



# grow with

## The Power of Blue



A partnership for healthier employees

# The Power of Blue

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 provide businesses with unique health care options that fit their individual needs.

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We know our customers.

That's why we're chosen more than any other brand locally.

Blue Cross Blue Shield of Massachusetts



Plan members:

**2.8M**  
members



In Massachusetts:

**75**  
hospitals  
  
**18,000**  
providers



Affiliations across  
New England:

**200**  
hospitals  
  
**42,000+**  
providers



# The Perfect Partnership for Healthier Employees and Better Bottom Lines

Serving the Commonwealth for a combined 170 years, Blue Cross Blue Shield of Massachusetts and the Retailers Association of Massachusetts are dedicated to providing the very best for businesses and their employees.

## **Earn up to 7.5% in Premium Reimbursements**

It pays to be healthy. Employees get rewarded for taking an active role in their health, and your business can earn up to 7.5% of your premium.

## **Get More Money Back**

Added protection only available through Blue Cross. Our Hospital Indemnity Plan is included for all Retailers Association of Massachusetts' employers with two or more subscribers. This plan puts money back in the pockets of businesses and their employees by covering emergency hospitalization, intensive care, and ambulance rides.

## **Choose Three Plan Options**

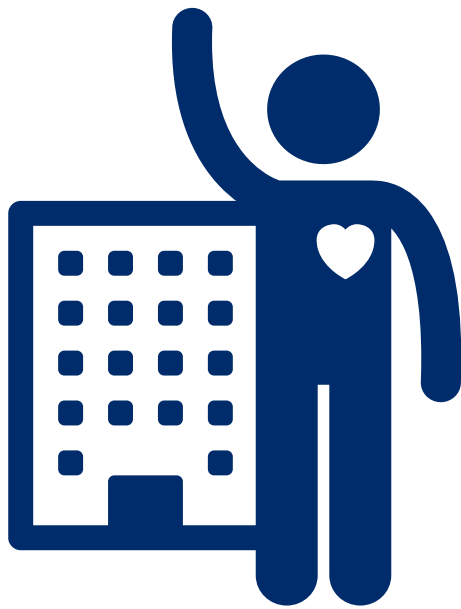
More options for individualized savings. Unlike traditional market choices, Blue Cross and the Retailers Association of Massachusetts give you the option to pick up to three medical plans, giving your employees more choices for their insurance.

## **Receive 1% Off Premium Costs**

The Blue Cross partnership premium discount. Choosing Blue Cross through Retailers Association of Massachusetts automatically gives your business a 1% discount off your premium.

# We Make Health Care Better for You and Your Employees

Since 2012, we've partnered with the Retailers Association of Massachusetts, helping more than 4,800 of their employees live healthier lives.



Helped  
**4,800**  
employees lead  
healthier lives

## Consumer-Directed Health Plans

**Our consumer-directed health plans give employees real financial incentives to manage their costs, while awarding premium reimbursements for businesses.**

Our approach to consumer-directed health plans combines all the elements employees need to be active, engaged health care purchasers. This strategy encourages employees to take a more active role in their care, and helps you to better manage health care costs.

**Individuals in consumer-directed health plans were more likely to say they developed a budget to manage health care expenses; checked service prices before getting care; and used an online cost-tracking tool.<sup>1</sup>**

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)

# Better Care for Employees, Better Bottom Line for Employers

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.



## Flexible Health Plans That Fit Business and Employee Needs

All our health plans cover necessary preventive care, such as annual well visits 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

# Your Plan Options

## HMO Plans

**Our HMO plans offer reliable coverage and access to the best doctors and hospitals in Massachusetts.**

### **Access Blue New England Basic Saver**

This plan gives members the option to go directly to a specialist or any doctor in the HMO Blue New England network without a referral. They just need to show their Blue Cross ID card for care.

### **HMO Blue New England \$2,000 Deductible with HCCS**

This plan includes a tiered network feature called Hospital Choice Cost Sharing (HCCS). Members pay different levels of cost (like copayments/co-insurance), for certain services depending on the hospital they choose to provide those services. Members must choose a primary care provider (PCP) to help guide their care.

### **HMO Blue New England Options Deductible II**

In this plan, 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 to help guide their care.

### **HMO Blue Select \$2,000 with Copay and/or HMO Blue Select \$3,000**

This health plan includes a limited provider network called HMO Blue Select. It provides access to a network that is smaller than the Blue Cross Blue Shield of Massachusetts HMO Blue provider network. In this plan, members have access to network benefits only from the providers in the HMO Blue Select network. This plan has 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.

## PPO Plans

**For employers who want more flexibility for their employees, our PPO plans offer the reliable coverage you expect from Blue Cross Blue Shield, with more choice in doctors and hospitals, without the need for referrals.**

### **Preferred Blue® PPO \$1,000 with HCCS and/or Preferred Blue® PPO \$2,000 with HCCS**

This plan includes a tiered network feature called HCCS. In this plan, members pay different levels of in-network costs (like copayments or co-insurance) for certain services depending on the tier of the hospital they choose to provide those covered services. This plan has a deductible that members need to meet before the health begins to cover costs. Members don't have to choose a PCP, but it's recommended to have a doctor to help guide their care.

## Tiered Network Plans

**Blue Cross offers two types of tiered network plans: Blue Options and Hospital Choice Cost Sharing.**

### Blue Options

With our Blue Options plans, PCPs and hospitals in Massachusetts are grouped into three tiers based on cost and quality scores. When members get care, the amount they pay is based on which tier their provider is in.

### 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 include a limited provider network. This type of plan works like a traditional HMO, but with a limited set of network providers. This plan includes doctors, facilities, and specialty hospitals that are recognized for providing lower-cost, quality care.**

**Members have access to network benefits from the providers within the HMO Blue Select Network.**

**Our limited network plans provide:**

- A limited network of recognized Massachusetts providers
- Results-driven provider relationships
- Noticeably lower health costs without increased cost sharing
- Emergency access to providers nationwide
- Lower cost, excellent service

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## 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 our Hospital Indemnity Plan, which helps control out-of-pocket costs in the event of a hospital stay. A service only available through Blue Cross, our Hospital Indemnity Program eases the financial burden of those experiencing unexpected emergencies.

### About the Hospital Indemnity Plan

For those hospitalized due to accident or illness, our Hospital Indemnity Plan provides coverage for hospitalization, intensive care, and ambulance rides to offset the costs of medical deductibles and copays to help better protect employees from the unexpected.

# Healthy Actions<sup>®</sup>

## It Pays to Be Healthy

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



Reduced  
employee  
absenteeism



Increased  
morale



Incentives that  
attract and  
retain workers



Up to 7.5% of  
your premium  
reimbursed



Up to \$300 in  
rewards for your  
employees

Our Healthy Actions program is an inexpensive investment proven to help control health care costs while promoting healthy living. The more employees 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 get rewarded **up to \$300** 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. With Healthy Actions, everybody benefits.

employees  
rewarded  
**\$300**

employers  
rewarded  
**7.5%**

## Have questions?

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

