

# **SIMPLE SOLUTIONS FOR YOUR BUSINESS**

2021 Plans for Groups and Businesses  
with FEWER THAN 50 EMPLOYEES

# TAKE ADVANTAGE OF OPTIONS IN 2021 AND SAVE

**Whether you're a specialty metals manufacturer in Cranston or an accounting firm in Bristol, you face many challenges running a business in Rhode Island.** At Blue Cross & Blue Shield of Rhode Island (BCSBRI), we know it's a balancing act to provide your employees with the most comprehensive coverage available while watching your bottom line. That's why we've upgraded our portfolio of solutions to bring even more innovative approaches to companies like yours. Here are some options to consider in 2021:

**Earn up to 8%  
back in your  
bottom line**

1

Wellness Premium Reward can help you earn up to 8% back on your annual medical premium for encouraging healthy behaviors among your employees. The program is easy to manage, unlike anything else offered in Rhode Island, and included automatically with every small business health plan.

**Buy the  
right-sized  
network**

2

While Blue Cross® and Blue Shield® plans pioneered coast-to-coast provider networks, not every company requires that much coverage. BlueCHIP New England Health Plans offer regional network coverage, which could offer greater savings for a business versus a national network plan.

**Deliver wellness  
perks your  
employees want**

3

Offering our best-in-class wellness platform powered by Virgin Pulse® —at—no extra cost—is a great way to enhance your benefits offering while encouraging your employees to take active steps toward better overall health and well-being. We can show you how to make the most of this program.

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



**Enable a  
personalized  
online experience**

**4**

With **myBCBSRI**, your employees will enjoy the convenience and time savings of a personalized online experience. Once registered, they can check claim status, select communication preferences, review benefits information, and more—all with one simple log-in.

# 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, to new well-being rewards, we have your employees—and your 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 up to 8% back** of your total annual medical premium
- page 7 Our **Blue 365® program** helps your employees **lower the cost** of a healthy lifestyle
- page 14 Starting on January 1, 2021, **SmartShopper®** rewards employees for making more cost-conscious healthcare decisions, which can help lower overall healthcare costs over time\*
- page 15 Your employees can get **24/7 access to care** through our convenient telehealth service



\*The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. SmartShopper is not available for BCBSRI's HSA-qualified high deductible health plans, such as BlueSolutions for HSA.

# WE CAN HELP YOUR BUSINESS BUILD A HEALTHIER WORKFORCE

## Wellness Premium Reward program for employers

Wellness Premium Reward can help you promote employee wellness and save money—all at the same time. This innovative program can help you earn up to **8% back on your annual medical premium**. Powered by Virgin Pulse®, our wellness program can help you boost wellness, lower medical costs, and improve both health and business outcomes.

### Healthy, engaged employees can save you money

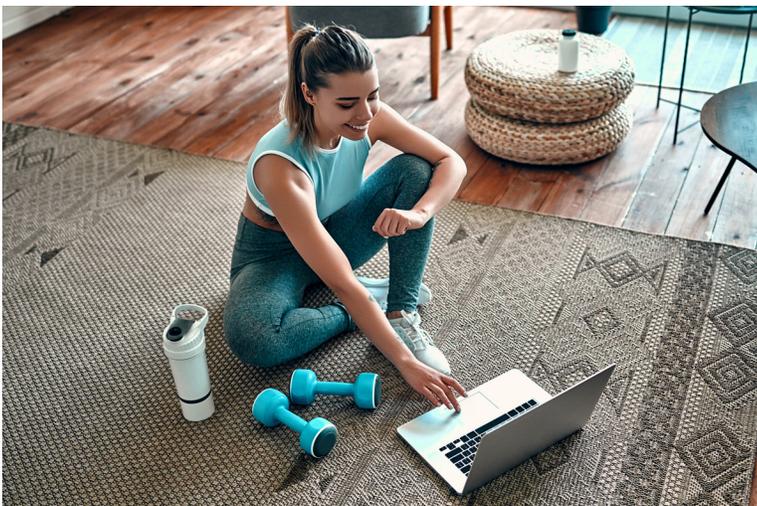


Source: First Report Managed Care, vol. 12 no.1, p. 5.

## Easy to use and included with your health plan

Here's how Wellness Premium Reward works:

- **Encourage your employees to start earning up to \$200 annually** by registering with the Virgin Pulse® app or website and tracking their activities.
- **Motivate your team—and increase earnings**—with our ready-to-use resources and tips for success.
- **Receive an annual check—up to 8% back on your medical premium**—based on your employees' achievements.



Earn up to

# 8% BACK

on your annual medical premium  
with Wellness Premium Reward

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.**

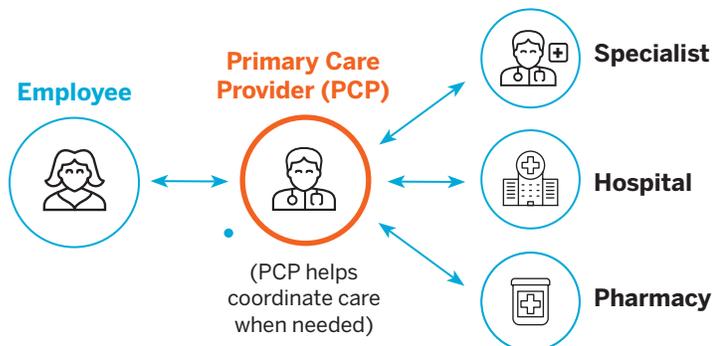
## Employee Contribution

From copays designed to support 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 across 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

# \$0

Out-of-Pocket  
Cost

All BCBSRI plans cover certain preventive services in full 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
- Nutrition 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 [bcsbri.com](http://bcsbri.com) or contact customer service.

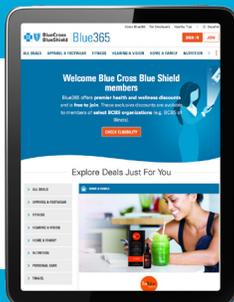
# Blue365<sup>®</sup>

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](http://blue365deals.com).

## Lowering the cost of a healthy lifestyle

The Blue365<sup>®</sup> 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)



# BLUECHIP NEW ENGLAND HEALTH PLANS

We know many Rhode Island-based businesses have employees living in other states. That's why we offer a suite of BlueCHiP New England health 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.

### BlueCHiP

Access Blue New England

#### Ideal if you're looking for:

A high-deductible, consumer-directed health plan with lower premiums to control costs for you and your employees and the ability to be paired with a health savings account (HSA). These plans offer the flexibility of a regional care network for employees and families living in New England states.

### 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 designations, 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 quality 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), who 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). 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

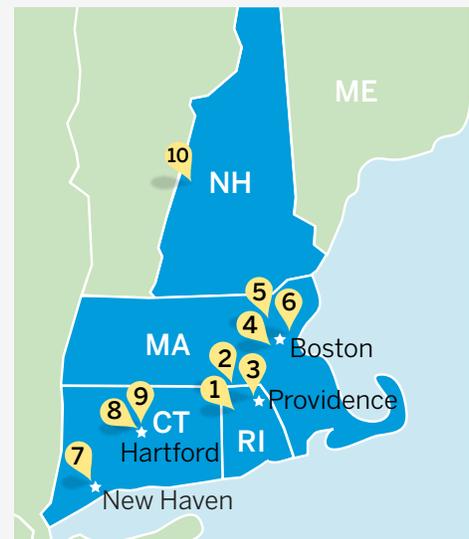
With these plans, members can choose and use Blue Cross and Blue Shield doctors and hospitals in Rhode Island, Connecticut, Massachusetts, Maine, and New Hampshire:



## 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.

- 1 Rhode Island Hospital (including Hasbro Children's Hospital)
- 2 The Miriam Hospital
- 3 Women & Infants Hospital
- 4 Massachusetts General Hospital
- 5 Boston Children's Hospital
- 6 Brigham and Women's Hospital
- 7 Yale-New Haven Hospital
- 8 Hartford Hospital
- 9 St. Francis Hospital and Medical Center
- 10 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.

## 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 [myBCBSRI.com](https://myBCBSRI.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 for advice on eligibility, tax treatment, and limitations. 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	<b>\$1,500</b>
Number of employees	<b>30</b>
Total employee annual HSA contribution	<b>\$45,000</b>
FICA Tax %	<b>7.65%</b>
Estimated annual employer tax savings	<b>\$3,443</b>

\*This example is for illustrative purposes only and does not represent actual tax impact. FICA Tax % based on 2020 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 or Access Blue NE, preventive drug coverage is included with your plan—which can reduce out-of-pocket costs for members using certain preventive drugs.



# 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** for more details.



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.

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

	BLUECHIP REGIONAL PLANS				BlueSolutions	VantageBlue
	Network Blue New England Options	Network Blue New England	Blue Choice New England	Access Blue New England		
Network type	TIERED REGIONAL	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	---	✓	✓	---	---	✓

# HEALTHMATE COAST-TO-COAST FOR MEDICARE

## NOW AVAILABLE FOR BUSINESS

Employees and retirees both want more choice and more freedom—and they want it from the name they know and trust. With HealthMate Coast-to-Coast for Medicare, your retirees will get the freedom to choose the doctors and pharmacists they want to see and the peace of mind that comes from national coverage, while your business can enjoy significant savings potential versus commercial plans.

### Among the other advantages of HealthMate Coast-to-Coast for Medicare:

- Extensive provider network
- Direct billing option
- Broad dental, vision, and hearing aid coverage
- Dedicated Medicare advisor and support team

### Did you know?

**If you provide Group Medicare Advantage for your retirees, you may be able to take advantage of an overall average savings of**

**\$9,225\***  
per member per year



\*Estimated annual savings based on average BCBSRI 2018 Small Group fully insured commercial plan premium for members who are 64+ years old and average Employer MA premium.

Estimated savings provided above are for illustrative purposes only and are not intended to represent or guarantee that any individual employer group will achieve the same or similar results.

Blue Cross & Blue Shield of Rhode Island is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.

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# BLUE CROSS DENTAL

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

- Comprehensive coverage with a national network of more than 100,000 dental providers
  - Includes more than 90% of Rhode Island dentists
- No cost for an annual in-network exam with cleaning and X-rays
- Employees need only one ID card for both medical and dental
- Easier administration when you combine medical and dental coverage with Blue Cross
  - One account executive to handle your needs
  - One simple online portal to administer your account
  - One convenient monthly bill

## 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.

# BLUE CROSS VISION

Adding comprehensive vision coverage can be a low-cost investment in employee engagement, satisfaction, and well-being. Our plans provide:

- **Access** - nationwide network of more than 94,000 eye care providers and top eyewear retailers, including LensCrafters®, Pearle Vision®, and Target Optical®
- **Affordability** - competitive rates for individual and family plans
- **Convenience** – no need to submit receipts for in-network services
- **Choice** – the Allowance Plan provides an allowance for eyewear, while the Schedule Plan includes an annual routine eye exam and eyewear allowance
- **Savings** - Blue Cross Vision members only pay a \$10 copay for routine eye exams and get special negotiated rates on lens options, as well as 15% off conventional contact lenses, with our Schedule Plans

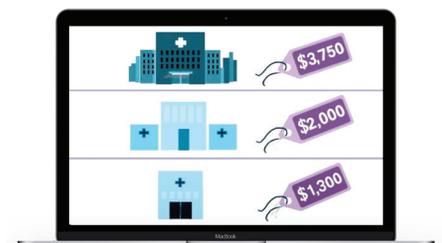


# SMARTSHOPPER® rewards better employee choices

When employees choose higher-cost providers for routine tests and procedures, it can have a real impact on overall healthcare expense. SmartShopper helps your employees compare quality, in-network providers and be directed to the most cost-effective location of their choice. They earn rewards, and overall healthcare costs can be lowered over time.\*

Starting in January 2021

SmartShopper®



\*The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. SmartShopper is not available for BCBSRI's HSA-qualified high deductible health plans, such as BlueSolutions for HSA..

# TOOLS FOR ANYTIME, ANYWHERE SUPPORT

## A personalized online experience with myBCBSRI

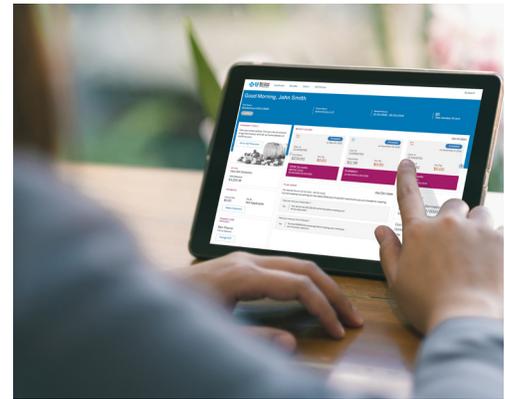
With myBCBSRI, your employees will enjoy the convenience and ease of a personalized online experience—and that can increase satisfaction with their benefits as well as reduce the administrative burden for you.

Once registered, employees can easily check claim status, select communication preferences, review benefits information, and more. They can also access useful tools, including:

**Find a Doctor** – Employees can search for doctors, hospitals, and other providers. They also can view performance awards that doctors have earned.

**My Cost Calculator** – Employees can compare costs for services across network providers or hospitals, so they can make better-informed choices when they need a test or procedure.

And when employees sign up for **Your Blue Wire RI**, they'll receive personalized messages on their mobile devices, such as flu shot and test reminders, money-saving tips, benefit updates, and more.



## Increased access to care with Doctors Online

### On-demand care for common health concerns

Doctors Online provides 24/7 access to board-certified doctors via smartphone, tablet, or computer. It's a convenient option when employees are traveling, need routine care outside of normal provider hours, or simply can't see a doctor in-person. Doctors Online is ideal for non-emergency, common health concerns such as:

- Cold and flu symptoms
- Allergies
- Bronchitis and other respiratory infections
- Urinary tract infections
- Sinus problems



### By-appointment care for behavioral health issues

Members can also schedule virtual behavioral healthcare appointments—either one-time or recurring—through Doctors Online. Licensed therapists and psychiatrists are available for help with issues such as anxiety, depression, grief, stress, and ADHD.

# WE'RE HERE TO HELP



## Call

Questions can pop up anytime, even on the weekends. Our local customer service specialists are available to answer your employees' calls seven days a week.

Monday through Friday, 8:00 a.m. to 8:00 p.m.

Saturday and Sunday, 8:00 a.m. to noon.

**(401) 459-9000 or 1-800-639-2227 (TTY/TDD: 711)**



## Click

For general information, employees can visit [presentation.bcbsri.com/yourplan](https://presentation.bcbsri.com/yourplan).

For personal plan information, employees can log in to their accounts at [myBCBSRI.com](https://myBCBSRI.com).

They'll have fast, easy access to plan documents, deductible and health savings account (HSA) balances (if applicable), digital tools, and more.



## Come by

Your Blue Stores in Cranston, East Providence, Lincoln, and Warwick\*

[bcbsri.com/yourbluestore](https://bcbsri.com/yourbluestore)

**To learn more about BCBSRI, call your broker or BCBSRI account executive, or visit us at [bcbsri.com/employer](https://bcbsri.com/employer).**

\*Our Your Blue Store locations follow state and federal guidelines during emergencies. Please check [bcbsri.com/yourbluestore](https://bcbsri.com/yourbluestore) for information regarding special senior hours, store opening status (including capacity limits), and fitness programming information.

**IT'S WHAT  
WE LIVE FOR<sup>SM</sup>**



500 Exchange Street, Providence, RI 02903-2699

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