



2016 Small Employer Product Portfolio



It takes a team



**Blue Cross
Blue Shield**
of Rhode Island

Solutions to meet your employees' needs



Our 2016 Health Plan Options

As a small employer, you want to offer your employees a choice of quality, affordable health plans that fit their unique needs. We created our 2016 Small Employer product portfolio to help you do just that. It offers several simplified plan options that will help you—and your employees—control your healthcare costs, with the benefits they need to stay healthy.

When you combine our wide choice of high-quality plans with the excellent customer service Blue Cross & Blue Shield of Rhode Island (Blue Cross) is known for, you have an insurer you can count on and trust. We're here for you...let us help you make the best choice.

VantageBlue

Ideal if you're looking for: The highest levels of coverage, flexibility to choose your doctors, and enhanced benefits including \$0 copayment for your first sick visit with your PCP and your first Telemedicine visit, \$2 copayments on certain generic maintenance drugs, and no-cost annual foot and eye exams for members who have diabetes.

VantageBlue with Dental

Ideal if you're looking for: Comprehensive dental coverage for the entire family, combined with all of the benefits offered by **VantageBlue**. Enhanced dental benefits include no-cost annual dental cleanings and exams for the entire family.*

VantageBlue SelectRI**

Ideal if you're looking for: An innovative network option that provides savings when you use doctors and free-standing facilities in our preferred local network, while still enjoying nationwide network access and enhanced benefits like \$0 copayment for your first sick visit with your PCP and your first Telemedicine visit.

VantageBlue Select**

Ideal if you're looking for: A network based in Providence County that offers our only \$0 deductible plan along with enhanced, guided primary care from your PCP, plus predictable copays for most services and enhanced benefits including coverage for up to 20 chiropractic visits.

BasicBlue

Ideal if you're looking for: A plan that covers basic services, like most office visits, and most generic drugs before the deductible, while also providing no-cost coverage for all covered services after the deductible is met.

BlueSolutions

Ideal if you're looking for: Lower premiums and comprehensive benefits, with the added benefit of being able to open a tax-advantaged Health Savings Account (HSA). (See page 6 for more details of our fully integrated HSA.)

BlueCHiP Advance**

Ideal if you're looking for: A local, Rhode-Island-based network that offers low premiums and out-of-pocket expenses when you work with your primary care physician (PCP) to coordinate your care. **Based on referrals from your PCP**, this plan ensures that you get the most appropriate care and services from providers and hospitals in our local network.

BlueCHiP Advance also offers enhanced benefits such as \$2 copayments on certain generic maintenance drugs and no-cost annual foot and eye exams for members who have diabetes.

*You must purchase the plan version that includes pediatric dental coverage to include dental coverage for members under 19.

**Refer to Local Network Options brochure for more information on these plans.

At-a-Glance Small Employer Plan Comparison

All of our plans include the following benefits:

- No costs for many preventive services (e.g., annual physical)
- Up to \$200 in rewards for employees who participate in our wellness program
- Full coverage for educational programs on smoking cessation, weight loss, asthma, and diabetes
- 20% discount on CVS® brand health items with the ExtraCare® Health card

See the chart below for additional benefits offered across our portfolio of plans:

	VantageBlue	VantageBlue with Dental	VantageBlue SelectRI	VantageBlue Select	BasicBlue	BlueSolutions	BlueCHiP Advance
Lower premiums				✓	✓	✓	✓
National network access	✓	✓	✓	✓	✓	✓	
Out-of-network coverage	✓	✓	✓	✓		✓	✓
Referral required							✓
Tax savings opportunities						✓	
Pre-deductible coverage for most office visits	✓	✓	✓	✓	✓		✓
\$2 copayments for certain maintenance drugs to treat diabetes, asthma, and COPD	✓	✓	✓				✓
Full coverage for dental exams and cleanings for all family members*					✓		

*You must purchase the plan version that includes pediatric dental coverage to include dental coverage for members under 19.

Combine Your Coverage with Blue Cross Dental



Good oral health has been linked to better overall health. It's called the mouth-body connection, and is one of many reasons why good dental care is so important for your employees. Blue Cross Dental makes it easy to offer quality coverage that complements your medical coverage for total health. Blue Cross Dental offers:

- Quality dental care with an expanded national network of more than 110,000 dental providers, including more than 90% of Rhode Island dentists
- New dental plans with enhanced benefit options to choose from
- Deeper discounts and lower claims costs to help your bottom line
- The only local medical plans that include extensive dental benefits

The One for You

Having your medical and dental coverage with Blue Cross also simplifies your plan administration. You get:

- **One** client manager to handle your needs
- **One** convenient monthly bill
- **One** simple online portal to administer your account

At-a-Glance Small Employer Dental Plan Comparison

	Basic	Standard	Plus	Elite	Essential	Essential Prime	FlexChoice
No waiting period for all services	✓	✓	✓	✓	✓	✓	✓
Annual maximum rollover*							✓
Higher calendar year maximum			✓	✓			✓
Lower premiums	✓	✓			✓		
No cost for exams, cleanings, and X-rays in-network	✓	✓	✓	✓	✓	✓	✓
Preventive services don't count toward annual maximum*							✓
National network coverage	✓	✓	✓	✓	✓	✓	✓
More than 90% of RI dentists in network	✓	✓	✓	✓	✓	✓	✓
Meets ACA guidelines for pediatric dental coverage	✓	✓	✓	✓			

*FlexChoice plans will offer Annual Maximum Rollover and Preventive Incentive in some, but not all plans. Contact your broker or Blue Cross client manager for additional details.

Enhance Your Plan with Optional Coverage

We offer a total solution for your employees' healthcare needs. Simply add any of these optional benefits to round out their coverage.

Blue Cross Vision

There are three great reasons to offer your employees vision coverage through a Blue Cross Vision plan:

1. **Affordability** – Individual plans start around \$4.00 per month.
2. **Choice** – We offer a variety of plans, all including a routine eye exam and eyewear allowance.
3. **Savings** – Your employees only pay a \$10 copayment for routine eye exams, and get additional discounts after the eyewear allowance.

Ancillary Benefits

We've partnered with Indigo™ Insurance Services, a subsidiary of Blue Cross Blue Shield of Massachusetts, to offer a complete suite of ancillary products. This extra coverage gives you and your employees flexibility, choice, and security. Available products include:

- Cancer care
- Critical care
- Group Long-Term Disability (LTD)
- Group Short-Term Disability (STD)
- Group Term Life/Accidental Death & Dismemberment (AD&D)
- Group Voluntary Benefits
- Pet Insurance

Group Medicare Options

Our Group BlueCHiP for Medicare plans offer increased coverage that meets the needs of your retirees and employees who are approaching retirement age. We have options that may help you save money with lower premium costs.

Talk to your broker or Blue Cross client manager for more information about optional coverage.



Empower Your Employees with an HSA

Give your employees the tools they need to be more informed healthcare consumers, which can help to lower healthcare costs. A health savings account (HSA), which can be paired with any **BlueSolutions** plan, is a financial account that allows your employees to save pre-tax dollars for qualified medical expenses. Employees can access their HSA through **bcbsri.com**, and can use it to pay their medical bills, view their claims, and much more.

How an HSA is Good for You

- **Easy administration.** HSA enrollment is automatic. Once you make the choice to offer this option to your employees, we take care of all the set up.
- **Cost savings.** Our HSA-qualified plans offer lower premiums.
- **Tax savings.** Both employer and employee HSA contributions can provide tax savings.
- **More engaged employees.** Higher deductibles promote smarter healthcare choices and increase employee awareness of true healthcare costs.
- **Added Value of Benefits.** By offering an HSA you will help your employees better plan for healthcare expenses, now and even into retirement.

How an HSA is Good for Your Employees

- **More spending power.** Since they're using pre-tax dollars for qualified medical, dental, and vision expenses, it's like a built-in discount.
- **Tax savings.** Money that goes into their HSA pre-tax can lower their income tax at the end of the year.
- **Convenience.** Managing their HSA, including paying bills, viewing transaction activity, and scheduling contributions, can all be done through **bcbsri.com**.
- **More ways to pay.** They can use their debit card or checks that are linked to the HSA to pay medical bills.
- **Flexibility and security.** HSA funds roll over from one year to the next, and the balance earns interest.

More Savings Options

We also offer health reimbursement arrangements (HRA) and flexible spending accounts (FSA). Talk to your broker or Blue Cross client manager for more information.



We Make It Easy To Get Help

Healthcare When You and Your Employees Need it

24/7 Nurse Care Line

A great, free option to call when you just need advice, not an emergency room. Our registered nurses can answer questions about your family's health, including: cold and flu, sprains and cuts, medications, and much more.

Telemedicine: Doctors Online

Connect with a doctor anytime—365 days a year, 24 hours a day—with our telemedicine video and chat service, available by logging in to **bcbsri.com**. Perfect for common symptoms and conditions like cold and flu; sinus, eye, and ear infections; headaches; skin conditions; allergies; and digestive problems.

Retail Health Clinics

For care that's needed quickly and can't wait for a doctor, retail clinics—such as the CVS/pharmacy® MinuteClinic® locally—are a convenient alternative to get care for minor illnesses and injuries, with extended hours, including nights and weekends, and no appointment needed.

Healthy Incentives

We want our members to be healthy, and we've teamed up with CVS for healthy rewards. By completing specific goals—simple things like seeing your doctor for an annual physical and completing an online health assessment—you earn ExtraBucks to spend at CVS stores. That's in addition to the 20% discount you receive on CVS® brand health products just for being a BCBSRI member.

Call, Click, or Stop By

Customer Service 7 Days a Week

We know that questions can pop up anytime, even on the weekends. So our team of healthcare specialists are ready to answer calls 7 days a week.

Online at **bcbsri.com**

We've made shopping for a plan easier than ever, and we have many sources that can answer your questions on our website.

Your Blue Store™: We're in Your Neighborhood

Sometimes you just want to talk face-to-face. Only Blue Cross offers convenient locations in Warwick, Bristol, and Lincoln. Get answers to questions, plus take advantage of free services like:

- An on-site nurse available for consultation (Warwick and Lincoln)
- Free community and wellness events
- Health screenings and classes

Information Anywhere, Anytime

Mobile app – See health benefits and remaining deductible and out-of-pocket amounts, search for doctors and other providers, and much more.

My Cost Calculator – Compare costs for the same service or procedure at various providers or hospitals on **bcbsri.com**.

Find a Doctor – Search for doctors and providers (including those recognized for their commitment to quality), plus read and write reviews, on **bcbsri.com**.

Wellness site – Find tools to improve your health, like a health assessment, fitness and activity trackers, and much more, on **bcbsri.com**.

Manage your plan – Check benefits and claims information, request new ID cards, and more, on **bcbsri.com**.



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

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