



MASSACHUSETTS

# TOTAL BENEFITS SOLUTION





# 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 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

**35,500**  
providers



IN NEW ENGLAND:

**200**  
hospitals

**42,000+**  
providers

## TOP HEALTH PLAN

in Massachusetts for  
member satisfaction—  
4 YEARS IN A ROW



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

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

### EARN UP TO 7.5% IN PREMIUM REIMBURSEMENTS

With our Health Engagement programs, 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 3% OFF PREMIUM COSTS

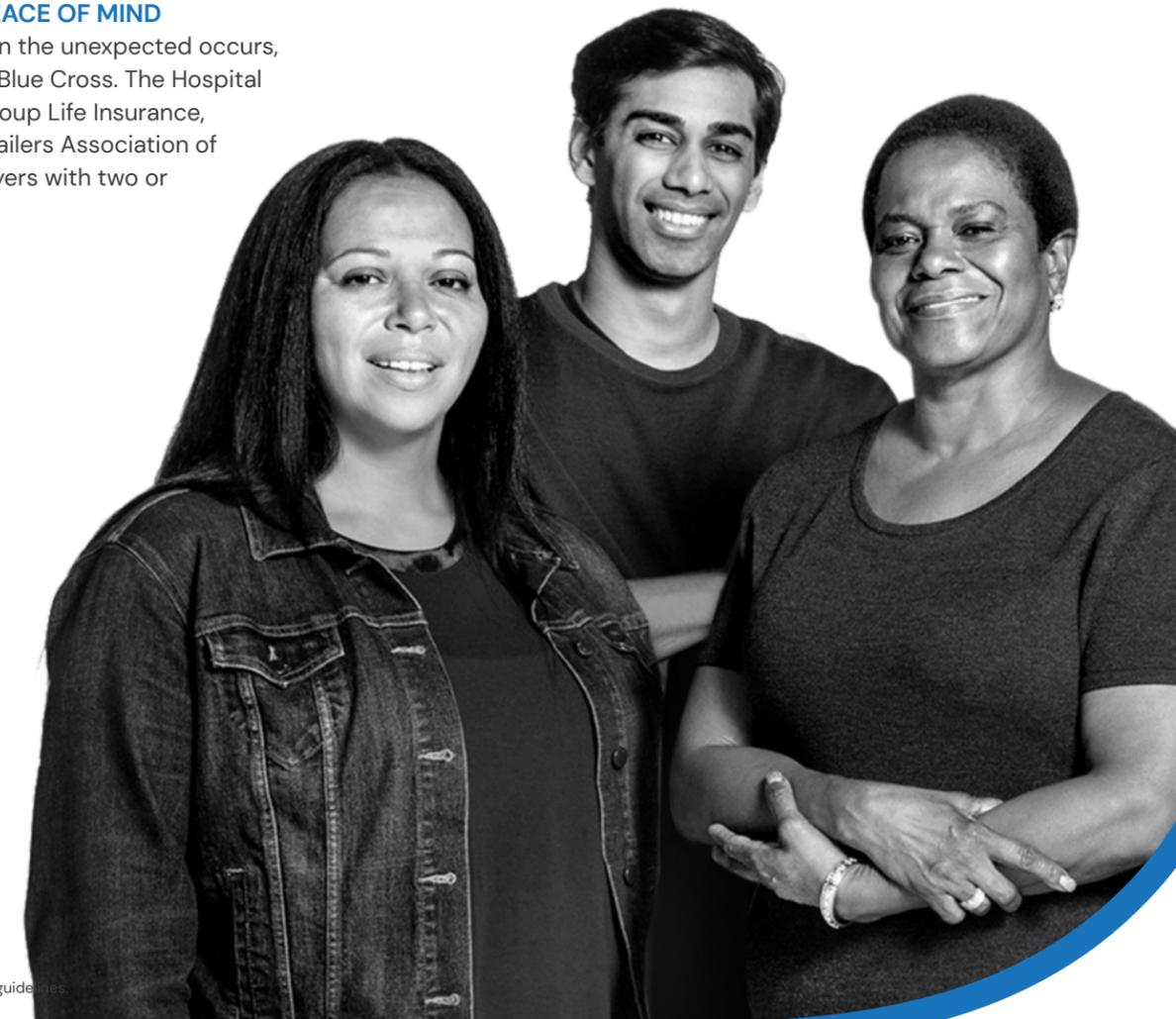
Choosing Blue Cross through Retailers Association of Massachusetts automatically gives your business a 3% discount on your premium.

### OFFER FINANCIAL PEACE OF MIND

Added protection when the unexpected occurs, available only 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 to the small-group market.\*



\*Subject to valid plan combination guidelines.

## CONSUMER-DIRECTED HEALTH (CDH) PLANS

Our CDH plans give employees real 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>



## 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 routine health checkups 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



Healthier workforce +  
Lower health care costs



More informed  
and engaged employees



Increased productivity +  
Decreased absenteeism



Significantly  
improved control of  
chronic conditions



<sup>1</sup> 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.

### BLUE OPTIONS

With our Blue Options plans, primary care providers (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 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



## CHOOSE TWO

### 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 PCP, and they 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 Total Deductible with Rx
- 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
- HMO Blue New England \$4,500 Deductible
- HMO Blue New England Saver \$4,500 (HSA Compliant)

### HCCS

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, and they need referrals to see specialists for covered services.

- 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
- HMO Blue New England Saver \$3,000 with Hospital Choice Cost Sharing (HSA Compliant)

With the following 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, and they need a referral to see specialists for covered services.

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

(continued)

## 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, which is smaller than the Blue Cross Blue Shield of Massachusetts HMO Blue provider network. Members have access to network benefits from only 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, with more choices of doctors and hospitals, and without the 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 don't need a referral to see specialists for covered services.

- Preferred Blue® PPO \$1,500 Deductible
- Preferred Blue® PPO \$2,000 Deductible
- Preferred Blue® PPO Saver \$2,000 (HSA Compliant)
- Preferred Blue® PPO Saver \$3,000 (HSA Compliant)
- Preferred Blue® PPO Basic Saver (HSA Compliant)
- Preferred Blue® PPO \$3,000 Deductible
- Preferred Blue® PPO \$4,500 Deductible
- Preferred Blue® PPO Saver \$4,500 (HSA Compliant)

The following 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 don't need to choose a PCP and don't need referrals to see specialists for covered services.

- Preferred Blue® PPO \$2,000 Deductible with HCCS
- Preferred Blue® PPO \$3,000 Deductible with HCCS



# ADDED-VALUE BENEFITS OFFERED BY THE RETAILERS ASSOCIATION OF MASSACHUSETTS, AT NO COST TO YOU



## The Value of Group Life Insurance

**Your employees' families will be financially protected.**

More than 20% of life insurance owners say they don't have enough coverage.<sup>1</sup> With our \$10,000 group life insurance policy offering for all employees of Retailers Association of Massachusetts members,<sup>2</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 is available in partnership with USAble Life<sup>SM</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>SM</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 experiencing unexpected emergencies.

1. LL Global Inc., and Life Happens, "2017 Insurance Barometer," 2017.  
2. Life insurance is being offered to employees only. This benefit does not cover family members.

## ADDITIONAL OPTIONS AVAILABLE

### Healthy Actions<sup>®</sup>

#### 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



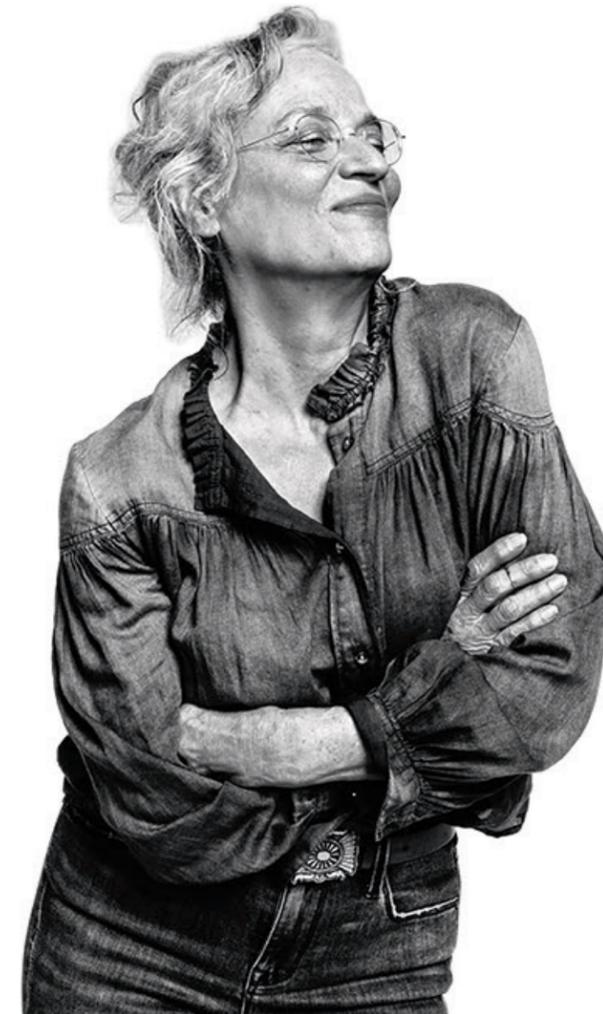
Incentives that attract and retain talent



Up to 7.5% of your premium reimbursed



Up to \$300 in rewards for your employees



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.

employees rewarded up to  
**\$300**

employers rewarded up to  
**7.5%**

## Blue 20/20 Vision Coverage

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 choices, 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—they 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 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, 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

## 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 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<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

## PERSONALIZED SERVICE

Members can call our dedicated GeoBlue line at **1-855-GEOBLUE**.



## HAVE QUESTIONS?

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



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