

Blue Edge Business

Where you have choices, predictability, and a strong partner



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01 INTRODUCTION TO BLUE EDGE BUSINESS

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

We designed Blue Edge Business specifically for small businesses in Vermont with five or more enrolled employees offering you the power and stability of one of the nation's most recognizable, trusted brands. With easy access to help and support for the everyday and the unexpected.

To learn more about Blue Edge Business, contact your local Broker or Northeast Insurance Broker Services to request a quote and enroll:

NIBS
Phone: (802) 862-4865
Email: beb@nibsvt.com
Web: brsvt.com

AS A NOT-FOR PROFIT, OUR FOCUS IS ON VERMONT SMALL BUSINESS AND OUR MEMBERS. Small business is our backbone, and our partnership empowers you with access to a Vermont-based account manager who can guide you with informed decisions using data and reports. This partnership keeps your business' health goals moving forward.



02 GIVE YOUR BUSINESS AN EDGE

As Vermont's only local, non-profit health plan company, our focus and priority are you, your employees, and their families. With Blue Edge Business and Benefit Design Options – The Choice is Yours.

Blue Edge Business Includes:



FINANCIAL PREDICTABILITY

Predictable and consolidated monthly rates that allow you to budget accordingly.



INTEGRATED STOP LOSS

Health and wellness benefits and an integrated stop loss policy with the ability to share in stop loss gains and positive group claims experience.



FLEXIBILITY & CHOICES

An alternative benefit package to Qualified Health Plans with options you can choose from. Integrated reinsurance policy.



VERMONT-BASED ACCOUNT MANAGEMENT

With 150 years of combined service – our account managers live across the state, have children in local schools, volunteer their time in our communities, and all pride themselves on taking good care of you.



BE WELL VERMONTSM PORTAL

The Be Well Vermont digital platform to engage and motivate employees to participate in healthier behaviors.



EDUCATION & RESOURCES

Personalized support with a registered nurse or licensed social worker through care management programs – from healthy goal setting to managing chronic or acute conditions.



AWARD-WINNING CUSTOMER SERVICE

Support delivered by Vermonters based in Berlin, Vermont.

We're Vermonters too. 70% of Our Business are Small, Vermont businesses.

As Vermont's only local health plan it means we understand Vermont and the challenges and rewards for doing business in our small, but mighty state. Blue Edge Business is designed specifically for small businesses in Vermont with five or more enrolled employees, offering a big benefit package at a budget-friendly price point with a lot of great value. Here's how we give your business an edge:

1

FINANCIAL PREDICTABILITY & PEACE OF MIND

We give you choices that work using a simplified, data-informed solution that creates cost predictability.

- With predictability of your monthly costs, you get the expected results of your claims settlement up front, so you have lower monthly billed rates.
- Potential savings returned to your business based upon improvements of your population, you may receive a return of 50% of the excess funding at the end of the year. If health costs exceed expectations, there are no penalties.
- The plans are all HRA and/or HSA compatible.

2

BENEFIT DESIGN OPTIONS WITH A LOT OF VALUE

Build a health care plan that works for you, and your employees, with options and a choice between CDHP or copay plans.

- Plan Option 1: The CDHP plans offer two different levels of deductible. With a CDHP plan, all services are subject to the deductible, except preventive care services.
- Plan Option 2: The Copay plans have set copay amounts for office visits, and deductibles for other services such as outpatient surgery and inpatient hospital stays, except preventive care services.
- When received in-network, these preventive care services are at no cost to members. Preventive Care Services examples include:
 - Check-ups – wellness visits for members and their family
 - Screenings – blood pressure, cholesterol, diabetes, mammograms, colonoscopies and more
 - Standard immunizations – flu, tetanus, MMR, etc.

3

ADDITIONAL SAVINGS FOR YOUR EMPLOYEES

Our plans help your employees save money with:

- **Negotiated Discounts with Local Vermont Providers:** Our unique relationships with Vermont providers allow us to actively contract and negotiate with them to ensure their charges for services remain competitive, and Vermonters have access to the best medical care available.
- **Network Providers:** Our plans provide access to the largest network of providers in Vermont and the U.S. and to hospitals in more than 200 countries and territories around the world through the Blue Cross Blue Shield Global Core[®] Program.
- **Cost Transparency Tool:** Our tool allows employees to research the relative cost of over 1,600 services before they see a provider. The tool also shows their year-to-date out-of-pocket costs and addresses CMS provider and facility quality measures. To learn more, log in to the Member Resource Center at www.bluecrossvt.org/mrc
- **Prescription Drug Program:** With our Vermont Blue Rx prescription drug program your employees can better manage their prescriptions. Employees have peace of mind knowing our systems automatically alerts our team of any identified gaps in care or any contraindications between medications. To learn more about medications covered and pharmacy locations please go to www.bluecrossvt.org/pharmacies-medications.

03 THE CHOICE IS YOURS –

BLUE EDGE BUSINESS BENEFIT DESIGN OPTIONS

Blue Edge Business gives you the choice of four benefit plan packages that include access to the largest network of providers in Vermont—and the nation—a caring member experience from Vermont-based staff, pharmacy programs to help keep costs down, case management when your employees need us most and online tools and resources to help your employees take charge of their health and wellness. The plans are all HRA and/or HSA compatible.

OPTION 1: CDHP PLANS

The CDHP plans offer two different levels of deductible. On these plans, all services are subject to the deductible (except preventive care). For two-person or family plan coverage, the amounts below are double.

Plan Designs	Individual Plan Deductible	Individual Plan Out-of-Pocket Maximum
CDHP 1	\$3,000	\$3,000
CDHP 2	\$6,550*	\$6,550*

* An individual would pay no more than \$9,200.

OPTION 2: COPAY PLANS

The copay plans have set copay amount for office visits and deductibles for other services such as outpatient surgery and inpatient hospital stays (except preventive care).

Plan Designs	Individual Plan Deductible	Individual Plan Out-of-Pocket Maximum	Office Visits
Copay 1	\$850	\$4,500 medical \$1,650 pharmacy	\$30 PCP/MH \$50 specialist
Copay 2	\$3,000	\$9,200	\$30 PCP/MH \$50 specialist

For a more complete list of benefits and member cost shares please visit <https://brsvt.com/blue-edge-business> or refer to the Summary of Benefits and Coverage (SBC).

READY TO LEARN MORE ABOUT BLUE EDGE BUSINESS?

Contact your local Broker or Northeast Insurance Broker Services to request a quote and enroll:

Phone: (802) 862-4865
 Email: beb@nibsvt.com
 Web: brsvt.com



BLUE EDGE BUSINESS – APPLICATION CHECKLIST FOR BROKERS

Whether moving over from another funding arrangement within Blue Cross or new to Blue Cross, we can help. Use the checklist below, or you can find these forms online at brsvt.com.

WHAT YOU NEED TO GET A BLUE EDGE BUSINESS QUOTE:	WHAT YOU WILL NEED TO ENROLL IN BLUE EDGE BUSINESS:	
<p>Current Blue Cross groups:</p> <ul style="list-style-type: none"> • Broker of record, if not on file. • Group name and number <p>New to Blue Cross:</p> <ul style="list-style-type: none"> • Broker of record • Group Member level • Census submitted on required template • Claims data, if available • SBCs, if applicable 	<ul style="list-style-type: none"> • 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) 	<p>Once the items at left are signed and returned to your broker and Blue Cross, the following will be distributed to you for your signature:</p> <ul style="list-style-type: none"> • Stop Loss Fee Schedule • Contract • Stop Loss Policy (no signature required)

04

HEALTHCARE MADE SIMPLE

We're Here for You – Helping Employees Access Care.

Navigating the health care system can be challenging and confusing. We make it simple with 24/7 access to online resources that provide guidance and information to help your employees use their benefits, manage their health, and get the most out of their health care dollars.



MEMBER RESOURCE CENTER

Your employees have access to all of their health plan information inside the Member Resource Center. Once they have set-up their online account, they can:

- 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



PHARMACY RESOURCE CENTER

With our Vermont Blue Rx, your employees have the ability to:

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



AWARD WINNING CUSTOMER SERVICE

Need additional guidance? Our award winning and nationally recognized and Vermont-based customer service is available Monday-Friday from 7:00 a.m. to 6:00 p.m., to provide expert service and guidance to your employees. We believe in building trust and acting with integrity. When your employees call our customer service team, we work to resolve the call the first time.



COMMUNITY EVENTS – PROVIDING OPPORTUNITIES FOR ALL VERMONTERS

- Our signature events encourage family time, physical activity, and respect for the beauty that abounds in Vermont. From Apple Days in the fall to Hike Bike & Paddle in the summer, our year-round events are open to the public and free. To learn more about our event series, visit www.bluecrossvt.org/events



24/7 TELEMEDICINE

- Care anywhere, anytime. Visit a doctor or mental health service provider online via the AmWell® app accessible through www.bluecrossvt.org/find-doctor/telemedicine-care



CARE MANAGEMENT – WITH ACCESS TO CARE SPECIALISTS

- When an employee faces a new diagnosed medical condition, a new pregnancy, or the difficult decisions one must make at the end-of-life, our caring Vermont-based case management staff help your employees find the right care at the right time for their situation, regardless of their age, sex, or gender identity. For more information, please go to www.bluecrossvt.org/health-community/your-health-and-wellness/help-managing-your-health

Contact Northeast Insurance Broker Services, or your local Broker, to request a quote and enroll.

Phone: (802) 862-4865

Email: beb@nibsvt.com

Web: brsvt.com



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Non-discrimination Disclaimer Notice

bluecrossvt.org



DISCLAIMERS

General Exclusions

While your health plan covers a broad array of necessary services and supplies, it doesn't cover every possible medical expense. If you would like to review the list of general exclusions before enrolling, visit **bluecrossvt.org/contracts**, click on the plan in which you are enrolling and read the chapter entitled "General Exclusions." Once you enroll, you will receive an Outline of Coverage and a link to your Certificate of Coverage. Please read both carefully as they govern your specific benefits.

How We Protect Your Privacy

The law requires us to maintain the privacy of your health information by using or disclosing it only with your authorization or as otherwise allowed by law. You may find information about our privacy practices at **bluecrossvt.org/privacypolicies**.

NOTICE: Discrimination is Against the Law

Blue Cross[®] and Blue Shield[®] of Vermont (Blue Cross VT) and its affiliate The Vermont Health Plan (TVHP) comply with applicable federal and state civil rights laws and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, age, disability, gender identity or sex, ethnicity, sexual orientation, or HIV-status.

Blue Cross VT provides free aids and services to people with disabilities to communicate effectively with us. We provide, for example, qualified sign language interpreters and written information in other formats (e.g., large print, audio or accessible electronic format).

Blue Cross VT provides free language services to people whose primary language is not English. We provide, for example, qualified interpreters and information written in other languages.

If you need these services, contact
civilrightscoordinator@bcbsvt.com.

If you believe that Blue Cross VT has failed to provide these services or discriminated in another way based on race, color, national origin, age, disability, gender identity or sex, ethnicity, sexual orientation, or HIV-Status, you can file a grievance with: Kienan D. Christianson, Civil Rights Coordinator, P.O. Box 186, Montpelier, VT 05601-0186, call (800) 247-2583 (TTY/TDD: 711), fax (802) 229-0511, or email **civilrightscoordinator@bcbsvt.com**. You can file a grievance in person, by mail, via fax, or by email. If you need help filing a grievance, Kienan D. Christianson, Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically or through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F,
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<https://www.hhs.gov/ocr/complaints/index.html>

**For free language-assistance service,
call (800) 247-2583 (TTY/TDD: 711).**

ARABIC

للحصول على خدمات المساعدة اللغوية المجانية ، اتصل
(800) 247 2583 (TTY/TDD: 711).

lilhusul ealaa khadmat almusaeadat
allughawiat almajaaniat, atasal
(800) 247-2583 (TTY/TDD: 711).

CHINESE

如需免费语言协助服务，请致电，
(800) 247-2583 (TTY/TDD: 711).

Rú xū miǎnfèi yǔyán xiézhù fúwù, qǐng
zhìdiàn (800) 247-2583 TTY/TDD: 711).

CUSHITE (OROMO)

Tajaajila gargaarsa afaanii bilisaa
argachuuf, (800) 247-2583
(TTY/TDD: 711) bilbili.

FRENCH

Pour des services d'assistance
linguistique gratuits, appelez le
(800) 247-2583 (TTY/TDD: 711).

GERMAN

Für kostenlose
Sprachunterstützungsdienste rufen Sie
(800) 247-2583 (TTY/TDD: 711) an.

ITALIAN

Per i servizi di assistenza linguistica gratuiti, chiamare il numero (800) 247-2583 (TTY/TDD: 711).

JAPANESE

無料の言語支援サービスについては、(800) 247-2583 (TTY/TDD: 711).

Muryō no gengo shien sābisu ni tsuite wa, (800) 247-2583 (TTY/TDD: 711) made o denwa kudasai.

NEPALI

निःशुल्क भाषा-सहायता सेवाहरूको लागि, कल गर्नुहोस्, (800) 247-2583 (TTY/TDD: 711). Niḥśulka bhāṣā-sahāyatā sēvāharūkō lāgi, kala garnuhōs (800) 247-2583 (TTY/TDD: 711).

PORTUGUESE

Para serviços gratuitos de assistência linguística, ligue para (800) 247-2583 (TTY/TDD: 711).

RUSSIAN

Чтобы получить бесплатную языковую помощь, позвоните по телефону (800) 247-2583 (TTY/TDD: 711).

SERBO-CROATIAN (SERBIAN)	За бесплатне услуге језичке помоћи позовите (800) 247-2583 (TTY/TDD: 711). Za besplatne usluge jezičke pomoći pozovite (800) 247-2583 (TTY/TDD: 711).
SPANISH	Para servicios gratuitos de asistencia lingüística, llame al (800) 247-2583 (TTY/TDD: 711).
TAGALOG	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 247-2583 (TTY/TDD: 711).
THAI	สำหรับบริการช่วยเหลือด้านภาษาฟรี โทร,(800) 247-2583 (TTY/TDD: 711). Sǎhr̄ab brikār ch̄wyh̄elūx dān phās'ā frī thor (800) 247-2583 (TTY/TDD: 711).

UKRAINIAN

Щоб отримати безкоштовні мовні послуги, телефонуйте

(800) 247-2583 (TTY/TDD: 711).

Shchob otrymaty bezkoshtovni movni posluhy, telefonuyte

(800) 247-2583 (TTY/TDD: 711)

VIETNAMESE

Đối với các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi

(800) 247-2583 (TTY/TDD: 711).