



grow with

The Power of Blue



A partnership for healthier employees

The Power of Blue

Through our partnership, you're backed by the leader in health insurance that's uniquely positioned to make health care better. Leveraging our unrivaled network of relationships –with providers, communities, and members—we negotiate deeper discounts, influence better care delivery, and provide businesses with unique health care options that fit their individual needs.

We know our customers.
That's why we're chosen more than any other brand locally.

Blue Cross Blue Shield of Massachusetts



Plan members:

2.9M
members



In Massachusetts:

74
hospitals
35,500
providers



Affiliations across
New England:

200
hospitals
42,000+
providers



The Perfect Partnership for Healthier Employees and Better Bottom Lines

Serving the Commonwealth for a combined 170 years, Blue Cross Blue Shield of Massachusetts and the Retailers Association of Massachusetts are dedicated to providing the very best for businesses and their employees.

Earn up to 7.5% in Premium Reimbursements

It pays to be healthy. Employees get rewarded for taking an active role in their health, and your business can earn back up to 7.5% of your premium.

Get More Money Back

Added protection only available through Blue Cross. Our Hospital Indemnity Plan is included for all Retailers Association of Massachusetts' employers with two or more subscribers. This plan puts money back in the pockets of businesses and their employees by covering emergency hospitalization, intensive care, and ambulance rides.

Choose Three Plan Options

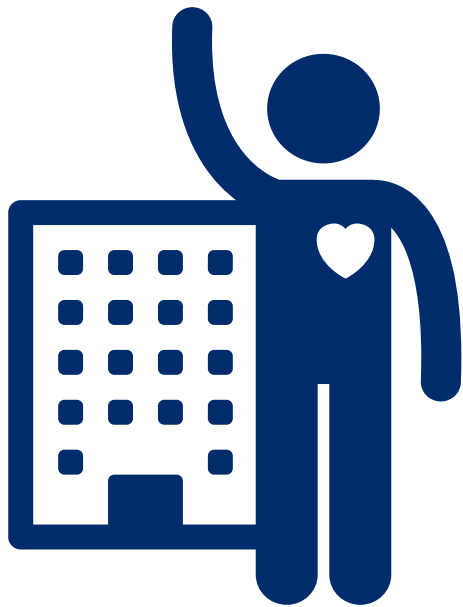
More options for individualized savings. Unlike traditional market choices, Blue Cross and the Retailers Association of Massachusetts give you the option to pick up to three medical plans, offering your employees more choices for their insurance.

Receive 1% Off Premium Costs

The Blue Cross partnership premium discount. Choosing Blue Cross through Retailers Association of Massachusetts automatically gives your business a 1% discount off your premium.

We Make Health Care Better for You and Your Employees

Since 2012, we've partnered with the Retailers Association of Massachusetts, helping more than 4,800 of their employees live healthier lives.



Helped
4,800
employees live
healthier lives

Consumer-Directed Health Plans

Our consumer-directed health plans give employees real financial incentives to manage their costs, while awarding premium reimbursements for businesses.

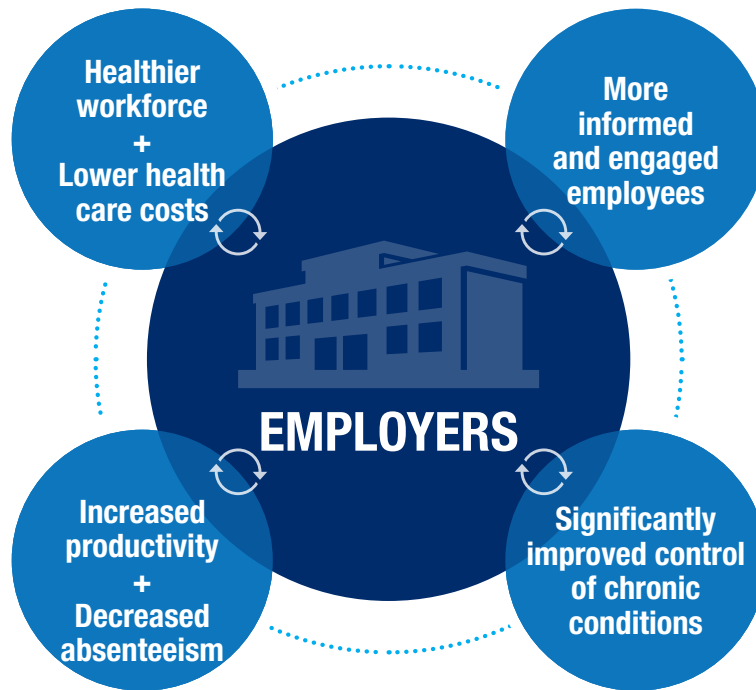
Our approach to consumer-directed health plans combines all the elements employees need to be active, engaged health care purchasers. This strategy encourages employees to take a more active role in their care, and helps you to better manage health care costs.

Individuals in consumer-directed health plans were more likely to say they developed a budget to manage health care expenses, checked service prices before getting care, and used an online cost-tracking tool.¹

1. Paul Fronstin, "Findings From the 2011 EBRI/MGA Consumer Engagement in Health Care Survey," EBRI Issue Brief, No. 365, December 2011. ebri.org/pdf/briefspdf/EBRI_IB_12-2011_No365_CEHCS.pdf.

Better Care for Employees, Better Bottom Line for Employers

At Blue Cross Blue Shield of Massachusetts, we understand that the best results come from happy and healthy employees. That's why we're committed to providing quality health care to employees, while reducing businesses' bottom lines.



Flexible Health Plans That Fit Business and Employee Needs

All our health plans cover necessary preventive care, such as annual well visits and associated tests, and come with a variety of benefits, including:

- Traditional and open-access HMO and PPO plans
- Massachusetts, New England, or national networks
- A variety of price and benefit options
- Multiple levels of pharmacy benefits
- An extensive suite of specialty insurance including dental, vision, and other benefit solutions

Your Plan Options

HMO Plans

Our HMO plans offer reliable coverage and access to the best doctors and hospitals in Massachusetts.

- **HMO Blue New England Basic Saver**
- **HMO Blue New England Saver**
\$2,000 Deductible
- **HMO Blue New England Saver**
\$3,000 Deductible

These plans have a deductible that members need to meet before the health plan begins to cover costs. Members must choose a primary care provider (PCP), and need a referral to see specialists for covered services.

- **HMO Blue New England**
\$2,000 Deductible with HCCS
- **HMO Blue New England**
\$3,000 Deductible with HCCS

These plans include a tiered network feature called Hospital Choice Cost Sharing (HCCS). Members pay different levels of cost (like copayments or co-insurance), for certain services depending on the hospital they choose to provide those services. Members must choose a PCP to help guide their care and need referrals to see specialists for covered services.

- **HMO Blue New England Options Deductible II**
- **HMO Blue New England Options Deductible III**

With these plans, network, hospitals, and groups of PCPs are ranked into three benefits tiers based on cost and nationally accepted quality performance. Where members receive care will determine their out-of-pocket costs. Members must choose a PCP to help guide their care and need a referral to see specialists for covered services.

- **HMO Blue Select \$2,000 with Copay**
- **HMO Blue Select \$3,000**

These health plans include a limited provider network called HMO Blue Select. It provides access to a network that is smaller than the Blue Cross Blue Shield of Massachusetts HMO Blue provider network. Members have access to network benefits only from the providers in the HMO Blue Select network. These plans have a deductible that members need to meet before the health plan begins to cover costs. Members must choose a PCP, and need a referral to see specialists for covered services.

PPO Plans

For employers who want more flexibility for their employees, our PPO plans offer the reliable coverage you expect from Blue Cross Blue Shield, with more choice in doctors and hospitals, without the need for referrals.

- Preferred Blue® PPO \$1,000 Deductible with HCCS
- Preferred Blue® PPO \$2,000 Deductible with HCCS
- Preferred Blue® PPO \$3,000 Deductible with HCCS

This plan includes a tiered network feature called HCCS. In this plan, members pay different levels of in-network costs (like copayments or co-insurance) for certain services depending on the tier of the hospital they choose to provide those covered services.

This plan has a deductible that members need to meet before the health plan begins to cover costs. Members don't have to choose a PCP, but it's recommended to have a doctor to help guide their care.

Blue Cross offers two types of tiered network plans: Blue Options and Hospital Choice Cost Sharing.

Blue Options

With our Blue Options plans, PCPs and hospitals in Massachusetts are grouped into three tiers based on cost and quality scores. When members get care, the amount they pay is based on which tier their provider is in.

Hospital Choice Cost Sharing (HCCS)

With our HCCS plans, hospitals in Massachusetts are grouped into two different cost-sharing levels. When employees get hospital services, the amount they pay out-of-pocket for hospital services is based on that hospital's cost-sharing level.

Benefits of Tiered Network Plans:



Lower premiums than plan designs with traditional single-level benefits



Ability for members to control out-of-pocket costs through hospital choice



A simple benefit design that employees can easily understand and use



Comprehensive support by phone and online for members and employers

Limited Network Plans

Our HMO Blue Select plans include a limited provider network. This type of plan works like a traditional HMO, but with a limited set of network providers. This plan includes doctors, facilities, and specialty hospitals that are recognized for providing lower-cost, quality care.

Members have access to network benefits from the providers within the HMO Blue Select Network. Our limited network plans provide:



A limited network of recognized Massachusetts providers



Results-driven provider relationships



Noticeably lower health costs without increased cost sharing



Emergency access to providers nationwide



Lower cost, excellent service

Hospital Indemnity Plan

Peace of Mind When It's Needed Most

Businesses with two or more subscribers and their employees covered by Blue Cross gain access to a Hospital Indemnity Plan. Through our partnership with USAble[®] Life and the Retailers Association of Massachusetts, Blue Cross can offer employees access to a benefit paid directly to them that they can use to help pay for any out-of-pocket expenses if they're hospitalized. The USAble Hospital Indemnity Program can help ease the financial burden of those experiencing unexpected emergencies.

About the Hospital Indemnity Plan

Hospital care benefits can provide a reassuring layer of financial protection for employees and their families by paying the employee cash to cover unexpected expenses in the event of hospitalization.

Blue 20/20: A Healthy View

With our Blue 20/20 plans, and our partnership with EyeMed Vision Care[®], an independent vision benefits company, we can provide your workforce with more choice, more value, and more flexibility, including:

- ✓ Access to one of the nation's largest vision networks
- ✓ Exclusive savings on designer frames, premium lenses and coatings, and contact lenses
- ✓ Award-winning member service and support

Advantages of Blue 20/20 Coverage: Discounts and Convenience

Convenience when and where they need it

Once enrolled in Blue 20/20, your employees will have access to thousands of independent providers and national retailers.

- To locate a network provider near you, visit blue2020ma.com and select Insight network.
- Shop online: To shop for glasses, visit glasses.com. To shop for contacts, visit contactsdirect.com.

Discounts you can see

Help your employees save on their vision expenses and encourage them to take advantage of:

- Laser vision correction—15% off the retail price or 5% off the promotional price for LASIK or PRK procedures
- 40% off a complete second pair of glasses
- 20% off non-prescription sunglasses

How Does It Work?

It's easy for your employees to save with Blue 20/20—just follow these four steps:

1

Enroll in the Blue 20/20 program

2

Find an eye doctor

3

Make an appointment

4

Show member card at your appointment

Healthy Actions[®]

It Pays to Be Healthy

The Healthy Actions program helps control health care costs in one affordable, easy-to-execute solution. While achieving a healthier workforce, you'll also see:



Reduced
employee
absenteeism



Increased
morale



Incentives that
attract and
retain workers



Up to 7.5% of
your premium
reimbursed



Up to \$300 in
rewards for your
employees

Our Healthy Actions program is an inexpensive investment proven to help control health care costs while promoting healthy living. The more employees participate in Healthy Actions, the greater your reward.

How Healthy Actions Works

Healthy Actions is designed for Retailers Association of Massachusetts' employers with 1-50 employees enrolled in a qualifying plan. Employees get rewarded **up to \$300** for taking an active role in their health.

employees rewarded

\$300

Employers can receive a reimbursement of up to **7.5% of their premium**, based on employee success and participation rates. With Healthy Actions, everybody benefits.

employers rewarded

7.5%

The Value of Group Life Insurance

Give your employees peace of mind knowing their families will be financially protected.

Your employees devote their lives to providing for their families. But more than 20% of life insurance owners say they don't have enough coverage.¹ With a \$10,000 group life insurance policy offering for all Retailers Association of Massachusetts employees,² we can help provide the financial security and assurance that lets your workforce protect what matters most to them.

A Comprehensive Benefit to Retain Top Talent

Keeping your employees covered with group life insurance is a key to attracting and retaining your organization's talent. Your group life insurance policy comes at no added cost to you or your employees and is available in partnership with US Able Life[®], an independent company that provides life insurance coverage through Blue Cross Blue Shield of Massachusetts.

Health Coverage for Employee Travel

Wherever and whenever your employees travel, they'll be covered with GeoBlue.

For additional health insurance coverage when your employees travel, our GeoBlue plan provides easy access to a trusted network of providers and hospitals. Plus, there are no claim forms when employees see a contracted provider.

GeoBlue Highlights

GeoBlue Voyager (Up to \$1,000,000 medical/\$500,000 evacuation)

- Offers two levels of coverage
- Covers single-trip plans up to 180 days in length
- Choice of medical limits and deductibles
- Provides pre-existing condition coverage option

GeoBlue Trekker (Up to \$250,000 medical/\$500,000 evacuation)

- Offers two levels of coverage
- Covers multi-trip plans for unlimited trips (maximum of 70 days-in-length)
- Choice of medical limits
- Provides pre-existing condition coverage option

1. LL Global Inc.[™], and Life Happens[®]. "2017 Insurance Barometer." 2017

2. Life insurance is being offered to employees only. This benefit does not cover family members.

Have questions?

Contact Inside Sales at 1-888-723-4840 or insidesales@bcbsma.com.

