



MASSACHUSETTS

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Get 3% Off Your Medical Premium

When you join the Retailers Association of Massachusetts Health Insurance Cooperative (RAMHIC).



The Value of Joining RAMHIC

Starting January 1, 2020, members of the RAMHIC will save three percent on medical premiums when choosing or renewing a Blue Cross Blue Shield of Massachusetts medical plan. By joining RAMHIC, you'll also have access to a suite of specialty insurance options:



Blue 20/20 Vision Care

Blue 20/20 offers employees significant savings for eyeglasses, contacts, and preventive care, such as eye exams. They also have access to one of the nation's largest vision care networks.



Healthy Actions[®]

Employees who join this program can earn up to \$300 for being active in their health, and you can get reimbursed up to 7.5% of your premium, based on employee participation and success.



Hospital Care*

This benefit is paid directly to employees if they or their covered family members are hospitalized. This coverage helps pay for expenses such as deductibles, copayments, food, housing, and childcare, and is available at no additional cost to employees.



GeoBlue[®] Travel Insurance

Employees and their families can travel in confidence knowing that they can get high-quality coverage in 190 countries and territories, with convenient access to English-speaking, western-trained doctors and hospitals.



Group Term Life*

With coverage up to \$10,000, your employees will have peace of mind knowing their families will be financially protected in case something happens to them. This coverage is available at no additional cost to employees.

Since 2012, more than **4,800 RAM members** have trusted Blue Cross for their health insurance.

How to Get Started

Talk to your broker or account executive about signing up for RAMHIC, and learn how to save three percent on your Blue Cross plan medical premium starting January 1, 2020.

*Plan must have two or more eligible employees.



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