



MASSACHUSETTS

# TOTAL BENEFITS SOLUTION

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



For J.D. Power award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

## 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.

### 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.\*

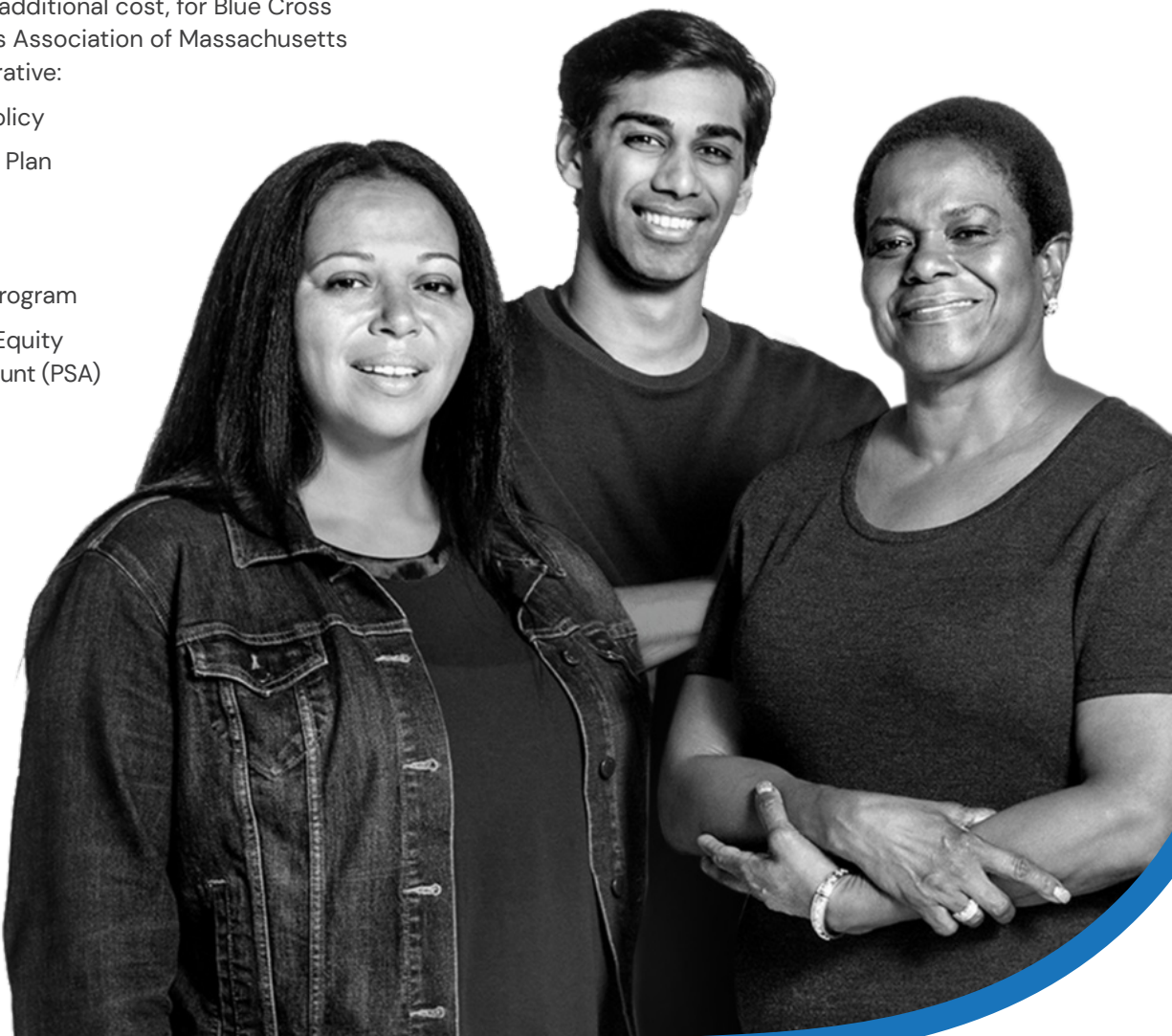
### RECEIVE A 1% WELLNESS REWARD ADMINISTERED BY THE RETAILERS ASSOCIATION COOPERATIVE

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)



\*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.<sup>1</sup>

NEW BENEFIT FOR 2022:

All fees waived for HealthEquity PSAs



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



Healthier workforce  
Lower health care costs



More informed and  
engaged employees



Increased productivity  
Decreased absenteeism



Significantly  
improved control of  
chronic conditions



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](http://ebri.org/pdf/briefspdf/EBRI_IB_12-2011_No365_CEHCS.pdf).



# 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.<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<sup>®</sup>, 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<sup>®</sup> 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 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<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 combine with EyeMed Vision Care<sup>®</sup>, 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



### 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

### 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**.
- Shop online: employees 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 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 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.

### NEW BENEFIT FOR 2022:

All fees waived for HealthEquity PSAs

## OTHER BENEFITS

### Healthy Actions<sup>®</sup> 5

#### 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:



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

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.

#### 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.

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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





## Dental Blue® 6

### 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.

## GeoBlue® 6

**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



## HAVE QUESTIONS?

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



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