

# Chamber BlueOptions 2018

Choose from five health plans packaged for local, regional and state chamber of commerce members with 2-50 employees.

	Plan name	Network	Contract code	Deductible (individual/family)	Coinsurance	Office visits: primary care physician/specialist	Retail health clinic/walk-in center <sup>1</sup>	Emergency room	Outpatient surgery/hospital inpatient	Out-of-pocket maximum (individual/family)	Prescription drug retail: 30-day supply <sup>2</sup> (T1a/T1b/T2/T3/T4)
HMO	Anthem Silver Pathway HMO Chamber 3500/35%/7350 Plus	Pathway	2UYZ	\$3,500/ \$7,000	35%	\$35/\$70	\$70	Deductible, then 35% coinsurance	Deductible, then 35% coinsurance	\$7,350/\$14,700	\$15/\$25/\$50/30% up to \$300 per script <sup>3</sup> /30% up to \$500 per script
HMO CDHP HSA	Anthem Silver Pathway HMO Chamber 2700/30%/5000 Plus w/ HSA	Pathway	2UZK	\$2,700/ \$5,400	30%	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	\$5,000/\$10,000	Deductible, then 30% coinsurance <sup>4</sup>
PPO	Anthem Silver Blue Choice PPO Chamber 3000/30%/7350 Plus	Blue Choice PPO	2UZ1	\$3,000/ \$6,000	30%	\$30/\$60	\$60	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	\$7,350/\$14,700	\$15/\$25/\$50/30% up to \$300 per script <sup>3</sup> /30% up to \$500 per script
PPO	Anthem Silver Blue Choice PPO Chamber 5000/30%/7350 Plus	Blue Choice PPO	2UYV	\$5,000/ \$10,000	30%	\$35/\$70	\$70	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	\$7,350/\$14,700	\$15/\$25/\$50/30% up to \$300 per script <sup>3</sup> /30% up to \$500 per script
PPO CDHP HSA	Anthem Bronze Blue Choice PPO Chamber 6000/50%/6650 Plus w/ HSA	Blue Choice PPO	2UZF	\$6,000/ \$12,000	50%	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	\$6,650/\$13,300	Deductible, then 50% coinsurance <sup>4</sup>

## Included at no additional cost

All of our Small Group medical plans include pediatric dental and vision essential health benefits, as well as exam-only adult vision coverage.

## Health rewards

Through our health and wellness incentive package, employees and their covered spouses or partners can earn up to \$200 in gift card rewards for getting and staying healthy. Incentives include:

- \$100 for getting a yearly flu shot and a preventive wellness exam. Both health steps can be completed in any order. When the second of the two steps is complete, two \$50 gift card rewards will be issued.
- \$50 for completing the online tobacco-free certification.
- \$50 for completing an online health assessment.

## Interested?

Contact your producer or call Anthem Blue Cross and Blue Shield at 1-800-541-4251.

1 For a list of in-network retail health clinics and walk-in centers, go to [anthem.com](http://anthem.com), select **Find Urgent Care**, choose **I'm looking for a: Urgent Care**, and then under "who specializes in," select **Retail Health Clinics** or **Walk in Center**.

2 Home delivery 90-day supply member cost shares are 2.5x retail for tiers 1a and 1b and 3x retail for tiers 2 and 3. Tier 4 is limited to a 30-day supply and retail coinsurance and per-prescription maximums apply. HSA plans are subject to the retail prescription drug benefit.

3 Member cost share for tier 3 drugs at retail to be no less than \$90 per prescription.

4 Deductible waived for drugs on the PreventiveRx Plus list.

NOTICE: There are hospitals, health care facilities, physicians or other health care providers who may not be included in our networks. A member's financial responsibilities for payment of covered services may differ if they use a network provider or a non-network provider. Please refer to the online provider directory available at [anthem.com](http://anthem.com) to determine if a particular provider is in the network, or members can contact Customer Service for assistance.

Health plans especially for chamber members

# Chamber BlueOptions 2018

Effective January 1, 2018

Let your employees choose the best plan for their unique needs



Health · Pharmacy · Dental · Vision · Life · Disability

MAINE  
STATE  
CHAMBER  
PURCHASING  
ALLIANCE INC.

## One package, more choices

You're a small business, but you don't have to settle for just one health plan. Now you can offer your employees a choice of five plans, thanks to Chamber BlueOptions®. Chamber BlueOptions is a package of small business health plans created just for Maine's state, regional and local chamber members.

### A variety of options

Chamber BlueOptions is for small businesses with 2-50 employees. It offers different health plans with different levels of coverage:

- Only 60% of your eligible employees need to enroll (most health plans require 75%).
- Each employee can choose the plan that best meets his or her needs.
- Every plan includes coverage for doctor visits, preventive care, hospitalization, emergency care and outpatient care.
- Plans come with easy-to-use online tools for you and your employees.

### Coverage when and where your employees need it

Employees who enroll in a PPO or PPO HSA plan have out-of-state and worldwide coverage for emergencies, urgent care and routine care through the Blue Cross Blue Shield Association's BlueCard® PPO and Global Core programs. Those with an HMO or HMO HSA plan have routine, emergency and nonemergency coverage within the Pathway network, as well as out-of-state and worldwide coverage for emergencies.

### A healthy employee is a happy employee

When employees feel good, they tend to perform better. That's why all Chamber BlueOptions plans come with discounts on products and services that encourage better health, as well as online health and wellness programs. You can offer even more healthy support when you tap into our Worksite Wellness programs. Talk with your producer for more information.

## Give your employees the Anthem Whole Health Connection

By simplifying how our medical, vision, dental, life and disability plans work together, we can offer you a more complete care package at an affordable cost with less hassle.

Through Anthem Whole Health Connection<sup>SM</sup>, we get claims and clinical data from doctors, eye doctors, dentists and pharmacists. For members who have more than one of our products, we're able to create more complete health profiles that we can share with their doctors. The collected data helps us identify gaps in care, while helping doctors deliver better, more informed care. Plus, getting all your benefits from one source means you gain administrative efficiencies, with one account management team for all your plans.

### Add coverage to complete your benefits portfolio

- Blue View Vision<sup>SM</sup> – It's automatically included with your medical benefits. It includes essential health vision benefits for children and vision exams for adults. Add an adult material plan (glasses/contacts) to complete your adult vision benefits.
- Pediatric dental coverage is included with your plan. Add Dental Complete – Employees get access to more than 124,000 unique dentists and over 371,000 access points that offer in-network discounts across the U.S. – for greater overall savings.
- Add life and disability coverage<sup>1</sup> – Helps get employees back to health, back to work and back to life with support services that offer more than just a benefit check.

For more on our dental, vision, life and disability products, visit [anthem.com/specialty](https://www.anthem.com/specialty).

<sup>1</sup> Offered by Anthem Life Insurance Company (Anthem Life).

<sup>2</sup> Appointments subject to availability of a therapist.

<sup>3</sup> Doctors using LiveHealth Online charge an average fee of \$49.

<sup>4</sup> Members must be at least 10 years old to see a therapist online. Psychologists and therapists using LiveHealth Online do not prescribe medications.

# Only 60%

of your eligible employees need to enroll. And each employee can choose one of the five plans offered.

## LiveHealth Online: Access to care from anywhere

### Employees can see a doctor or therapist from their computer or mobile device

With LiveHealth Online, your employees can have video visits with board-certified doctors or licensed therapists right from their computer or mobile device. They can connect to a doctor to address common health issues. And therapists are available by appointment in four days or less.<sup>2</sup>

LiveHealth Online offers:

- **Convenience.** Access to care right from home or the office.
- **Choice.** Employees can choose the doctor or therapist they want to see.
- **Cost effectiveness.** Depending on the health plan benefits, employees pay \$49 or less per visit<sup>3</sup> when seeing a doctor and visits with a therapist cost similar to an office therapy visit.<sup>4</sup>

To learn more or to register, employees can visit [livehealthonline.com](https://www.livehealthonline.com) or download the free mobile app.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Life and Disability products underwritten by Anthem Life Insurance Company, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.