary options.

Long-Term Disability Insurance (LTD)

- Group LTD is available to groups with as few as 2 eligible employees and is a cost-effective way to help protect your members' income in the event of a disabling injury or sickness.
- Employers may choose employer-funded or voluntary options.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). All group insurance products are issued either by Equitable Financial Life Insurance Company or Equitable Financial Life Insurance Company of America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states. EB360® is a registered mark of Equitable Holdings, Inc., NY, NY. GE-8047945.1(6/25)(Exp.6/29).

International Health Plans from Blue Cross Blue Shield Global SolutionsSM



Global healthcare just got easier. With Blue Cross Blue Shield Global Solutions (BCBS Global SolutionsSM), you and your members have access to:

- **Unparalleled U.S. and global network** — Recognized and accepted worldwide, covering every U.S. community and 190 countries.
- **Personalized tools that power every journey** — Personalized service backed by powerful technology. Self-service digital tools make life easier and provide easy access to quality care.
- **Expert care that's always there** — 24/7/365 specialized support from a multilingual in-house team, managing benefits, case management, medical evacuations and more.

Solutions for the Globally Mobile

Group Medical Coverage for Expats: Coverage for members on long-term assignments outside their home country for 6 months or more.

- U.S. members working outside the United States
- International members working in the United States

Group Medical Coverage for Business Travel: Short-term coverage for trips or assignments of 180 days or less.

Group Medical Coverage for Academic Travel (U.S. Inbound): Coverage for 2+ international students coming to the United States to study at an educational institution.

Group Medical Coverage for Academic Travel (U.S. Outbound): Coverage for 2+ students traveling internationally to study abroad at an educational institution.

For more information visit employers.lablue.com/travel-health-plans. To purchase a plan, visit lablue.com/group-travel.

Blue Cross Blue Shield Global Solutions is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Blue Cross Blue Shield Global Solutions is a Brand owned by the Blue Cross and Blue Shield Association.

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