



SIMPLE SOLUTIONS FOR YOUR BUSINESS

**2020 Plans for Groups and Businesses with
FEWER THAN 50 EMPLOYEES**

TAKE ADVANTAGE OF OPTIONS IN 2020 AND SAVE

You face many challenges running a business in Rhode Island, like hiring and retaining a team of talented employees. Offering a comprehensive benefits package is an effective strategy to make sure your business—and your customers—thrive. Whether you're a specialty metals manufacturer in Cranston or an accounting firm in Bristol, we know it's a balancing act to provide your employees with the most comprehensive coverage available while staying profitable. That's why we've upgraded our portfolio of solutions for small groups and businesses, bringing innovative approaches to Rhode Island companies like yours. Check out some of the options to consider in 2020:

**Up to 8%
back in your
bottom line**

1

Yes, you read that correctly! Blue Cross is proud to offer an innovative program that rewards you when your employees are active and make wellness part of their daily routines. For a typical 25-employee company, that could mean as much as \$25,000 in rewards sent back to you annually.

**Buy the
right-sized
network**

2

While Blue Cross® and Blue Shield® plans pioneered coast-to-coast provider networks to cover your employees in every zip code, not every company requires that much coverage. That's why the BlueCHiP New England Health Plans offer as much as 15% savings from national network plans. And new for 2020, our BlueCHiP Network Blue New England Options network differentiates providers based on cost and quality so that your employees realize savings too.

**Deliver wellness
perks your
employees want**

3

Today's employees already motivate themselves with Fitbit® and other devices to track and earn rewards for their fitness activities. Offering our best-in-class wellness platform powered by Virgin Pulse® at no extra cost is a great way to integrate healthy incentives, consumer-directed health plans, and on-site wellness programs into your benefits. We can show you how to make the most of this program.

**Expand the ways
your employees
can get help**

4

Healthcare and health insurance can be confusing. We understand that you and your employees want answers when and where it's convenient for you. That's why we have changed what it means to provide customer service with our three [Your Blue StoreSM](#) retail locations across Rhode Island. And with convenient text messaging, mobile apps, and a local call center – no one works harder to help you and your employees get more health from your health plan.



Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide wellness services. Fitbit is a registered trademark of Fitbit, Inc. and its affiliates in the United States and other countries.

MORE OPTIONS FOR MORE VALUE

From fitness incentives to health savings accounts, your employees are looking for ways to save and stay healthy. That's why our plans are built to provide you with a wide variety of choices. From lower cost networks to innovative consumer-directed plans and new well-being rewards—we have your employees, and your business' bottom line, covered.

In this brochure, you'll find products and services that give you more options, help you control costs, and improve the benefits you offer.

page 5 Our **Wellness Premium Reward program** provides an opportunity to **earn back up to 8%** of your total annual medical premium

page 7 Our **NEW Blue 365® program** helps your employees **lower the cost** of a healthy lifestyle

page 11 With **BlueSolutions**, you get a pre-deductible **preventive drug coverage benefit** and can explore a **rewards-based funding** approach that is connected to employee well-being

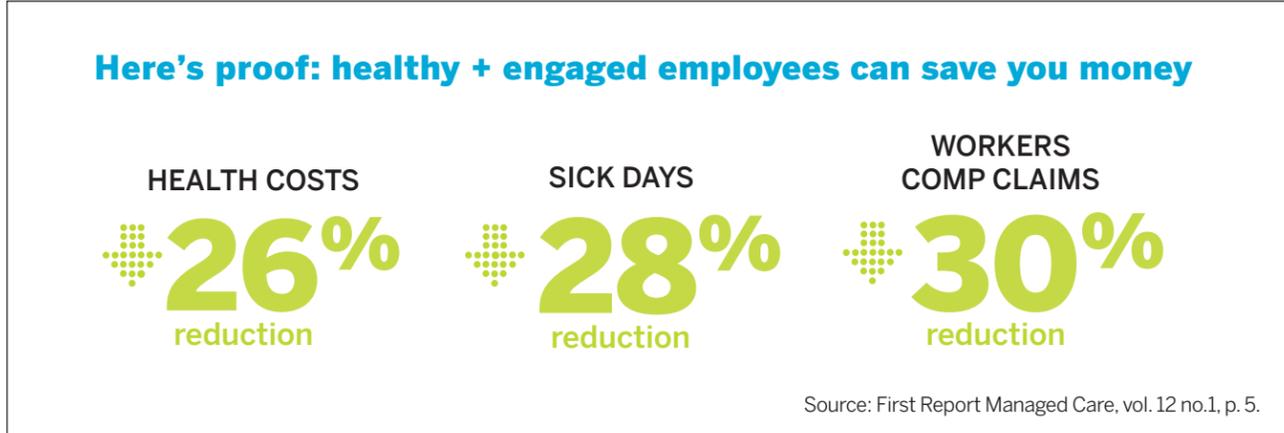
page 15 Your employees get **24/7/365 access to care** when using our convenient telemedicine service



WE CAN HELP YOUR BUSINESS BUILD A HEALTHIER WORKFORCE

Wellness Premium Reward program for employers

Our wellness program is designed to promote employee wellness and save you money at the same time. **Wellness Premium Reward**, our innovative program that can earn you as much as **8% back on your medical premium**, is one more way we are helping customers like you to address rising healthcare costs and foster wellness. Our program, powered by Virgin Pulse®, can help increase productivity, boost wellness, lower medical costs, and improve both health and business outcomes.



Here's how our new Wellness Premium Reward program works

- Employees complete wellness activities and **accumulate points** using the Virgin Pulse wellness app or website
- Employees earn **up to \$200 per year** based on their levels of participation in wellness activities
- Employers receive a percent of their total annual medical premium based on average employee participation

You can earn up to

8% BACK

on your medical premium when you promote employee wellness using our **Wellness Premium Reward** program.

Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island to provide wellness services.

BUILDING A COMPETITIVE EMPLOYEE BENEFITS STRATEGY

Offering competitive benefits that retain employees and attract new talent shouldn't come at the expense of responsible, cost-effective management. Here are some things to consider when designing your benefits plan.

Network

If your workforce is primarily based in Rhode Island and nearby, a regional network product from our BlueCHIP family could fit the bill. Our **BlueCHIP New England plans feature lower premium costs** and primary care providers (PCPs) coordinating your employees' care.

PAY ONLY FOR WHAT YOU USE



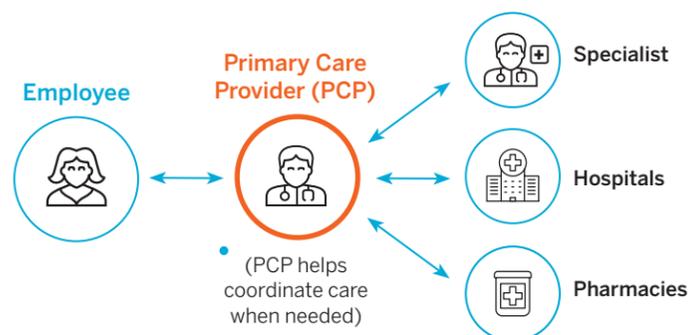
Opting for the right-sized network results in a lower premium cost while still getting the benefit of quality care from the local and regional providers that your employees are most likely to choose. **Emergency care is covered nationwide from the extensive Blue Cross Blue Shield network.**

Employee Contribution

From copays designed to promote overall maintenance and regular management of chronic conditions, to the tax benefits of HSA-qualified options, smart cost-sharing makes your employees savvy healthcare consumers and empowers them to take a more proactive role in their own care. Cost-sharing can also include coinsurance – paying a fixed percentage of the total medical bill based on our negotiated network rates – and deductibles that encourage members to take a more active role as healthcare consumers.

PCP Coordinated Care

BlueCHIP plans generally offer lower premiums through a high-quality network of providers throughout New England. They also provide your employees with a team of healthcare professionals—all led by their primary care provider (PCP). Your employees' personal healthcare team works to ensure they receive regular health screenings and tests, and can help coordinate referrals whenever they need to see other doctors.



PREVENTIVE SERVICES

All BCBSRI plans cover in full certain preventive services when received in-network. Preventive care can make a big difference in employees' health. BCBSRI plans make this easy and affordable.



For all plans:

Office visits:

- An annual, routine physical exam, including blood pressure and cholesterol screenings
- Annual OB/GYN exam for women
- Well baby visits from birth to 35 months

Counseling, education, and rehabilitation programs:

- Quit smoking counseling
- Nutritional counseling
- Diabetes education

Routine screenings, tests, and certain over-the-counter medications:

- Including pap smears, lead screenings, PSA tests, mammograms, and colorectal cancer screenings
- Adult immunizations for flu, pneumonia, and hepatitis A and B; child immunizations recommended by the American Academy of Pediatrics
- Preventive medications purchased with a prescription

Note: In order for preventive services to be covered without cost-sharing, members must receive services from a network provider, and certain age-appropriate, gender-appropriate, and risk profile requirements may apply. For details about preventive services coverage, please refer to the plan's Subscriber Agreement available online at bcsri.com or contact customer service.

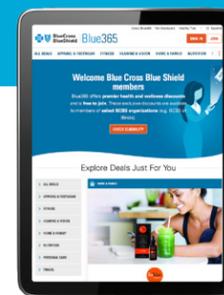
Blue365

Employers and their employees can find offers and sign up for email alerts tailored to your preferences using the exclusive Blue365 website at blue365deals.com.

Lowering the cost of a healthy lifestyle

The Blue365® program makes healthy living simpler and more affordable. You get significant discounts on the programs and services that mean the most to you, such as:

- Fitness center discounts
- Athletic wear/equipment discounts
- Personal care (hearing, skin, vision, dental)
- Lifestyle discounts (hotel, travel)



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BLUECHIP NEW ENGLAND HEALTH PLANS

We have responded to the needs of Rhode Island employers like you for a regional product that serves employees in other states, and we're excited to offer Network Blue New England, Blue Choice New England, and our new Network Blue New England Options plans.

Is a BlueCHiP New England plan right for your business?

- You can offer a single regional benefit plan through BCBSRI.
- The plans work well for employees and families living in other New England states or for businesses headquartered in Rhode Island that have regional satellite offices.
- They also offer the flexibility of regional care to employees here in Rhode Island.
- Coordinated care is at the core of these plans, which can lead to quality care at lower costs.
- Your employees gain peace of mind knowing they have access to the best care in New England.

BlueCHiP

Network Blue New England

Ideal if you're looking for:

Lower premiums and healthcare options that are managed by a primary care provider (PCP), who will coordinate your employees' care. Based on referrals from a PCP, this plan works well whether your employees live in Rhode Island or nearby.

BlueCHiP

Blue Choice New England

Ideal if you're looking for:

All the advantages of a Network Blue New England plan—lower premiums and PCP-coordinated care—with the added flexibility of choosing any provider, including out-of-network options. While plan members pay the lowest out-of-pocket costs when care goes through their PCP, they can make the choice to seek self-directed care and pay more.

New!

BlueCHiP

Network Blue New England Options

Ideal if you're looking for:

A regional network that differentiates providers based on cost and quality. PCPs and hospitals are placed into one of two tiers, Standard or Enhanced. Providers in both groups provide the quality you would expect within a BCBSRI network. Those at the Enhanced level can offer a better experience, both in terms of care and cost savings.

In case of emergency

If you need emergency or urgent care, **we've got you covered no matter where you are in the country.**



Coordinated care can save time and money

BlueCHiP plans generally offer lower premiums through a high-quality network of providers at both the Rhode Island and New England level. They also provide your employees with a team of healthcare professionals that is led by a primary care provider (PCP). Your employees' personal healthcare team will work to ensure they receive regular health screenings and tests, and can help coordinate referrals whenever they need to see other doctors.

Your employees can also choose PCPs that practice within a patient-centered medical home (PCMH), a Rhode Island medical practice that uses a team-based approach to care with PCPs at the center. At many PCMH offices, your employees can:

- Visit a nurse case manager for extra help with a chronic problem.
- Talk to a pharmacist who can help them understand their medications and suggest ways to lower their costs.
- Take a health class.
- View their medical records online.
- Take advantage of extended hours.

Network of providers

With these plans, members can choose and use Blue Cross and Blue Shield doctors and hospitals in Rhode Island, Connecticut, Massachusetts, Maine, and New Hampshire:



11,000 + PCPs



Nearly 30,000 specialists

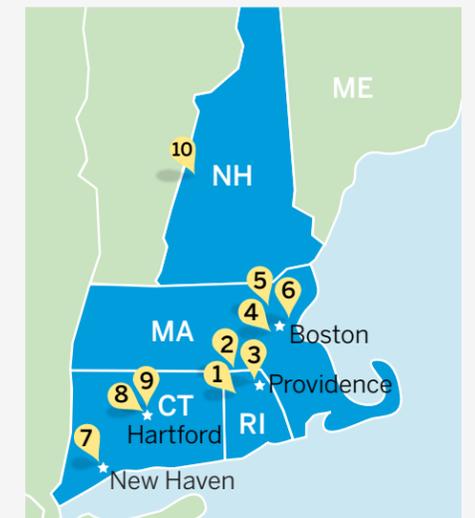


Close to 200 hospitals

Hospitals in the BlueCHiP New England network

The majority of Rhode Island and Massachusetts hospitals are in-network. This is just a sample. With the Options plan, hospitals will be included within the Standard or Enhanced level.

- Rhode Island Hospital (including Hasbro Children's Hospital)
- The Miriam Hospital
- Women & Infants Hospital
- Massachusetts General Hospital
- Boston Children's Hospital
- Brigham and Women's Hospital
- Yale-New Haven Hospital
- Hartford Hospital
- St. Francis Hospital and Medical Center
- Dartmouth-Hitchcock Medical Center



This list is subject to change.

BLUESOLUTIONS WITH HEALTH SAVINGS ACCOUNT

For employers who prefer a progressive approach to healthcare costs, BlueSolutions combines lower premiums, comprehensive benefits, and the ability to open integrated health savings accounts (HSAs), which feature many tax advantages.

The keystone of any employer's consumer-directed benefits strategy, BlueSolutions gives your employees the tools they need to be better informed healthcare consumers.

Good for you, good for your employees

An integrated HSA, which can be paired with any BlueSolutions plan, can help both you and your employees realize tax savings.

Employers

Easy administration. We make setup straightforward for you.

Cost savings. Our HSA-qualified plans generally offer lower premiums.

Tax savings. Both employer and employee HSA contributions can provide tax savings.

More engaged employees. Higher deductibles promote better informed healthcare choices.

Employees

More spending power. Since they're using pre-tax dollars, their money goes farther.

Tax savings. Contributions can lower income tax; interest earned is tax-free; and there is no tax when the money is used for qualified medical expenses.

Convenience. They can pay bills and make additional contributions through bcbsri.com.

More ways to pay. Online, mobile, debit cards, and checks.

This communication has been prepared for informational purposes only, and is not intended to provide, and should not be relied on, for tax, legal, or accounting advice. You should consult your own tax, legal, and accounting advisors before engaging in any transaction. HSAs are not insurance.

BlueSolutions

Ideal if you're looking for:

Lowest premiums with comprehensive, national network coverage, and the added advantage of being able to open a tax-advantaged HSA.

HSA employer tax savings example*

HSAs allow employers to decrease their payroll taxes, such as FICA, based on the amount employees contribute to their HSAs. Employer tax savings can amount to as much as 10% of employees' total pre-tax contributions.

EXAMPLE: Employer with 30 employees each contributing \$1,500 in pre-tax payroll deductions to their HSA annually.

Pre-tax contributions per employee	\$1,500
Number of employees	30
Total employee annual HSA contribution	\$45,000
FICA Tax %	7.65%
Estimated annual employer tax savings	\$3,443

*This example is for illustrative purposes only and does not represent actual tax impact. FICA Tax % based on 2018 rate and is subject to change.

LOWERING COSTS WITH EXPANDED DRUG COVERAGE

If you opt for a consumer-directed health plan with an HSA option, such as BlueSolutions, preventive drug coverage is included with your plan. This new expanded HSA preventive drug feature reduces out-of-pocket costs for members using certain preventive drugs.

Why it's important to you and your employees

As a small business owner, you can offer your employees a low-cost plan with a tangible pharmacy benefit your employees can really appreciate. The drugs on the preventive drug list—used for many chronic or serious conditions—are commonly prescribed and important to the health and well-being of your employees and their families. For a complete list of medications, please visit the Pharmacy Benefits For Small Employers page on bcbsri.com.

How it works:

- For drugs on the HSA Preventive Drug List, the deductible does not apply; the member is responsible for a copay.
- This benefit enables members access to many commonly prescribed maintenance medications, and reduces the likelihood they'll skip important medications until their deductible is met.

Generic Drug

Employee cost using standard HSA plan:
\$13.22

Employee cost using the HSA with preventive drug list:
\$4.49

66%
Savings

Brand Drug

Employee cost using standard HSA plan:
\$275.72

Employee cost using the HSA with preventive drug list:
\$27.76

89%
Savings

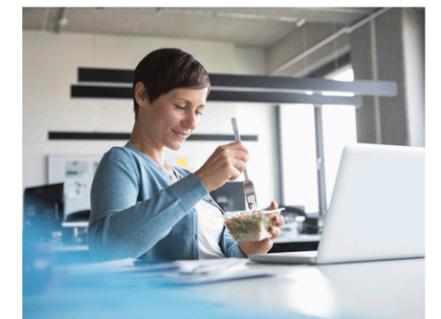
The savings represent the difference between what a member pays for an average generic or brand name prescription under a traditional HSA compatible plan, where they pay the allowed amount up to their deductible, and what they would pay for the same prescriptions with the preventive drug list coverage. This illustration is for informational purposes only and is not a guarantee of costs or benefits. Actual costs and benefits will vary.

BCBSRI commercial prescription claims incurred April 2017 – March 2018.

Connect the HSA with employee well-being

Aligning employer HSA contributions with a wellness and overall well-being program creates a rewards-based funding approach, where your employees earn their contributions by accomplishing various healthy activities.

Contact your representative today to learn more about a customized strategy that we can create for you.



Benefits provided in accordance with U.S. Department of the Treasury and Internal Revenue Service (IRS) guidance with Health Savings Accounts (HSAs) and qualified High Deductible Health Plans (HDHPs). The Preventive Drug List is reviewed periodically and subject to change.

VANTAGEBLUE WITH HIGHEST LEVELS OF COVERAGE

For companies of any size, VantageBlue provides enhanced benefits for employees with ongoing health conditions, as well as access to the national network. This is a good choice for employers needing more extensive health coverage that increases the return on their premium dollars.

Highlights of a VantageBlue plan

- **Lower cost copays** for visits to primary care practices called patient-centered medical homes (PCMHs)
- **\$2 copays** for certain maintenance drugs used to treat diabetes, asthma, and chronic obstructive pulmonary disease (COPD)
- **\$0 copays** for foot and eye exams for members with diabetes

VantageBlue

Ideal if you're looking for:

The highest levels of coverage, flexibility to choose doctors from a national network, and enhanced benefits for members with ongoing health conditions.

GROUP BLUECHIP FOR MEDICARE

With Group BlueCHIP for Medicare from BCBSRI, your organization can provide access to top-tier community-focused health plans for your retired employees. These plans are designed to improve outcomes and enhance quality of life, with significant savings.

Plan Features

- Significant group savings vs. commercial plans
- BCBSRI administration eases the burden of responding to complicated Medicare issues
- Extensive provider and pharmacy network
- Broad coverage for dental, vision, and hearing aids
- BCBSRI works hard to keep retirees healthy, with wellness programs, fitness classes, gym discounts, and \$0 preventive care services

BlueCHIP

Medicare

Ideal if you're looking for:

Significant savings with broader benefits for retired employees, with easy administration and flexible billing options.

Compare plans and options to build the right benefits for your business

	BLUECHIP REGIONAL PLANS				
	Network Blue New England Options	Network Blue New England	Blue Choice New England	BlueSolutions	VantageBlue
Network type	TIERED REGIONAL	REGIONAL	REGIONAL	NATIONAL	NATIONAL
Lower premiums	✓	✓	✓	✓	---
Out-of-network coverage	---	---	✓	✓	✓
Referral required	✓	✓	✓	---	---
Tax savings opportunities	---	---	---	✓	---
Pre-deductible coverage for most office visits	✓	✓	✓	---	✓
\$2 copay for certain maintenance drugs to treat diabetes, asthma, and COPD	---	✓	✓	---	✓

Small group commercial plan vs. Group Medicare Advantage

Compare your cost:

\$1,041

Average monthly premium for a **Small Group Commercial Plan**

\$273 

Average monthly premium for a **Group MA Plan**

* Average monthly premium for a small group commercial plan is based on an average of premiums for all Small Group members who are 64+ years old as of 6/30/18. The average monthly premium for a group Medicare Advantage plan is based on the average 2018 premiums for all group Medicare Advantage plans on offer with BCBSRI. Premium average is not a guarantee. Actual premium amounts will vary.

BLUE CROSS DENTAL

Poor oral health can increase the risk of serious medical issues, including heart disease¹ and diabetes². Our dental clinical team works with providers and your employees to make better connections between medical and dental health, otherwise known as the mouth/body connection, with education and interventions when needed.

Blue Cross Dental makes it easy to offer quality coverage that complements your medical coverage for total health:

- Comprehensive dental care with an expanded national network of more than 100,000 dental providers, including more than 90% of Rhode Island dentists
- All FlexChoice plans include either the Annual Maximum Rollover or the Preventive Incentive benefit.
- Dental plans with enhanced benefit options
- Robust provider discounts resulting in lower claims costs to help keep premiums low

BlueCrossDental

Ideal if you're looking for:

The highest quality dental coverage that puts your employees and their families first, supported by our accessible, wide-ranging network and best-in-class operations.

The one for you

Having your medical and dental coverage with Blue Cross also simplifies your plan administration. You get:

- One account executive to handle your needs
- One convenient monthly bill
- One simple online portal to administer your account

See chart below for additional benefits offered across our portfolio:

	Basic	Standard	Plus	Elite	Essential	Essential Prime	FlexChoice
No waiting period for all services	✓	✓	✓	✓	✓	✓	✓
Annual maximum rollover or Preventive Incentive*	---	---	---	---	---	---	✓
Higher calendar year maximum	---	---	✓	✓	---	---	✓
Lower premiums	✓	✓	---	---	✓	---	---
No cost for an annual exam with cleaning and X-rays in-network	✓	✓	✓	✓	✓	✓	✓
National network coverage	✓	✓	✓	✓	✓	✓	✓
More than 90% of RI dentists in network	✓	✓	✓	✓	✓	✓	✓
Meets ACA guidelines for pediatric dental coverage	✓	✓	✓	✓	---	---	---

*FlexChoice plans have either the Preventive Incentive or Annual Maximum Rollover benefit, but not both. These benefits apply to in-network services only. Contact your broker or Blue Cross representative for additional details.

¹MayoClinic.org <https://www.mayoclinic.org/healthy-lifestyle/adult-health/expert-answers/heart-disease-prevention/faq-20057986>

²American Diabetes Association <http://www.diabetes.org/living-with-diabetes/treatment-and-care/oral-health-and-hygiene/diabetes-and-oral-health.html>

TOOLS THAT MEET YOU WHERE YOU AND YOUR EMPLOYEES ARE... AND WHERE YOU WANT TO GO



MOBILE

Your Blue Touch RI mobile app—Employees can see health benefits and remaining deductible and out-of-pocket amounts, search for doctors and other providers, and much more.

Your Blue Wire RI messaging platform—With our innovative messaging platform, employees can receive secure personalized messages on their mobile devices, like reminders about flu shots and important tests, money-saving tips, benefit updates, and more.



WEBSITE

My Cost Calculator—Employees can compare costs for the same service or procedure at various network providers or hospitals on bcbsri.com.

Find a Doctor—Employees can search for doctors and other PCPs, and can also view performance ratings to help make informed decisions about which PCPs to visit.

DOCTORS ONLINE

Increasing access to care with doctors online—Getting sick is never convenient. With Doctors Online, your employees can talk to a top-rated, board-certified doctor any time using a smartphone, tablet, or computer. It's easy access to care that your employees and their families need, made that much easier.

And using Doctors Online is cost effective when you need care for minor issues, like:

- Cough, sore throat, fever
- Mild asthma
- Flu
- Ear or sinus pain
- Nausea, vomiting, diarrhea
- Eye swelling, irritation, or pain

Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue Cross & Blue Shield of Rhode Island.



With Doctors Online

- > **Most virtual visits take 10 to 15 minutes**
- > **It's available 24/7/365 days a year**
- > **Convenient and accessible when you can't get to the doctor's office**

WE'RE HERE TO HELP

**In our
retail stores
you can:**

- ✓ Learn how to make the most of your benefits
- ✓ Take free fitness and health education classes
- ✓ Meet with our nurses and dietitians
- ✓ Participate in health and wellness screenings



**3 ways your
employees
can get help**



Call
1-800-639-2227
(TTY: 711)



Come by
Your Blue Stores in
East Providence,
Lincoln, and Warwick
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Click
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**To learn more about BCBSRI, call your broker or
BCBSRI account executive, or visit us at bcbsri.com/b2blue.**

**IT'S WHAT
WE LIVE FORSM**



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.