

# BLUE EDGE BUSINESS<sup>SM</sup> & 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 support 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 Solutions<sup>SM</sup>, our 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

## HOW BLUE EDGE BUSINESS WORKS

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

Through Blue Edge Business, you and your employees have access to:

- BlueCard<sup>®</sup>, 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
- Check the status of a claim
- Print a temporary proof of coverage or order a new ID card
- Find a doctor and cost-transparency tools
- View your Summary of Health Plan Payments and other contract documents to better understand your health care benefits
- 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

## MEMBER RESOURCE CENTER



## PHARMACY RESOURCE CENTER



Provides administrative support:



**BlueCross BlueShield of Vermont**

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

(800) 255-4650 | [consumersupport@bcbsvt.com](mailto:consumersupport@bcbsvt.com) | [www.bluecrossvt.org](http://www.bluecrossvt.org)



Blue Cross and Blue Shield of Vermont (Blue Cross VT) 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.



# 2023 PLANS

## BLUE EDGE BUSINESS HEALTH PLANS

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

\*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
- 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 Blue Cross)
- Claims data, if available

### Current Blue Cross groups:

- Group name and number

### New to Blue Cross:

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

### 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 Blue Cross)
- 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