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

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

Through our partnership, you’re backed by a 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 offer businesses 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.

ACROSS THE NATION: 2.9M members
IN MASSACHUSETTS: 74 hospitals
IN NEW ENGLAND: 200 hospitals
35,500 providers
42,000+ providers

TOP HEALTH PLAN
in Massachusetts for member satisfaction—5 YEARS IN A ROW

WE MAKE HEALTH CARE BETTER FOR YOU AND YOUR EMPLOYEES

EARN UP TO 7.5% IN PREMIUM REIMBURSEMENTS
With our Healthy Actions® program, 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.

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.**

OFFER FINANCIAL PEACE OF MIND AND BENEFITS SIMILAR TO LARGE GROUP EMPLOYERS
Added protection, at no additional cost, for Blue Cross members of the Retailers Association of Massachusetts Health Insurance Cooperative:
• Group Life Insurance Policy
• The Hospital Indemnity Plan
• Accident Coverage
• Vision Benefits
• Employee Assistance Program
• Fees waived for HealthEquity Personal Spending Account (PSA)

CHOOSE MEDICAL AND DENTAL PLAN OPTIONS
Blue Cross and the Retailers Association of Massachusetts give you the ability to choose from our full suite of medical and dental plans available in the small group market.*

FOR JD POWER AWARD INFORMATION, VISIT JDPWPOWER.COM/awards.

*Subject to valid plan combination guidelines.
**Subject to Division of Insurance approval.
CONSUMER-DIRECTED HEALTH (CDH) PLANS

Our CDH plans give employees financial incentives to manage their costs, while awarding premium reimbursements to businesses. Individuals in CDH plans are more likely to say they’ve developed a budget to manage health care expenses, checked service prices before getting care, and used an online cost-tracking tool.¹

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 high-quality quality health care to employees, while reducing businesses’ bottom lines.

Our health plans cover necessary preventive care, such as annual 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
- Multiple levels of pharmacy benefits
- An extensive suite of specialty insurance, including dental, disability, and other benefit solutions

NEW BENEFIT FOR 2022:
All fees waived for HealthEquity PSAs


Healthier workforce
More informed and engaged employees
Increased productivity
Significantly improved control of chronic conditions
YOUR PLAN OPTIONS

HMO PLANS
We offer a wide variety of plans including deductibles, Blue Options, Hospital Choice Cost Sharing (HCCS), and limited networks.

HMO BLUE NEW ENGLAND PLANS
Our HMO plans offer reliable coverage and access to some of 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 they need a referral to see specialists for covered services.

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 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 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.

These plans have a deductible that members need to meet before the health plan begins to cover costs. Members don't need to choose a PCP, and they don't need a referral to see specialists for covered services.
ADDED-VALUE BENEFITS*
OFFERED BY THE RETAILERS ASSOCIATION OF MASSACHUSETTS, AT NO ADDITIONAL COST TO YOU

The Value of Group Life Insurance

Financial Protection for Employees’ Families
More than 20% of life insurance owners say they don’t have enough coverage. With our $10,000 group life insurance policy offering for all employees of Retailers Association of Massachusetts businesses with two or more medical subscribers, 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

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 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.

Accident Recovery

The Accident Recovery plan offers your employees an additional layer of financial protection. Businesses with two or more subscribers, and their employees covered by Blue Cross, gain access to the Accident Recovery plan. This plan pays your employees directly in the event of a covered accident.

PLAN HIGHLIGHTS*

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

*Please see benefit summary for complete details.

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.

4. Please see benefit summary and certificate of coverage for complete list of services covered by the accident plan.
Reduced employee absenteeism
Better morale
Incentives that attract and retain talent
Up to 7.5% of your premium reimbursed
Up to $300 in rewards for your employees

IT PAYS TO BE HEALTHY

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

Healthy Actions 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.

HOW HEALTHY ACTIONS WORKS
Healthy Actions 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.

Employers can receive a reimbursement of up to 7.5% of their premium, based on employee success and participation rates.

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 modalities. 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.

Our Blue 20/20 plans combine with EyeMed Vision Care®, an independent vision benefits company, to 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

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 and select Insight Network.
• Shop online: employees visit glasses.com or 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

New Benefits for 2022:
All fees waived for HealthEquity PSAs

FREQUENCY:
Exam every 12 months
Lenses or Contact Lenses every 12 months
Frames every 24 months

BENEFITS INCLUDE:
$10 Copay Eye Exam
$25 Copay Lenses
$30 Frames or Contact Lenses Allowance

Retailers Association of Massachusetts accounts are required to offer the Healthy Actions program. The Healthy Actions program is an inexpensive investment, proven to help control health care costs and promote healthy living. The more employees who participate in Healthy Actions, the greater your reward.

RECEIVE A 1% WELLNESS REWARD ADMINISTERED BY THE 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.**

5. Additional cost to the employer
GeoBlue®

Wherever and whenever they venture, 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® 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

Dental Blue®

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
• Network access throughout Massachusetts and the nation
• 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.
HAVE QUESTIONS?
Contact Inside Sales at 1-888-723-4840 or insidesales@bcbsma.com.