

# Health Plan Solutions for SMALL GROUPS

Up to 50 Lives!



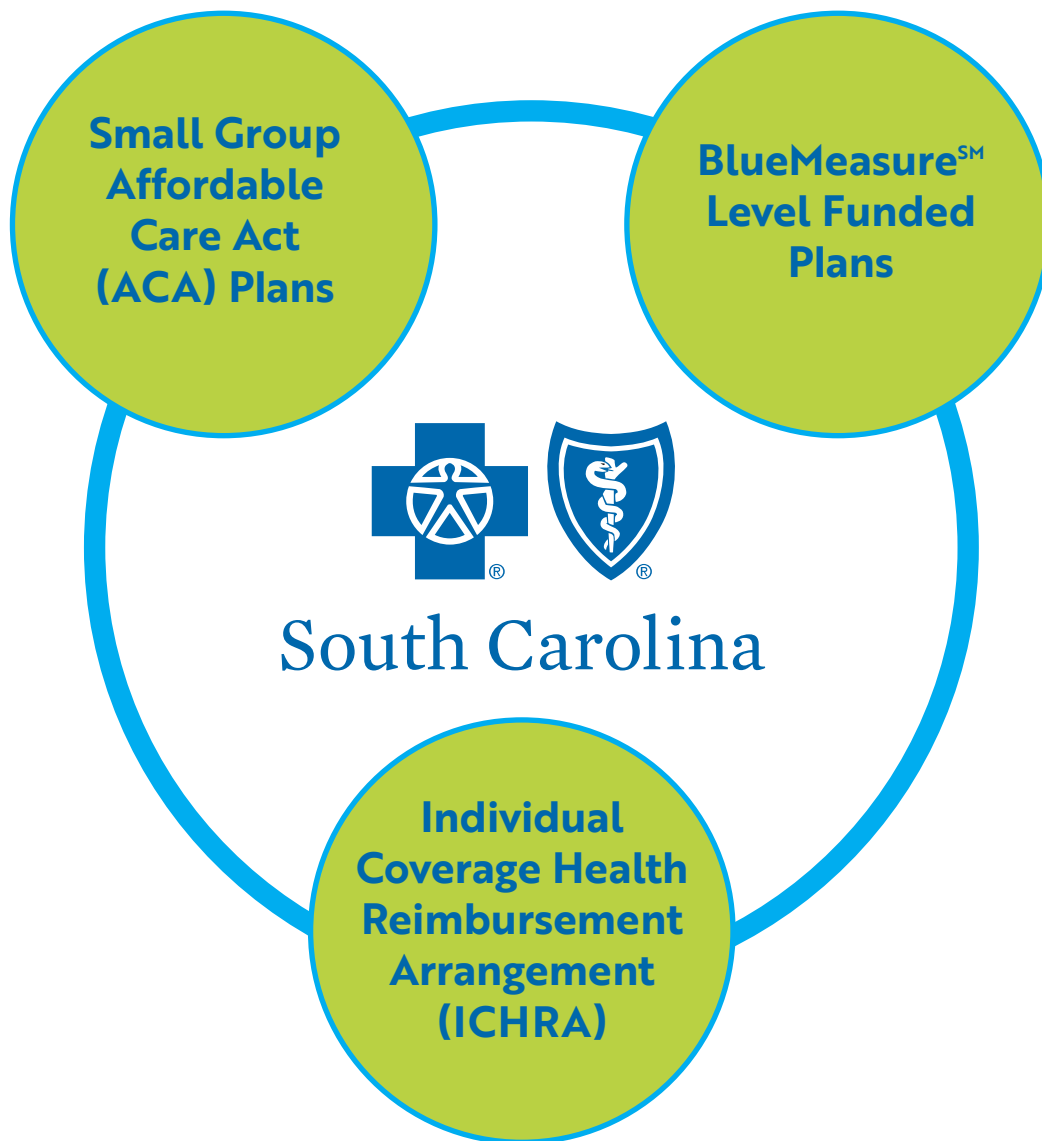
Your **Chamber** has teamed up with **BlueCross BlueShield of South Carolina** to give you and your employees **MORE!**

With BlueCross, businesses have solutions.

With the Chamber, you get more!

As a Chamber member, you get access to exclusive benefits for your health insurance options.

**BlueCross offers a complete portfolio for small businesses around the state.**



Talk to your agent today to find out which solution fits your needs!

# SMALL GROUP ACA PLANS

Business BlueEssentials<sup>SM</sup> includes three types of plans: Gold, Silver and Bronze. Each plan has the required minimum essential health benefits. Copays, coinsurance and deductibles vary depending on plan

## PLAN HIGHLIGHTS:

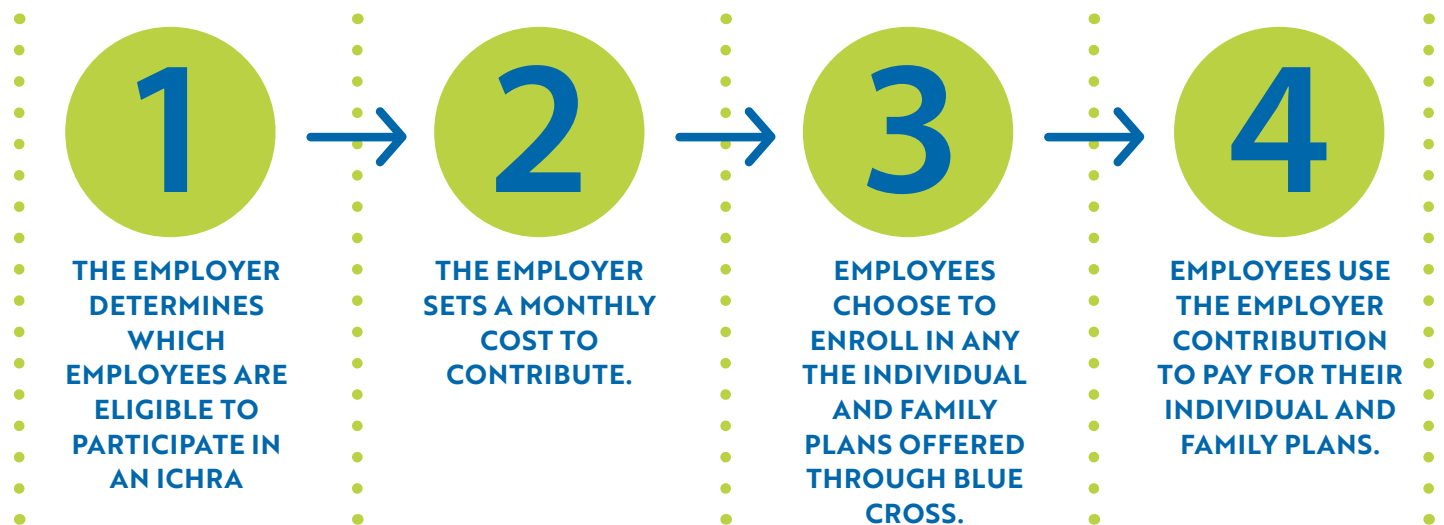
- 38 plan options to choose from
- Access to the Preferred Blue network
- \$500 extra to use towards preventive services (i.e. EKGs, Chest X-Rays, Blood Work)
- Include essential health benefits (i.e. routine wellness care and prescription drugs)



# Individual Coverage Health Reimbursement Arrangements (ICHRA)

ICHRAs are a way for an employer to provide employees with a health plan while managing costs. With an ICHRA, employers set an amount they are comfortable contributing each month while their employees choose a plan to fit their needs.

## HOW DOES AN ICHRA WORK?



Because you are a Chamber member, you get a 60 percent savings on administrative fees!

- Standard Fees: \$25 or \$2.25 per member per month, whichever is greater
- Chamber Fee: \$1.00 per member per month with no minimum

# Chamber BlueMeasure<sup>SM</sup>

Level Funded Health Plans for Groups with 10-50 employees

## WHAT IS LEVEL FUNDED?

Level funded plans are an alternative coverage option for small businesses looking to lower health care costs while still providing quality coverage to their employees.

Level Funded plans are different from traditional insurance plans because they are not community rated and can potentially lower a group's fixed costs if the group qualifies.

Chamber members are offered Blue Rewards<sup>SM</sup> with these plans. Each member can earn up to \$150 per year for completing wellness activities like:

1. **Getting a Flu Shot**
2. **Annual Wellness Exam**
3. **Telehealth Visit**

Members receive a loadable, prepaid Visa® card to use to pay for copays, deductibles, and coinsurance on covered medical services.

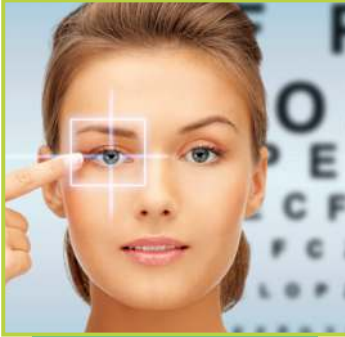


INTRODUCING

# CHAMBER PLUS

Your Chamber brings you, Chamber Plus!

The Chamber Plus card will provide discounts and reimbursement for vision and dental services.



## VSP® Advantage Exam Plus Plan:

- Annual exam, \$20 per exam
- 20 percent off retail price on lens enhancement
- 20 percent off retail price on frames
- 20 percent off retail price on sunglasses
- 15 percent off retail price on contacts



## Dental Reimbursement:

- No network – visit *any* dentist!
- Biannual exams, \$30 reimbursement per exam
- Biannual cleanings, \$30 reimbursement per cleaning

Members show their Chamber Plus member ID card at participating vision locations. To receive the dental reimbursement, members will have to submit a reimbursement form after each exam or cleaning.

*Please note: This is not a comprehensive vision or dental care program.*

This is not insurance. Rates and discounts are subject to change without notice. Be sure to call the doctor in advance to make an appointment and to verify participation in the discount and/or reimbursement program.





Your local Chamber supports local businesses and the economy. Through our partnership with your Chamber, BlueCross is furthering that commitment by offering quality health plans at affordable prices to your employees.



## Your Small Business is **OUR** Business!

Rest easy knowing we're working hard to give you and your business more!

# HAVE QUESTIONS?

- Contact your local agent
- Contact your local Chamber
- Contact Steve Padgett at:  
[Steven.Padgett@bcssc.com](mailto:Steven.Padgett@bcssc.com)  
or 803-264-8231

BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross Blue Shield Association.