

BLUE EDGE BUSINESSSM THE CHOICE IS YOURS.

Built With More Value. Made for Our Neighbors.

As Vermont’s only local nonprofit health plan, we understand Vermont and the challenges and rewards for doing business here. Blue Edge Business is a partnership developed with Business Resource Services (BRS) and is designed specifically for small businesses in Vermont with five or more enrolled employees, offering a comprehensive benefit package at a budget-friendly price that delivers real value for you and your employees.

Blue Edge
Business Features



PREDICTABLE COST
You'll receive predictable and consolidated monthly rates that allow you to budget accordingly.



PERFORMANCE SETTLEMENT RETURN
There is potential for your organization to receive a return, like a dividend, based on 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, the U.S., and globally.

Blue Edge
Business Includes



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.



Blue Edge Business Gives Your Employees Access to:



NETWORK OF PROVIDERS

Your employees will have access to the largest network of providers in Vermont, the U.S., and globally through the Blue Cross Blue Shield Global Core® program.



BE WELL VERMONTSM PORTAL

Engaging and motivating employees to develop and participate in healthier behaviors with our Be Well Vermont digital platform.



AWARD-WINNING CUSTOMER SERVICE

Support delivered by our Vermont-based team in Berlin, Vermont.



EDUCATION & SUPPORT

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



COST TRANSPARENCY TOOL

Employees can research the cost of over 1,600 services before they seek care. The tool shows their year-to-date out-of-pocket costs and provides provider and facility quality.



ONLINE RESOURCES

The Member Resource Center and Pharmacy Resource Center are online tools where your employees can order ID cards, view summary of health care benefits, compare medication costs, refill home delivery prescription drugs, and much more.

Provides administrative support:



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

(800) 255-4550 | consumersupport@bcbsvt.com | 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, genetic information, gender identity, sex, ethnicity, sexual orientation, or HIV-Status..

 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.

2027
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 bluecrossvt.org/members/coverage 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 medications (generic/preferred/non-preferred brands)	prescription drugs (generic/preferred/non-preferred brands)
Co-pay 1	●		\$850	Stacked	\$4,500 medical plus \$1,750 Rx	\$0	\$30 copayment per visit	\$50 copayment per visit	Deductible, then \$500	Deductible, then 30% coinsurance	\$100	\$1,750	same as any other	\$5/deductible, then \$50/ 50%
Co-pay 2	●		\$3,000	Stacked	\$12,000*	\$0	\$30 copayment per visit	\$50 copayment per visit	Deductible, then \$500	Deductible, then \$500 per day	\$0	\$1,750	same as any other	\$10/\$50/\$75
CDHP 1	●	●	\$3,000	Aggregate	\$3,000*	\$0	Deductible, then no cost				combined with medical	\$1,750	\$5/40%/60%	deductible, then no charge
CDHP 2	●	●	\$6,550	Aggregate	\$6,550*	\$0	Deductible, then no cost				combined with medical	\$1,750	\$12/40%/60%	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

Broker of record, if not on file

Current Blue Cross VT groups:

- Group name and number

New to Blue Cross VT:

- Excel Census (to include: name, date of birth, sex, relationship to employee, enrollment tier, zip code, plan option if applicable)
- Claims data, if available
- Plan designs or SBCs, if applicable

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 VT)
- BRS Membership Form (new groups only)
- Single Case Agreement (broker use only)
- HRA Application and Forms (if applicable)

WHAT HAPPENS AFTER YOU ENROLL:

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

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

BRS Membership & Information



Do you have questions about Business Resource Services (BRS) health plans? Would you like to learn how BRS can work with you? 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) 862-4865
Email: beb@nibsvt.com
Web: brsvt.com