



# 2018 BUSINESS PRODUCTS

Effective from 1/1/18 - 12/31/18

Today's business environment is challenging, attracting and retaining top talent even more so. From fitness incentives to health savings accounts, your employees are looking for ways to save and stay healthy.

That's why our plans are built to provide you with a wide variety of choices. From lower cost networks to innovative consumer-driven plans—we have your employees, and your business' bottom line, covered.

**B2BLUE** *IT'S WHERE BUSINESS IS GOING*



As competition for employees gets stronger, you need innovative new solutions, plans that provide more affordable care and plans that can help your employees make healthy choices. We can help you identify the plan that is right for your business and for your employees.

Keep these questions in mind as you review your options.

### 1. Where do your employees receive care?

Most healthcare is delivered within miles of your employees' homes—ensuring your network aligns with where your employees want to receive care is a smart first step.

The average RI company has as many as 25% of workers living in MA or CT—our **BlueCHiP New England** health plans could be a perfect fit (page 5).

If the majority of your employees live and work in RI, our standard **BlueCHiP** option provides access to high-quality care and added savings (page 4).

And our traditional, national network products still provide seamless access to our country's largest group of high-quality care providers and added savings.

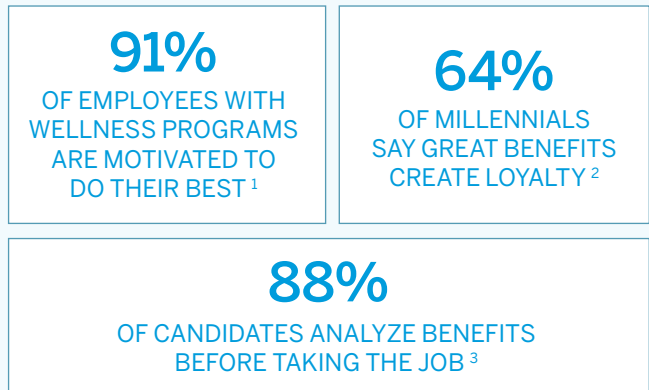
### 2. How do networks and coverage impact premium rates?

We know balancing employee contribution levels with managing your company's annual benefit expense can be challenging. That's why we have expanded our product offerings. Our enhanced portfolio provides you with new options to control premiums, while helping employees take more control of their healthcare planning and spending.

Two of the most effective products include:

- **BlueCHiP** plans help manage costs with a coordinated care approach to healthcare. (We explain what that is on page 3.)
- **BasicBlue** plans cover basic services, before the deductible is met, while providing no-cost coverage after that (page 8). BasicBlue also can serve as a transition to a consumer-driven health plan like **BlueSolutions**.
- Our wellness program—powered by Virgin Pulse®—gets employees involved with fun challenges and timely tips that promote healthy living. That may prevent some unnecessary healthcare costs (page 13).

With nearly 80 years of health insurance experience and almost 800 BCBSRI employees working to serve you, we know that:



**We 100% have that.**

### 3. How ready are your employees to become more active participants in their healthcare purchasing decisions?

Employees who are actively engaged in their healthcare can make better informed decisions, which could lead to better health overall and lower costs. **BlueSolutions** (page 7) provides your employees with control and financial incentives like a health savings account (HSA) to become more involved with managing their family's health. Our **HealthMate Coast-to-Coast Deductible** plan with a health reimbursement account (HRA) can also introduce your employees to a more consumer-driven health strategy.

### 4. Where are the gaps in your employee benefit offerings?

Our integrated dental plans make it easy to offer comprehensive coverage that complements your medical coverage for total health. Or maybe your employees have asked you about vision plans.

**See all we offer on pages 10-14.**

Find plan information:	
<b>BlueCHiP</b> .....	page 4
<b>BlueSolutions</b> .....	page 7
<b>BasicBlue</b> .....	page 8
<b>VantageBlue</b> .....	page 8
<b>HealthMate</b> .....	page 8

<sup>1</sup> 2016 Work and Well-Being Survey American Psychological Association

<sup>2</sup> "3 Ways to Control Employee Turnover," AFLAC.com

<sup>3</sup> "The Most Desirable Employee Benefits," Harvard Business Review, February 15, 2017

# BlueCHiP coordinated care can save time and money

Trying to make sense of the large network of doctors, labs, specialists, and pharmacies can be hard, and can cost you and your employees precious time and money. We're changing that with our BlueCHiP family of plans.

These plans generally offer lower premiums through a high-quality network of providers at both the Rhode Island and New England level. They also provide your employees with a team of healthcare professionals—all led by their primary care provider (PCP), which can be a doctor or a nurse practitioner. Your employees' personal healthcare team will ensure they receive regular health screenings and tests, and can help coordinate whenever they need to see other doctors.

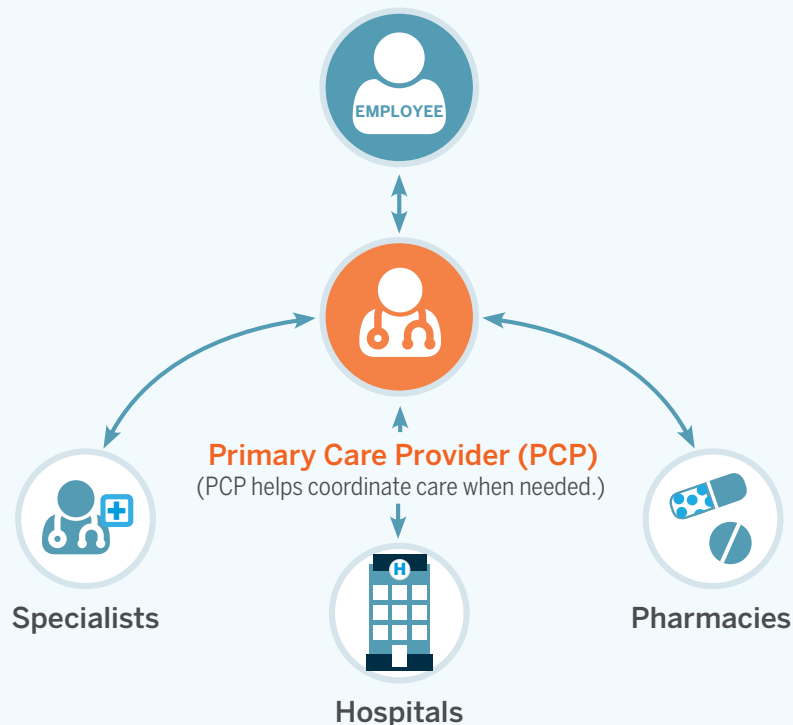
With new features like weekend and evening hours and pharmacists right in the office, your PCP team makes it simple to receive the care your employees need without feeling alone in the system.

If a PCP determines your employee should see a specialist (for example, a cardiologist or orthopedic surgeon), they will coordinate a referral from within the BlueCHiP network. They can even help the employee get an appointment. The employee's PCP will then coordinate with the specialist regarding their diagnosis, treatment plan, and prescriptions.

When your employees visit their primary care office, they have a "home" in the healthcare system where they can do much more than just see their doctor. At many Rhode Island offices they can:

- Visit a **nurse case manager** for extra help with a chronic problem.
- Talk to a **pharmacist** who can help them understand their medications and suggest ways to lower their costs.
- Take a **health class**.
- View their **medical records online**.
- Take advantage of **extended hours**.

*Finally, healthcare the way it should be.*



## Standard BlueCHiP

### BlueCHiP

Ideal if you're looking for:

A local, Rhode Island-based network that offers low premiums and out-of-pocket expenses when your employees work with a primary care provider (PCP) to coordinate their care. Based on referrals from a PCP, this plan ensures that your employees get the most appropriate care and services from providers and hospitals in our local network.

BLUECHiP	
Lower premiums	✓
Network coverage	Local
Out-of-network coverage	✓
Referral required	✓
Tax savings opportunities	---



## NETWORK OF PROVIDERS

- 1,500+ PCPs/pediatricians
- 4,000+ specialists
- All Rhode Island hospitals

Our new regional BlueCHiP products, the New England Health Plans, provide growing Rhode Island businesses with the lowest cost network options across five New England states. This suite of products is perfect for employers and companies across different locations with high concentrations of employees in border states.

## Regional BlueCHiP plans



### Network Blue New England

Ideal if you're looking for:

Lower premiums and healthcare options that are managed by a primary care provider (PCP), who will coordinate your employees' care. Based on referrals from a PCP, this plan works well whether your employees live in Rhode Island or nearby. Employees have access to the leading specialists and hospitals in the region. (See page 6 for more information about the New England network.)

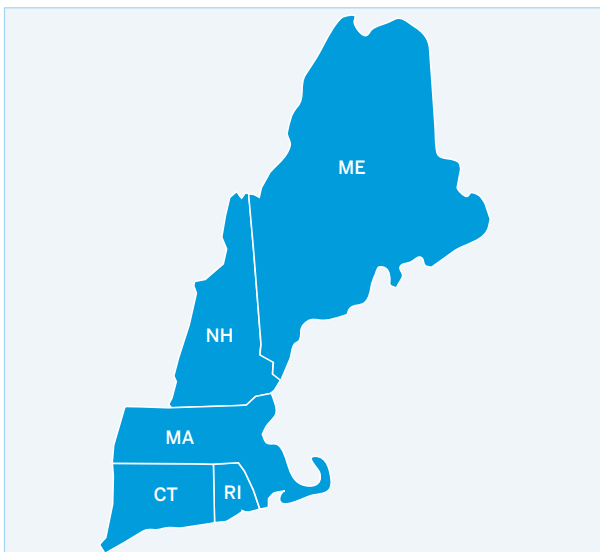
### Blue Choice New England

Ideal if you're looking for:

All the advantages of a regional BlueCHiP plan—such as one common offering to all your employees whether they live in Rhode Island or nearby, lower premiums, and PCP-coordinated care—with the added option of choosing any provider in the region. Blue Choice New England members have the lowest out-of-pocket costs when they coordinate their care through their PCP. They have the additional option of seeking care on their own by paying more out-of-pocket.

NETWORK BLUE NEW ENGLAND	
Lower premiums	✓
Network coverage	Regional
Out-of-network coverage	---
Referral required	✓
Tax savings opportunities	---

BLUE CHOICE NEW ENGLAND	
Lower premiums	✓
Network coverage	Regional
Out-of-network coverage	✓
Referral required	✓
Tax savings opportunities	---





# BlueCHIP regional plans could reduce your costs

We have responded to the needs of growing Rhode Island employers like you for a regional product that serves employees in other states, and we're teaming up with other Blue Cross plans to offer Network Blue New England and Blue Choice New England.

## IS A REGIONAL BLUECHIP PLAN RIGHT FOR YOUR BUSINESS?

- You now can offer a single regional benefit plan through BCBSRI.
- This plan works well for employees and families living in other New England states or for businesses headquartered in RI that have regional satellite offices.
- It also offers the flexibility of regional care to employees here in Rhode Island.
- Coordinated care is at the core of this plan, which can lead to better care at lower costs.
- This lower premium product can help control medical costs for you and your employees.
- Your employees gain peace of mind knowing they have access to the best care in New England.

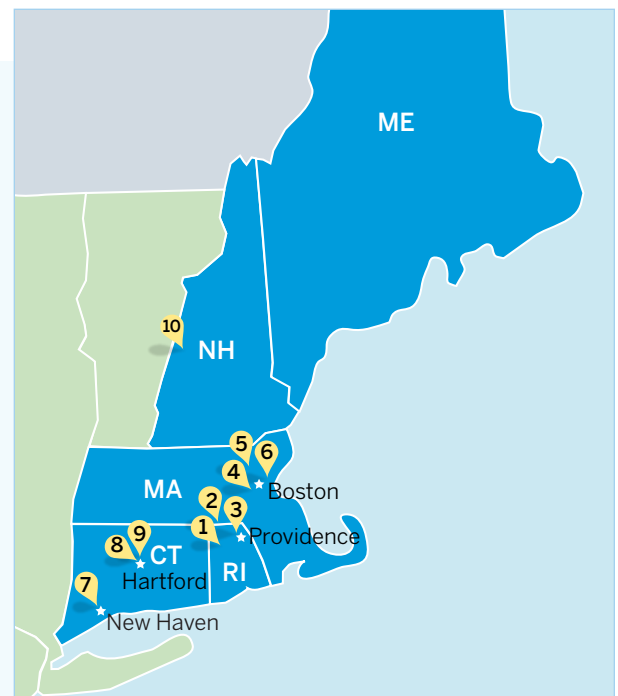
## NETWORK OF PROVIDERS

With this plan, already proven successful in the market, members can choose and use Blue Cross and Blue Shield doctors and hospitals in Rhode Island, Connecticut, Maine, Massachusetts, and New Hampshire:

- 11,000+ PCPs
- 30,000+ specialists
- Close to 200 hospitals

The new regional offering's broad network provides access to leading hospitals, including:

- 1 Rhode Island Hospital (including Hasbro Children's Hospital)
- 2 The Miriam Hospital
- 3 Women & Infants Hospital
- 4 Massachusetts General Hospital
- 5 Boston Children's Hospital
- 6 Brigham and Women's Hospital
- 7 Yale-New Haven Hospital
- 8 Hartford Hospital
- 9 St. Francis Hospital and Medical Center
- 10 Dartmouth-Hitchcock Medical Center



The vast majority of Rhode Island and Massachusetts hospitals are in-network.

# BlueSolutions

For employers who prefer a modern approach to healthcare costs, BlueSolutions combines lower premiums, comprehensive benefits, and the ability to open integrated health savings accounts (HSAs) which feature many tax advantages.

The keystone of any employer's consumer-driven benefits strategy, BlueSolutions gives your employees the tools they need to be better informed healthcare consumers.

### Ideal if you're looking for:

Lower premiums and comprehensive benefits, with the added benefit of being able to open a tax-advantaged HSA.

BLUESOLUTIONS	
Lower premiums	✓
Network coverage	National
Out-of-network coverage	✓
Referral required	---
Tax savings opportunities	✓

## EMPOWER YOUR EMPLOYEES WITH AN HSA

An integrated HSA, which can be paired with any BlueSolutions plan, allows your employees to save pre-tax dollars for qualified medical expenses now or in the future. It's a little like a retirement account for medical expenses.

### Good for your business

- **Easy administration.** We take care of all the setup.
- **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 better informed healthcare choices.

### Good for your employees

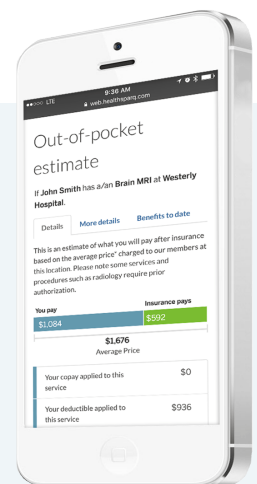
- **More spending power.** Since they're using pre-tax dollars, it's like a built-in discount.
- **Tax savings.** Contributions can lower income tax; interest earned is tax-free; and there is no tax when the money is used for qualified expenses.
- **Convenience.** They can pay bills and make additional contributions through their BCBSRI HSA Member Portal that they can get to through their BCBSRI member homepage.
- **More ways to pay.** Online, mobile, debit cards, and checks.

**Tax savings example\***  
For a married couple in Rhode Island filing a joint tax return.

**HOUSEHOLD INCOME: \$65,000**  
**PRE-TAX HSA CONTRIBUTION: \$2,000**  
**TAX SAVINGS: \$548**

*\*This example is for illustrative purposes only and does not represent actual tax impact.*

The availability of new, improved cost data, mobile tools, and HSA member portal makes the time right to put your employees in control.



### More options to cover expenses

We also offer health reimbursement arrangements (HRAs) and flexible spending accounts (FSAs). Talk to your broker or BCBSRI account executive for more information.

# VantageBlue

For companies of any size, VantageBlue provides enhanced benefits for employees with ongoing health conditions, as well as national coverage. This is a good choice for employers needing more extensive health services that increase the return on their premium dollars.

**Ideal if you're looking for:**

The highest levels of coverage, flexibility to choose doctors, and enhanced benefits, including a \$0 copay for your employees' first sick visit with their PCP, \$2 copays on certain generic maintenance drugs, and no-cost annual foot and eye exams for employees who have diabetes.

VANTAGEBLUE	
Lower premiums	---
Network coverage	National
Out-of-network coverage	✓
Referral required	---
Tax savings opportunities	---

# BasicBlue

For employers who want a simple plan with national access, BasicBlue covers basic services like most office visits and most generic drugs before employees meet their deductible, while providing no-cost coverage after the deductible is met.

**Ideal if you're looking for:**

Traditional benefits combined with incentives that promote healthy living and encourage members to take an active role in their healthcare.

BASICBLUE	
Lower premiums	✓
Network coverage	National
Out-of-network coverage	---
Referral required	---
Tax savings opportunities	---

# HealthMate

For larger employers seeking a conventional approach to health insurance, the HealthMate family of products allows employees to access more than 200,000 doctors and hospitals across our national Blue Cross network. This is a good choice for companies maintaining a benefit strategy centered on health coverage.

**Ideal if you're looking for:**

A traditional health plan that offers employees coverage for many services with fixed-dollar copays or coinsurance, and access to thousands of providers across the country.

HEALTHMATE	
Lower premiums	---
Network coverage	National
Out-of-network coverage	✓
Referral required	---
Tax savings opportunities	---



# At-a-Glance business plan comparison

## ALL OF OUR PLANS INCLUDE THE FOLLOWING BENEFITS:

- No costs for many preventive services (e.g., annual physical)
- Full coverage for educational programs on smoking cessation, weight loss, asthma, and diabetes

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

	BlueCHiP Plans			Vantage Blue	BasicBlue	Blue Solutions	Health Mate
	Network Blue New England	Blue Choice New England	BlueCHiP				
Lower premiums	✓	✓	✓	---	✓	✓	---
Type of network	Regional	Regional	Local	National	National	National	National
Out-of-network coverage	---	✓	✓	✓	---	✓	✓
Referral required	✓	✓	✓	---	---	---	---
Tax savings opportunities	---	---	---	---	---	✓	---
Pre-deductible coverage for most office visits	✓	✓	✓	✓	✓	---	✓
\$2 copay for certain maintenance drugs to treat diabetes, asthma, and COPD	✓	✓	---	✓	---	---	---

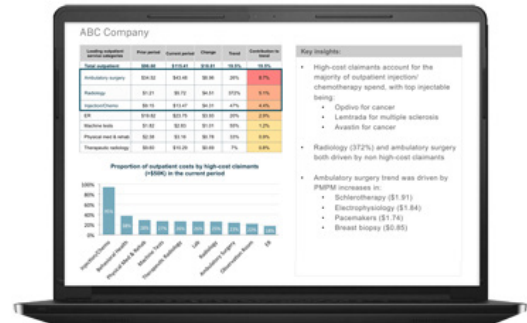
# Data insight helps to reduce cost and improve quality

Blue Insights Employer Reporting provides our customers with unprecedented access to health benefit data. Larger employers and brokers can use our customizable, self-service reporting tool to track performance metrics, filter enrollment and claims data, and understand their financial cost.



## HOW DATA INFORMS STRATEGY

- Helps to spot trends and drill down to pinpoint root causes
- Assists in making proactive, data-driven decisions in a more timely fashion
- Provides high-impact reports, charts, and interactive analyses



## STANDARD REPORTS MAKE REPORTING AND INSIGHTS EASY

Customers gain access to over 40 standard reports as well as the ability to create and modify reports. The tool provides the flexibility to convert data into a wide variety of charts to help customers confidently make cost-control decisions. The tool is fully customizable—from scheduling monthly reports, to creating a home dashboard that monitors critical data. It is available 24/7 and delivers the data employers need as soon as it's available.

### Reporting includes:

Enrollment trend & enrollment detail

Emergency room analysis

Inpatient & outpatient analysis

Financial overview & total cost of care

Professional analysis

Pharmacy summary

Network analysis

High cost claimant overview

# Unmatched pharmacy integration and pricing

Employers can ensure they get the most value from their BCBSRI plans through the integration of their pharmacy benefit with medical coverage. Our integrated care model combines employee prescription drug and medical claims data to identify and predict opportunities to provide clinical interventions. This allows us to work toward improving care, which can result in better outcomes and reduced costs.

We work with our pharmacy benefit manager (PBM) Prime Therapeutics to:

- Receive deep discounts and lower, negotiated rates
- Determine the potential for case management for members
- Identify over- and underutilization of medications based on medical data
- Close gaps in care
- Help employers spot trends, budget and design plans, and control costs through consultative pharmacy analytics



## GUIDEDHEALTH® LOWERS PHARMACY COST

GuidedHealth is a strategy to engage members and doctors to make better informed decisions about medicines.

Potential intervention opportunities are identified by reviewing medical and pharmacy claims history for specific prescribing patterns.

### The Integrated Advantage

Integrated prescription drug and medical benefits can lead to better health outcomes for your employees and a lower total cost of care:



SOURCE: "Five Carve-In Pharmacy Benefits Drive Cost Savings: Results of a National BCBSA Study" Blue Cross Blue Shield Association, December 2013

# BlueCrossDental: Combine your coverage

Good oral health has been linked to better overall health. It's called the mouth-body connection, and is one of many reasons why comprehensive 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:

- Comprehensive dental care with a national network of more than 100,000 dental providers, including more than 90% of Rhode Island dentists
- Dental plans with enhanced benefit options
- Robust discounts resulting in lower claims costs to help your bottom line.



## THE ONE FOR YOU

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

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



### See chart below for additional benefits offered across our Portfolio:

*Customization is available. Contact your broker or BCBSRI account executive for more details.*

	Essential	Essential Prime	FlexChoice
No waiting period for all services	✓	✓	✓
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	✓	✓	✓

# Blue Cross + Virgin Pulse® = healthier businesses

## BUSINESSES BUILD A HEALTHIER WORKFORCE

Today employees are routinely tracking their fitness levels through wearable technology. From social fitness activities organized at work or through online communities, individuals are looking to incorporate wellness into all aspects of their emotional, physical, and spiritual well-being. No longer just a productivity play, today's advanced workplaces promote and benefit from being engaged and connected.

You now have a modern, mobile wellness platform that your employees will have fun using. With on-demand analytics, you can measure participation and its impact. Data can be shared with our case management team to make strategic and measurable interventions. We will also take employee feedback and customize wellness programming that delivers maximum engagement among employees. Virgin Pulse has found that employee participation in wellness activities can:

- Improve workplace culture
- Increase productivity
- Boost overall employee wellness
- Lower medical costs and improve business outcomes

## EMPLOYEES MAKE HEALTHY CHOICES

Employees will find fun ways to make healthy choices and earn rewards, like:

- Choose their own goals and interests, from working out to playing with their dog
- Link Fitbit® and other wearable devices to earn rewards faster
- Check in with measurements like weight and blood pressure
- Join healthy challenges with others



We also can provide on-site screenings and educational programs, such as nutrition, stress management, and weight management. If you are interested, contact your BCBSRI account executive.

## VIRGIN PULSE HELPS YOU REACH YOUR GOALS\*

**64%**  
OF EMPLOYEES  
credit Virgin Pulse with  
making their company  
a better place to work

**49%**  
OF EMPLOYEES  
report increased productivity  
as a result of using their  
wellness program

**36%**  
OF EMPLOYEES  
in the program are  
more likely to stay with  
their organization

\*Virgin Pulse member survey, May 2016

Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide wellness services.



# Enhance your plan with optional coverage

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

## BlueCrossVision

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**Access** - The EyeMed<sup>SM</sup> Access Network is the largest national network\* of vision providers including Lenscrafters<sup>®</sup>, Sears Optical<sup>®</sup>, Target<sup>®</sup>, JCPenney<sup>®</sup>, and most Pearle Vision<sup>SM</sup> locations. Online in-network options include contacts direct and glasses.com.

**Affordability** - Competitive rates for individual and family plans

**Convenience** - No receipts to submit for in-network services

**Choice** - Plans for eye exams, eyewear, lenses, and additional discounts

**Savings** - \$10 copay for routine eye exams and additional discounts on eyewear



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## OPTIONAL COVERAGE

Ask us about these and many other options we offer:

- LTD, STD, and AD&D\*\*
- Pet insurance\*\*
- GeoBlue<sup>SM</sup> travel health insurance\*\*\*
- Group Medicare options



\*Based on EyeMed internal data compared to data on other vision benefit companies obtained through NetMinder. September 2015

\*\*Offered in cooperation with Indigo Insurance Services. Indigo Insurance Services is an independent company that does not provide Blue Cross & Blue Shield of Rhode Island products or services. Indigo Insurance Services is solely responsible for the insurance coverage described above.

\*\*\*GeoBlue is the trade name of the Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. Made available in cooperation with Blue Cross & Blue Shield of Rhode Island. GeoBlue does not provide Blue Cross & Blue Shield of Rhode Island products and is solely responsible for the products listed above.

# We make it easy to get help

## CALL, CLICK, OR COME BY

### Customer service 7 days a week

Our team of healthcare specialists are ready to answer employee calls 7 days a week by calling (401) 459-5000 or 1-800-639-2227.

### Online at [bcbsri.com](http://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<sup>SM</sup> retail locations

Sometimes employees just want to talk face-to-face. Only BCBSRI offers convenient locations in Warwick, Lincoln, and our newest store in East Providence. They can get answers to questions, plus take advantage of additional services like:

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



**East Providence** 71 Highland Avenue  
(Highland Commons - pictured above)

**Lincoln** 622 George Washington Highway  
(Lincoln Mall Plaza)

**Warwick** 300 Quaker Lane  
(Cowesett Corners)

## TOOLS THAT MEET YOU WHERE YOU AND YOUR EMPLOYEES ARE...AND WHERE YOU WANT TO GO

### Mobile

#### Your Blue Touch RI mobile app –

Employees can see health benefits and remaining deductible and out-of-pocket amounts, search for doctors and other providers, and much more.

#### Your Blue Wire RI messaging platform –

With our innovative messaging platform, employees can receive secure personalized messages on their mobile devices like reminders about flu shots and important tests; money-saving tips; benefit updates, and more.

### Website

**My Cost Calculator** – Employees can compare costs for the same service or procedure at various providers or hospitals on [bcbsri.com](http://bcbsri.com).

**Find a Doctor** – Employees can search for doctors and providers (including those recognized for their commitment to quality).



To learn more about BCBSRI, call your broker or BCBSRI account executive, or visit us at [bcbsri.com/b2blue](http://bcbsri.com/b2blue).



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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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