

Independent Insurance Agents of Kentucky: Big benefits for small business.

Get a health plan that works for you

Thanks to your Independent Insurance Agents of Kentucky membership, your company has access to quality, affordable health plans from Anthem Blue Cross and Blue Shield.

As a IIAK member, your company may be eligible for savings on Anthem health plans¹ if you qualify. Choose from several valuable plans with the strong local presence that Anthem is known for.

Healthy employees can save you money

You spend wisely to keep your business running. You probably know that there's nothing smarter than keeping your employees healthy and working. And a sick employee can cost you hundreds of precious dollars every day.

Every Anthem plan includes important preventive care services, such as:

- Yearly routine physicals
- Well baby and well child care
- Immunizations
- Routine eye exams
- Yearly diabetes eye exam
- Various routine cancer screenings
- Members-only savings for healthy lifestyle programs
- Personal health information and tools at anthem.com

How does Anthem create value for your company?

- Flexible plans
- Preventive care services
- Comprehensive coverage, including prescription drug



 $\textit{Health} \cdot \textit{Pharmacy} \cdot \textit{Dental} \cdot \textit{Vision} \cdot \textit{Disability} \cdot \textit{Life}$



Independent Insurance Agents of Kentucky You could save on an Anthem plan just for being a Independent Insurance Agents of Kentucky member.

Better options lead to better decisions

Only you know which type of plan best fits your company. And only your employees know which doctor or hospital best fits their personal needs.

You'll have your choice of plans, from industry-leading consumer-driven health plans (HSAs, HRAs, HIAs), to traditional PPOs, HMOs and point-of-service products.

Your employees have even more options with Anthem's network. Try over 14,000 primary care doctors and 49,000 specialists in the Midwest alone.² And, your employees are covered almost anywhere they travel — on business or on vacation — even if it's out-of-network. It's all part of the Blue Cross and Blue Shield Association's network called BlueCard. That means members have access to more than 681,000 doctors and 5,800 hospitals across the U.S. as well as access to providers in more than 200 countries.³ Bottom line? Everyone has the flexibility to make smart choices.

Your total health solution

You'll also benefit from our health and wellness programs, which combine cutting-edge innovation with access to high-quality, personal coordinated care. Programs put all aspects of care coordination, health improvement and preventive care together in one user-friendly resource to help keep your employees healthy and productive.

Coverage that sets you apart

This is what can separate you from your competitors. You can offer a full benefits package and take advantage of the convenience of working with one carrier.

Complete your benefits package with:

- Dental
- Vision
- Life insurance
- Long-term and short-term disability
- Employee assistance programs

How can we help?

We want to make it easier than ever for Independent Insurance Agent of Kentucky members to afford health benefits. For a free quote, call Kristie Weyer at 502-245-5432 or email her at kweyer@iiak.org.

¹ Savings only applies to Independent Insurance Agents of Kentucky members who do not already have Anthem insurance.

² Depending on plan design.

³ Blue Cross and Blue Shield Association.