

# Leverage The Power of Blue



RAM  
RETAILERS ASSOCIATION  
OF MASSACHUSETTS





# Healthier Employees and Better Bottom Lines

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

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.



MASSACHUSETTS



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

## Blue Cross Blue Shield of Massachusetts



Across the Nation:

**2.9M**  
members



In Massachusetts:

**74**  
hospitals  
**35,500**  
providers



In New England:

**200**  
hospitals  
**42,000+**  
providers

## We Make Health Care Better for You and Your 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.

### Give Financial Peace of Mind

Added protection when the unexpected occurs, only available through Blue Cross. The Hospital Indemnity Plan and Group Life Insurance are included for all Retailers Association of Massachusetts' employers with two or more subscribers.

### Choose Two Plan Options

Blue Cross and the Retailers Association of Massachusetts give you the ability to choose from our full suite of products available in the small-group market\*.

### Receive 1% Off Premium Costs

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

# Consumer-Directed Health Plans

Our consumer-directed health plans give employees real financial incentives to manage their costs, while awarding premium reimbursements to 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.<sup>1</sup>

## Health Plans That Fit Your Needs

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.

All of 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: Choose Two

We offer two types of tiered network plans:  
Blue Options and Hospital Choice Cost Sharing (HCCS).

## 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.

## 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

# HMO Plans

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

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 Premier Value
  - HMO Blue New England \$1,000 Deductible with Copay
  - HMO Blue New England \$2,000 Deductible
  - HMO Blue New England \$2,000 Deductible with Copay
  - HMO Blue New England \$3,000 Deductible
  - HMO Blue New England Basic with Copay
  - HMO Blue New England Basic Saver
  - HMO Blue New England Saver \$2,000 Deductible
  - HMO Blue New England Saver \$3,000 Deductible
- 

These plans include 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 Premier Value with HCCS
  - HMO Blue New England \$500 Deductible with HCCS
  - HMO Blue New England \$1,000 Deductible with HCCS
  - HMO Blue New England \$1,500 Deductible with HCCS
  - HMO Blue New England \$2,000 Deductible with HCCS
  - HMO Blue New England \$3,000 Deductible with HCCS
- 

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

# 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, 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

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.

- HMO Blue Select \$1,000 Deductible
- HMO Blue Select \$1,000 Deductible with Copay
- HMO Blue Select \$2,000 Deductible
- HMO Blue Select Saver \$2,000 Deductible
- HMO Blue Select \$2,000 Deductible with Copay
- HMO Blue Select \$3,000 Deductible

# PPO Plans

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

These plans include HCCS. 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.

These plans have deductibles 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.

- Preferred Blue® PPO Options Deductible II
- Preferred Blue® PPO Options Deductible III
- Preferred Blue® PPO \$1,000 Deductible
- Preferred Blue® PPO \$2,000 Deductible
- Preferred Blue® PPO Saver \$2,000 (HSA Compliant)
- Preferred Blue® PPO Basic \$2,000
- Preferred Blue® PPO Saver \$3,000 (HSA Compliant)
- Preferred Blue® PPO Basic Saver (HSA Compliant)
- Preferred Blue® PPO \$3,000 Deductible with HCCS
- Preferred Blue® PPO \$500 Deductible with HCCS
- Preferred Blue® PPO \$1,000 Deductible with HCCS
- Preferred Blue® PPO \$2,000 Deductible with HCCS
- Preferred Blue® PPO \$3,000 Deductible with HCCS

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# 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, 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 experiencing unexpected emergencies.

# Blue 20/20

With our Blue 20/20 plans, and our partnership with EyeMed Vision Care<sup>®</sup>, 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

## 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

## 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, visit [blue2020ma.com](http://blue2020ma.com) and select Insight network.
- Shop online: visit [glasses.com](http://glasses.com) or [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 complete second pair of glasses
- 20% off non-prescription sunglasses

# 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 talent



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 and promote healthy living. The more employees that 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.



employers rewarded

**7.5%**

# The Value of Group Life Insurance

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

More than 20% of life insurance owners say they don't have enough coverage.<sup>1</sup> With a \$10,000 group life insurance policy offering for all Retailers Association of Massachusetts employees,<sup>2</sup> 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

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 is available in partnership with USable Life<sup>™</sup>, an independent company.

## GeoBlue<sup>®</sup>

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

For additional health insurance coverage when vacationing away from home 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.

### Highlights

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

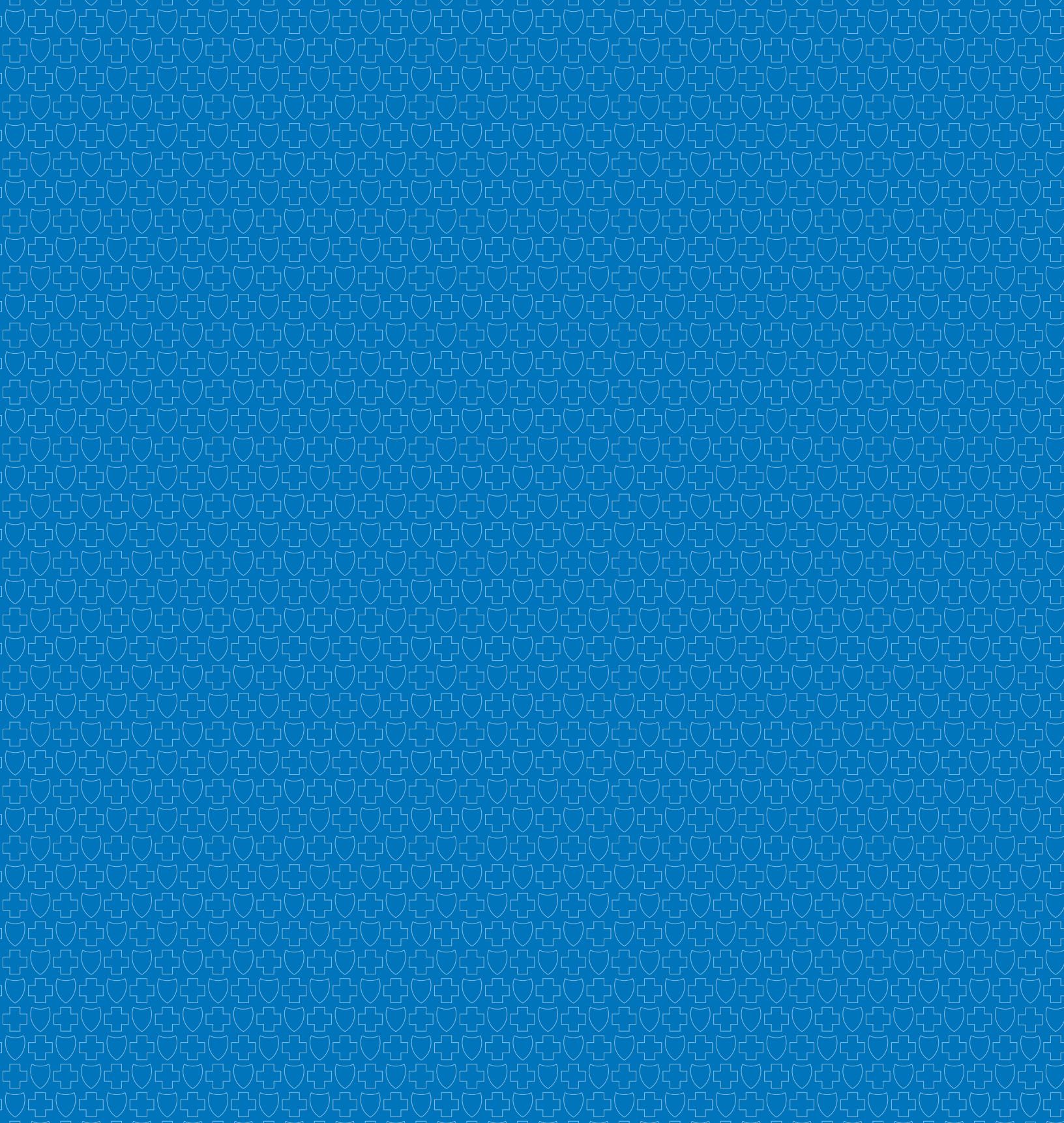
- Offers low premiums and two levels of coverage
- Covers unlimited, multi-trips (maximum of 70 days)
- Choice of medical limits
- Provides pre-existing condition coverage option

### Personalized Service

Members can call our dedicated GeoBlue line at  
1-855-GeoBlue for personalized service.

### Have questions?

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



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