NEW RAM OFFERING:
LARGE GROUP BENEFITS FOR SMALL RETAIL EMPLOYERS

With Blue Cross Blue Shield of Massachusetts, you're backed by a health insurance leader that's uniquely positioned to improve health care. Blue Cross' unrivaled network of relationships with providers and others can mean deeper discounts and better care, as well as benefits that are customized to you.

In 2022, the Retailers Association of Massachusetts (RAM) Health Insurance Cooperative is bringing our small retailers even more large-group benefits. RAM employers or their employees now can take advantage of:

- Vision plan, administered by Blue 20/20*

- Employee Assistance Program, administered by New Directions, an independent company*

- Fee waiver for HealthEquity®˝ Personal Spending Account (available at renewal)**

- A 1% employer wellness reward, administered by the RAM Health Insurance Cooperative***

- Accident coverage, administered by USAble Life®˝, an independent company****

THE FOLLOWING RAM BENEFITS AND TERMS CONTINUE UNCHANGED

- $10,000 Group Life Insurance, administered by USAble Life****

- Hospital Indemnity plan, administered by USAble Life****

- Blue Cross subscribers must be enrolled in Healthy Actions®˝, Blue Cross Blue Shield's wellness program.

- Dental Blue® and GeoBlue® International Travel health insurance plans continue to be available to RAM member employees, at an additional cost to the employer

- RAM also offers employers: workers' compensation; a discount for credit card processing; legislative policy advocacy; and more

*Available to groups with 1–50 enrolled employees; coverage includes dependents
**Available to groups of 1–50 enrolled employees
***Available to groups of 1–50 enrolled employees, and in addition to any Healthy Actions earned incentive
****Available to groups with 2–50 enrolled employees, covering subscribers only

QUESTIONS?

For more information, contact Inside Sales at **1–888–723–4840** or **insidesales@bcbsma.com**.