



MASSACHUSETTS



# The right plans FOR YOU AND YOUR EMPLOYEES

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.



# LARGE GROUP BENEFITS FOR SMALL GROUP RETAIL EMPLOYERS

**Since 2012, we've partnered with the Retailers Association of Massachusetts to provide the very best for your business and your employees.**

Through our partnership, you can enjoy exclusive benefits not available to an individual small business seeking coverage, and the robust, competitive benefits package essential to attracting and retaining top talent. Our unrivaled network of relationships — with providers, agents, and business groups — can mean deeper discounts, better care, and unique health care options that fit your individual needs.

Because healthier employees mean a healthier business.



# We know local. Because we are local.

Our headquarters is in your backyard, and our coverage is wherever you are. With Blue Cross Blue Shield of Massachusetts, you get national scale balanced by local expertise. That's why we're chosen locally more than any other health insurance brand in Massachusetts.



**3M** MEMBERS  
covered by Blue Cross Blue Shield of Massachusetts



**35,500+**  
PROVIDERS  
in Massachusetts

**74**  
HOSPITALS  
in Massachusetts



**42,000+**  
PROVIDERS  
in New England

**200**  
HOSPITALS  
in New England



# We make health care better for you and your employees.

Here's what you get by choosing Blue Cross through the Retailers Association of Massachusetts Health Insurance Cooperative (RAMHIC).

**Choose the right plan — and get even more.**  
Get the flexibility to choose from our full suite of medical and dental plans available for the small group market.\* Plus, get extra benefits at no additional cost to you.

**Get rewarded 1% of your medical premium.**  
You can earn a 1% wellness reward administered by RAMHIC.\*\*

**Offer comprehensive benefits, just like bigger competitors.**  
Get added protection at no additional cost, including:

- Group life insurance
- Hospital Indemnity Plan
- Accident coverage
- Vision benefits
- Employee Assistance Program
- Fees waived for HealthEquity Personal Spending Account (PSA)

\* Subject to valid plan combination guidelines.  
\*\* Subject to Division of Insurance approval.



# Health plans that fit your needs

Healthy, happy employees: that’s good business. That’s why we’re committed to providing comprehensive coverage to your employees, while reducing your bottom line.

Our health plans cover necessary preventive care, such as routine health checkups and associated tests. We also offer:

- Comprehensive HMO and PPO plans
- Massachusetts, New England, or national networks
- A variety of price and benefit options
- Flexible funding solutions to help manage cash flow while minimizing risk
- Multiple levels of pharmacy benefits
- An extensive suite of specialty insurance, including dental, disability, and other benefit solutions



Healthier workforce  
Lower health care costs



More informed and  
engaged employees



Increased productivity  
Decreased absenteeism



Significantly improved control  
of chronic conditions

## HMO plans

We offer a wide variety of HMO plans that deliver reliable coverage and access to some of the best doctors and hospitals in Massachusetts. With these plans, members must choose a primary care provider (PCP), and they need a referral to see specialists for covered services.

## HMO Blue New England plans

These plans offer coverage for providers throughout New England.

## Tiered network plans

### Blue Options

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

### 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 a tiered network



Lower premiums than comparable 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 work like a traditional HMO but with a limited set of network providers. These plans include doctors, facilities, and specialty hospitals that are recognized for providing lower-cost, high-quality care.



A limited network of recognized Massachusetts providers



Results-driven provider relationships



Noticeably lower health costs without increased cost-sharing



Emergency access to providers nationwide



Excellent service

## PPO plans

For employers who want greater flexibility for their employees, our PPO plans offer the reliable coverage you expect from Blue Cross along with more choices of doctors and hospitals — and no need for referrals.

Members don't need to choose a PCP, and they don't need a referral to see specialists for covered services.

## Consumer-directed health plans

Our consumer-directed health (CDH) plans give employees financial incentives to manage their costs, while rewarding premium reimbursements to businesses.

These plans have a deductible that members need to meet before the health plan begins to cover costs.

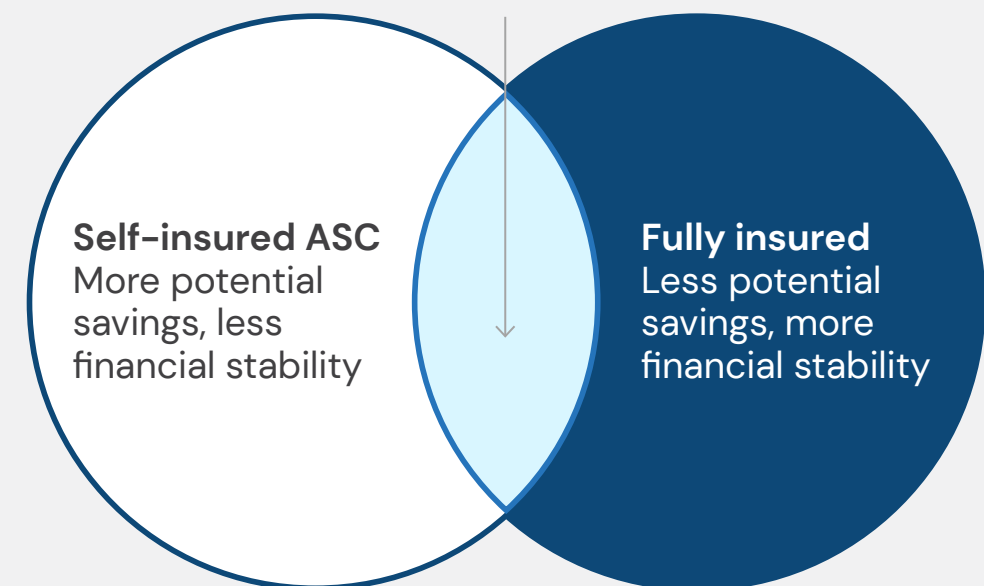
# An alternative funding arrangement to power your health plan

## Blue Funding Solution\*

The flexibility you need, and a solution to help manage monthly health care costs.

This limited-risk, self-funded option helps you maximize savings and manage cash flow with minimized risk by combining the predictable monthly payments of fully insured plans with the savings potential of a traditional, self-insured administrative contract (ASC).\*\*

### BLUE FUNDING SOLUTION



### Even more ways to save

With Blue Funding Solution, you get:

- A 10% vision discount
- Discounted health financial account rates
- An additional 1% discount to the expected claims rate



To learn more about Blue Funding Solution and which medical plans are compatible, contact our Inside Sales team at 1-888-723-4840 or [insidesales@bcbsma.com](mailto:insidesales@bcbsma.com).

1. Paul Fronstin, "Findings from the 2011 EBRI/MGA Consumer Engagement in Health Care Survey," EBRI Issue Brief, No. 365, December 2011.

\* For businesses with 10-99 enrolled employees

\*\* Employers should consult their own legal and benefits advisors about the benefits and risks of entering into a self-funded arrangement, including the ability to comply with HIPAA requirements, before making a decision.

Added-value benefits\*  
OFFERED BY THE RETAILERS ASSOCIATION OF MASSACHUSETTS, AT NO ADDITIONAL COST TO YOU



Group life insurance

**Financial protection for employees’ families**  
More than 20% of life insurance owners say they don’t have enough coverage.<sup>2</sup> With our \$10,000 group life insurance policy offering for all employees of Retailers Association of Massachusetts businesses with two or more medical subscribers,<sup>3</sup> we can help provide that financial security and assurance.

**A comprehensive benefit to retain top talent**  
Group life insurance is 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 it’s available in partnership with USABLE Life®, an independent company.

Hospital Indemnity Plan

Businesses with two or more subscribers, and their employees covered by Blue Cross, gain access to a Hospital Indemnity Plan. Through our partnerships with USABLE Life and the Retailers Association of Massachusetts, we can offer employees a benefit, paid directly to them, that they can use to help pay for any out-of-pocket expenses if they’re hospitalized. This program can help ease the financial burden of those unexpected emergencies.

\* Please see benefit summary for complete details.  
2. LL Global Inc., and Life Happens, “2017 Insurance Barometer,” 2017.  
3. Life insurance is being offered to employees enrolling in a Blue Cross Blue Shield of Massachusetts medical plan only. This benefit doesn’t cover family members.

Accident Recovery

The Accident Recovery plan from USABLE Life — available to businesses with two or more enrolled subscribers — offers your covered employees an additional layer of financial protection. This plan pays your employees directly in the event of a covered accident.

Plan highlights<sup>4</sup>



Accident treatment

**Doctor office visit**  
(per visit, up to two visits) \$125  
**Emergency treatment** \$125



Hospital care

**Initial hospitalization**  
\$1,000



Follow-up

**Doctor follow-up**  
(per visit, up to six visits) \$50  
**Physical therapy**  
(per visit, up to six visits) \$100

4. Please see benefit summary and certificate of coverage for complete list of services covered by the accident plan.





## Blue 20/20 vision coverage

Our Blue 20/20 plans\* provide your workforce with more choices, more value, and more flexibility. Features include:

- 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



### BENEFITS INCLUDE:

- \$10–copay eye exam
- \$25–copay lenses
- \$130 frames or contact lenses allowance



### FREQUENCY:

- Exam every 12 months
- Lenses or contact lenses every 12 months
- Frames every 24 months

### Enhanced vision coverage for enrolled kids under 19:

- Two fully covered eye exams at \$0 copay per benefit period
- One pair of replacement lenses (subject to prescription change) per benefit period
- Fully covered blue-light lenses\*\* treatment
- Fully covered standard polycarbonate lenses
- 35% off non-prescription blue-light glasses (new discount for enrolled kids under 19)

### Discounts and convenience

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

- To locate a network provider, employees visit [blue2020ma.com](http://blue2020ma.com) and select **Insight Network**.
- For added convenience, employees shop online for glasses at [glasses.com](http://glasses.com), [Oakley.com](http://Oakley.com), [Targetoptical.com](http://Targetoptical.com), [Lenscrafters.com](http://Lenscrafters.com), and [Ray-Ban.com](http://Ray-Ban.com), or shop for contacts at [contactsdirect.com](http://contactsdirect.com).

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 second pair of glasses
- 20% off non-prescription sunglasses

## Employee Assistance Program (EAP) offered through New Directions

Each member can receive up to five counseling sessions with an EAP provider (including the initial evaluation and assessment session) per issue, per year. A counseling session can include psychological counseling services, in-person visits, interactive video, interactive text, and/or interactive chat. Members also have access to an e-counseling platform, digital health solutions, and New Directions’ EAP website and app. The website and app offer the ability to chat with a Care Manager and/or Work-Life Specialist, to request an EAP counseling session, and to access an on-demand Resource Library with self-assessments and tools.

## EVEN MORE BENEFITS FOR YOU

### Your wellness program<sup>5</sup>

It pays to be healthy. The RAMHIC Wellness Program program helps control health care costs in one affordable, easy-to-execute solution. While promoting a healthier workforce, you’ll also see:



Reduced employee absenteeism



Better morale



Incentives that attract and retain talent



Up to \$300 in rewards for your employees

### How your program works

The RAMHIC Wellness Program is designed for Retailers Association of Massachusetts employers with 1-50 employees enrolled in a qualifying plan. Employees are rewarded up to \$300 each for taking an active role in their health.

Receive a 1% wellness reward administered by the Retailers Association cooperative

You can earn a financial reward equal to 1% of your medical premium by choosing Blue Cross through the Retailers Association of Massachusetts.

\* Blue 20/20 is administered by EyeMed Vision Care®, an independent vision benefits company.  
\*\* This applies to prescription lenses only.



## Dental Blue<sup>®6</sup>

### Good health starts at the top.

The connection is clear: good oral health leads to better overall health. Dental Blue offers you a total health solution for your employees, including quality and service you can count on.

#### We provide:

- A flexible, comprehensive suite of products designed to meet your needs and your budget
- Access to 93% of practicing dentists in Massachusetts and over 520,000 provider locations nationwide
- Proactive health solutions that include education and outreach, with a focus on total well-being
- One-stop shopping for enrollment and service: You're supported by our Account Service team through one point of contact, making it easy to streamline dental plan administration. Your employees have access to award-winning customer service, with one phone number to support all their needs, and you have the tools you need to manage enrollment with the Blue Cross medical plan.

6. Premium payments are the responsibility of the employer—they're not provided by the Retailers Association of Massachusetts.

## GeoBlue<sup>®6</sup>

Wherever and whenever they travel, your employees and their dependents will be covered with GeoBlue.

For additional health insurance coverage when vacationing or studying abroad, our affordable GeoBlue plans provide your employees and their dependents with easy access to a trusted network of providers and hospitals. Plus, there are no claim forms when they see a contracted provider. If you'd like to hear more about GeoBlue, request a proposal from your broker or account executive.

### Highlights

#### GeoBlue<sup>®</sup> Voyager

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

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

#### GeoBlue<sup>®</sup> Trekker

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

- Offers low premiums and two levels of coverage
- Covers unlimited, multi-trips (maximum of 70 days)
- Choice of medical limits
- Provides "pre-existing condition" coverage option





# Have QUESTIONS?

Contact our Inside Sales team at 1-888-723-4840  
or [insidesales@bcbsma.com](mailto:insidesales@bcbsma.com).



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