

Blue Edge Business

A health plan that offers partnership, choices, and predictability.



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01
INTRODUCTION TO
BLUE EDGE BUSINESS

Blue Edge Business is a partnership developed with Business Resource Services (BRS).

Designed specifically for small businesses in Vermont with five or more employees, Blue Edge Business gives your organization the ability to offer employees a variety of health plans, predictable cost, and valuable benefit design options.

To learn more about Blue Edge Business, contact your local Broker or Business Resource Services (BRS) to request a quote and enroll:

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

At Blue Cross and Blue Shield of Vermont, we know small businesses are the backbone of Vermont. Through the BRS partnership, you are supported by your broker and a locally based account manager from Blue Cross VT to help you make informed decisions through data and reporting. This partnership keeps your business' health goals on target.



02 GIVE YOUR BUSINESS AN EDGE

As Vermont's only local, non-profit health plan, our focus and priority are you, your employees, and their families. With Blue Edge Business, the choice is yours.

Blue Edge Business Includes:

47%
of Blue Edge Business
groups received an average
claim settlement of
\$11,100

77%
of Blue Edge Business
groups received a distribution
amount averaging
\$5,400

*Distributions and settlements based on
a 4-year performance from 2020-2023.*



PREDICTABLE COST

The same rates every month allow you to budget accordingly.



PERFORMANCE SETTLEMENT RETURN

There is potential for your organization to receive a return, like a dividend, based upon the performance of groups enrolled in Blue Edge Business.



LARGEST NETWORK OF PROVIDERS

Our plans provide access to the largest network of providers in Vermont, U.S., and globally.



PLAN CHOICES

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



INTEGRATED STOP-LOSS

Stop-Loss provides a safety net against catastrophic or unexpectedly high medical claims, potentially shielding your organization from massive financial loss.



VERMONT-BASED ACCOUNT MANAGEMENT

With 150 years of combined service — our account managers live in Vermont, have children in local schools, volunteer their time in our communities, and pride themselves on supporting you.

We're Vermonters too and 70% of our customers are small, Vermont businesses.

We understand Vermont and the challenges and rewards for doing business in our small, but mighty state. Learn how Blue Edge Business offers a comprehensive benefits package at a budget-friendly price that delivers real value for you and your employees.

1

PREDICTABLE COST AND PEACE OF MIND

Receive monthly rates that are the same amount each month. No surprises or budgeting challenges.

- With predictable monthly cost, you get the expected results of your claims settlement up front, so you have lower monthly billed rates.
- Health and wellness benefits, where subscribers can earn rewards for participating in health and wellness activities.
- An integrated stop-loss policy
- Based upon group claim performance, you may receive a return of 50% of the excess funding at the end of the year. If health care costs exceed expectations, there are no penalties.
- Flexibility to add or remove certain mandates and assessments.
- Choice of your Rx formulary list through Vermont Blue RxSM, maximizing savings while providing medications needed to stay healthy.
- Plans that are HRA and/or HSA compatible.

2

BENEFIT DESIGN OPTIONS THAT DELIVER VALUE

Build a health plan that works for you, and your employees.

- **Plan Option 1:** The Co-pay plans have set co-pay amounts for office visits, and deductibles for other services such as outpatient surgery and inpatient hospital stays, except preventive care services.
- **Plan Option 2:** The CDHP plans offer two different levels of deductible. With a CDHP plan all services are subject to the deductible, except preventive care services.
- With both plan options, when preventative care services are received in-network, there is no cost to members.
- Examples of Preventative Care Services 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.

- **Negotiated Discounts with Local Vermont Providers:** Our unique relationships with providers allow us to actively contract and negotiate with them to ensure their charges for services remain competitive and your employees have access to the best medical care available.
- **Network Providers:** Our plans provide access to the largest network of providers in Vermont, the U.S., and globally through the Blue Cross Blue Shield Global Core[®] Program.
- **Cost Transparency Tool:** Our tool allows employees to research the cost of over 1,600 services before

they seek care. The tool also shows their year-to-date out-of-pocket costs and provides provider and facility quality measures. To learn more, log in to the Member Resource Center (MRC) at 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 team will identify gaps in care or any contraindications between medications. To learn more about medications covered and pharmacy locations, please go to bluecrossvt.org/pharmacies-medications.

03

THE CHOICE IS YOURS

BENEFIT DESIGN OPTIONS

You have the choice of four benefit plan packages that provide access to the largest network of providers in Vermont and the U.S.

OPTION 1: CO-PAY PLANS

All plans are HRA and/or HSA compatible.

Plan Designs	Individual Plan Deductible	Individual Plan Out-of-Pocket Maximum	Office Visits
Co-pay 1	\$850	\$4,500 medical \$1,700 pharmacy	\$30 PCP/MH \$50 specialist
Co-pay 2	\$3,000	\$10,150	\$30 PCP/MH \$50 specialist

OPTION 2: CDHP PLANS

Members also receive support from a Vermont-based customer service team, pharmacy programs to minimize expenses, care management services to support your employees, and online tools and resources to help your employees take charge of their health and wellness.

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 \$10,150.

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) 865-4560
Email: resources@brsvt.com
Web: brsvt.com



ENROLLMENT CHECKLIST

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 QUOTE:	WHAT YOU WILL NEED TO ENROLL:	WHAT HAPPENS AFTER YOU ENROLL:
Current Blue Cross groups: • Broker of record, if not on file. • Group name and number New to Blue Cross: • Broker of record • Group Member level census submitted on required template • Claims data, (2-years) if available • Summary of Benefits and Coverage (SBCs) for current plan designs	• 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 you've returned the required documents to BRS and Blue Cross VT, we will send you the following items for your signature: • Stop-Loss Fee Schedule • Contract • Stop-Loss Policy

04 HEALTHCARE MADE SIMPLE

We're Here for Your Employees

We understand that health care can be challenging. To help make it easier, we offer 24/7 access to online resources where your employees can manage their benefits and get the most out of their health care dollars.



MEMBER RESOURCE CENTER (MRC)

Your employees have access to all their health plan information inside the MRC. 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 can:

- Compare the cost of a medication between pharmacies or home delivery
- Find a nearby pharmacy, locally or nationally
- Refill home delivery prescriptions online and check the status of orders
- View pharmacy benefit information, print temporary proof of coverage, or order a new ID card



AWARD-WINNING CUSTOMER SERVICE

- Need additional guidance? Our award-winning, 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.



COMMUNITY ENGAGEMENT – PROVIDING OPPORTUNITIES FOR ALL VERMONTERS

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



24/7 TELEMEDICINE

- Virtual care at any time and anywhere, from urgent care to mental health services. Learn more at bluecrossvt.org/telemedicine.



CARE MANAGEMENT – WE ARE CARE SPECIALISTS

- When an employee faces a newly 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 bluecrossvt.org/health-community/your-health-and-wellness/help-managing-your-health



BE WELL VERMONTSM PORTAL

- Our digital platform, Be Well Vermont, is engaging and helps motivate your employees to develop and participate in healthier behaviors.



EDUCATION & RESOURCES

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

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

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 Whitney Standefer-Smith, civilrightscordinator@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: Whitney Standefer-Smith, Civil Rights Coordinator, P.O. Box 186, Montpelier, VT 05601-0186, call (800) 247-2583 (TTY/TDD: 711), fax (802) 229-0511, or email civilrightscordinator@bcbsvt.com. You can file a grievance in person, by mail, via fax, or by email. If you need help filing a grievance, Whitney Standefer-Smith, the 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>

ARABIC	For free language-assistance services, call (800) 247-2583. للحصول على خدمات المساعدة اللغوية المجانية، اتصل على الرقم المجانية، (800) 247-2583 lilhusul ealaa khadmat almusaeadat allughawiat almajaaniat, atasal (800) 247-2583.
CHINESE	如需免费语言协助服务，请致电，(800) 247-2583. Rú xū miǎnfèi yǔyán xiézhù fúwù, qǐng zhìdiàn (800) 247-2583.
CUSHITE (OROMO)	Tajaajila gargaarsa afaanii bilisaa argachuuf, gara (800) 247-2583 bilbili.
FRENCH	Pour des services d’assistance linguistique gratuits, appelez le (800) 247-2583.
GERMAN	Für kostenlose Sprachunterstützungsdienste rufen Sie (800) 247-2583 an.
ITALIAN	Per i servizi di assistenza linguistica gratuiti, chiamare il numero (800) 247-2583.
JAPANESE	無料の言語支援サービスについては, (800) 247-2583.
NEPALI	निःशुल्क भाषा-सहायता से बाह्रू को लागि, केल गर्नुहोस् Nihsulka bhasa sahayata sevaharuko lagi (800) 247-2583 ma kala garnuhos.
PORTUGUESE	Para serviços gratuitos de assistência linguística, ligue para (800) 247-2583.
RUSSIAN	Чтобы получить бесплатную языковую помощь, позвоните по телефону (800) 247-2583.
SERBO-CROATIAN (SERBIAN)	Za besplatne usluge jezičke pomoći pozovite (800) 247-2583. Za besplatne usluge jezičke pomoći pozovite (800) 247-2583.
SPANISH	Para servicios gratuitos de asistencia lingüística, llame al (800) 247-2583.
TAGALOG	Para sa libreng serbisyonang tulong sa wika, tumawag sa (800) 247-2583.
THAI	สำหรับการบริการช่วยเหลือด้านภาษา, โทร.ได้ทีเบอร์,(800) 247-2583 ฟรี. Sāhṛab brikār chwyḥelṇx dān phās’a frī thor (800) 247-2583.
UKRAINIAN	Щоб отримати безкоштовні (800) 247-2583. Shchob otrymaty bezkoshtovni (800) 247-2583
VIETNAMESE	Đối với các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi (800) 247-2583.