

BLUE EDGE BUSINESSSM & THE VALUE OF BLUE

It's no longer just about finding a health plan. Today, small businesses are looking for an edge – a partner who can deliver real-time solutions that lower premium and claims costs, while improving the overall health of their workforce.

Blue Edge BUSINESS is a partnership developed with Business Resource Services (BRS) in order to meet Vermont businesses where they need it most.

WHAT BLUE EDGE BUSINESS INCLUDES:

- The benefits and services of our nationwide network of providers (EPO/PPO)
- Integrated reinsurance policy
- National Preferred Formulary for prescription drug coverage
- Health education and awareness support
- Preventive care program that pays your employees for participation

- Blue Health SolutionsSM, BCBSVT's suite of health management programs and services
- Award-winning customer and member service and support

BLUE EDGE BUSINESS

- Provides predictable and consolidated monthly payments that allow you to budget accordingly with no surprises
- Offers the ability to share in stop loss gains and positive group claims experience



Through BLUE EDGE BUSINESS you and your employees have access to:

- BlueCard®, the nation's most comprehensive provider network
- Best-in-class member experience
- Pharmacy programs to help you keep your costs down
- Case management, when you need us most
- Online tools and resources to help you take charge of your health and wellness

HOW BLUE EDGE BUSINESS WORKS

Predictable Maximum Cost
+ Blue Cross Medical Plans
= More Affordable Quality Health Care

MEMBER RESOURCE CENTER



- Check the status of a claim
- Print a temporary proof of coverage or order a new ID card
- Find a doctor
- View your Summary of Health Plan Payments and other contract documents to better understand your health care benefits

PHARMACY RESOURCE CENTER



- Compare the cost of a medication between pharmacies or home delivery
- Find a pharmacy near you or across the county
- Refill Home Delivery prescriptions online and check the status of orders
- View pharmacy benefit information

Provides administrative support:



An Independent Licensee of the Blue Cross and Blue Shield Association.

(800) 255-4550 | consumersupport@bcbsvt.com | www.bcbsvt.com



Blue Cross and Blue Shield of Vermont (BCBSVT) does not discriminate on the basis of race, color, national origin, age, disability, gender identity or sex.



For free language-assistance services, call (800) 247-2583.

Pour obtenir des services d'assistance linguistique gratuits, appelez le (800) 247-2583.

Para servicios gratuitos de asistencia con el idioma, llame al (800) 247-2583.

2022
PLANS

BLUE EDGE BUSINESS
HEALTH PLANS

PLAN BENEFITS		MEDICAL								PHARMACY			
Financial accounts		Individual plan deductible		Individual plan out-of-pocket maximum	Medical cost-sharing					Individual prescription deductible	Individual prescription out-of-pocket maximum	Prescription drugs cost-sharing	
Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA) (available only through an employer)	deductible is doubled for 2-person and family policies	deductible type (see below right for definitions)	out-of-pocket maximum is doubled for 2-person and family policies	preventive care: visit www.bcbsvt.com/preventive for the full list of preventive services covered at \$0	primary care provider or mental health visits	specialist visits	emergency room	inpatient	deductible is doubled and aggregate for 2-person and family policies when combined with medical	out-of-pocket maximum is doubled for 2-person and family policies	select wellness drugs (generic/ preferred/ non-preferred brands)	prescription drugs (generic/ preferred/ non-preferred brands)
	●	\$850	Stacked	\$4,500 medical plus \$1,400 Rx	\$0	\$30 co-payment per visit	\$50 co-payment per visit	Deductible, then \$500	Deductible, then 30% co-insurance	\$100	\$1,400	same as any other	\$5/deductible, then \$50/ 50%
	●	\$3,000	Stacked	\$8,150*	\$0	\$30 co-payment per visit	\$50 co-payment per visit	Deductible, then \$500	Deductible, then \$500 per day	\$0	\$1,400	same as any other	\$10/\$50/\$75
●	●	\$2,750	Aggregate	\$2,750*	\$0	Deductible, then no cost				combined with medical	\$1,400	\$5/40%/60%	deductible, then no charge
●	●	\$5,250	Aggregate	\$6,550*	\$0	Deductible, then 50% co-insurance				combined with medical	\$1,400	\$12/40%/60%	deductible, then \$12/40%/60%

*Your prescription drug and medical expenses accumulate to the overall out-of-pocket maximum.

BLUE EDGE BUSINESS application checklist

WHAT YOU NEED TO GET A QUOTE FOR BLUE EDGE BUSINESS:

- Broker of record, if not on file

Current BCBSVT groups:

- Group name and number

New to BCBSVT:

- Excel Census (to include: name, date of birth, sex, relationship to employee, enrollment tier, zip code)
- Claims data, if available

WHAT YOU'LL NEED TO ENROLL IN BLUE EDGE BUSINESS

- Signed Rate Sheet
- Signed Stop Loss Application
- Completed Group Enrollment Agreement
- Individual Enrollment Forms for new enrollees or a census (with employee plan selections)
- Check for first month's premium (only if new to BCBSVT)
- BRS Membership Form (new groups only)
- Single Case Agreement (broker use only)
- HRA Application and Forms (if applicable)

Once the items at left are signed and returned to BRS and Blue Cross, the below will be distributed to you for your signature:

- Stop Loss Fee Schedule
- Contract
- Stop Loss Policy (no signature required)

Contact BRS



Do you have questions about Business Resource Services (BRS) health care plans or any other BRS services? Would you like to learn more about how BRS can work with you? Please feel free to call, write or email BRS directly, or ask your broker for details.

For more information about BRS membership, contact:

Business Resource Services
P.O. Box 9367
South Burlington, VT 05407-9367

Phone: (802) 865-4560
Email: resources@brsvt.com
Web: www.brsvt.com

