

Health Plan Solutions for SMALL GROUPS

Up to 50 Lives!

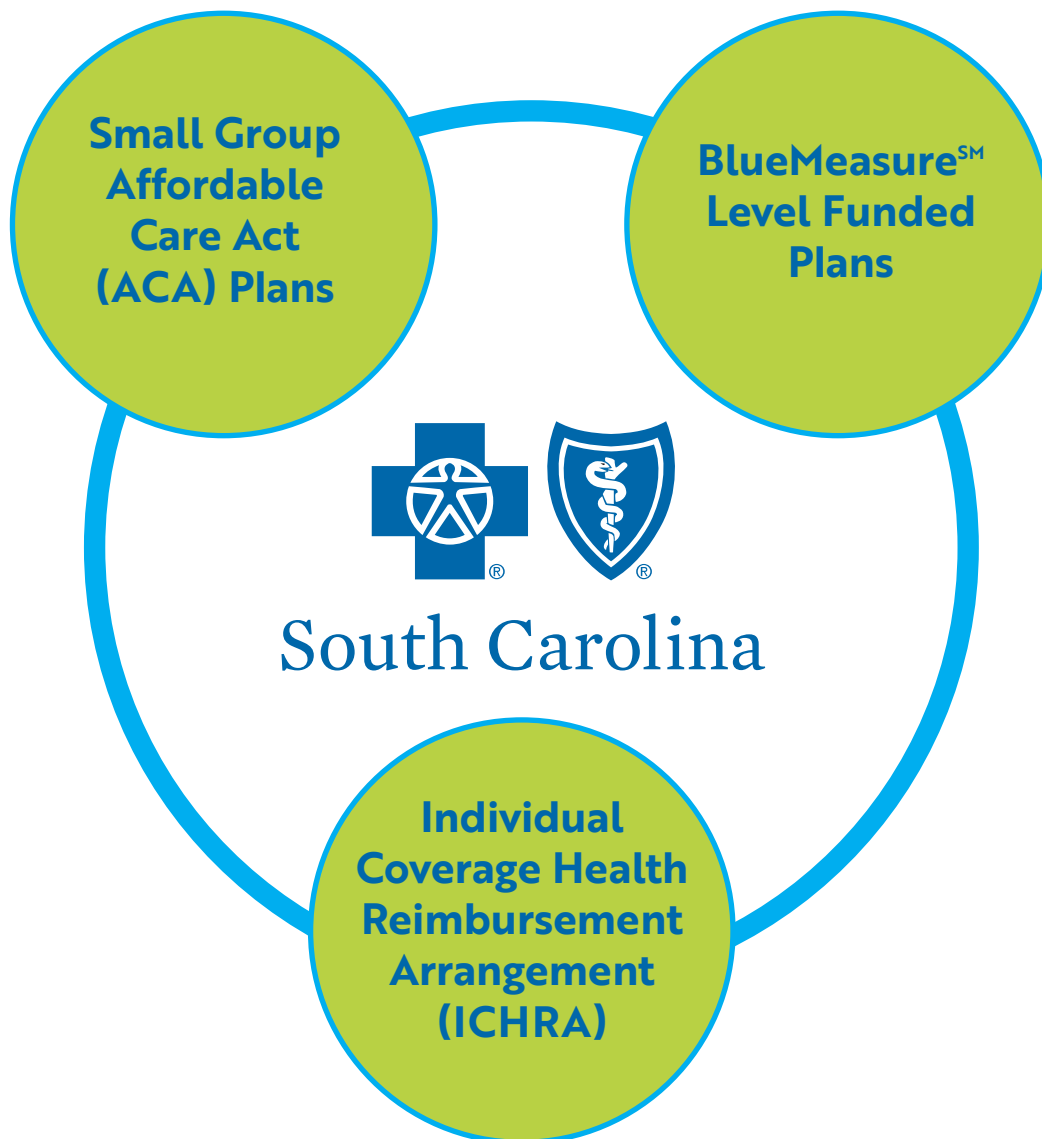
Your **Chamber** has
teamed up with
BlueCross BlueShield
of South Carolina to
give you and your
employees **MORE!**

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.



SMALL GROUP ACA PLANS

Business BlueEssentialsSM 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:

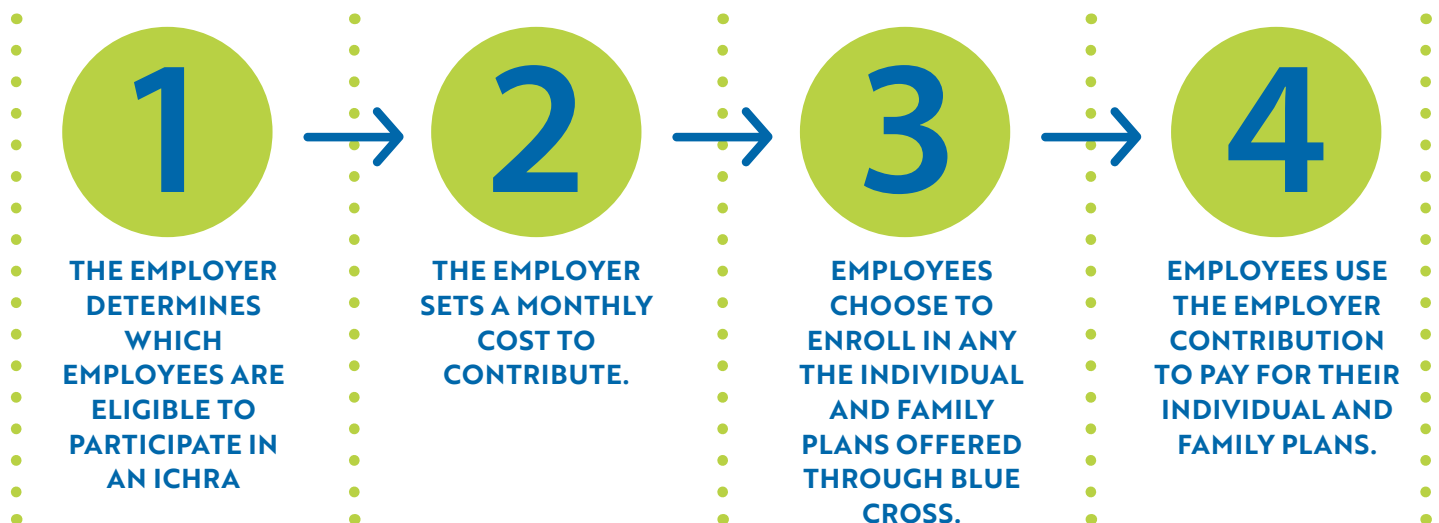
- 38 plan options to choose from
- Access to the Preferred Blue network
- \$500 extra to use towards preventive services (i.e. EKGs, Chest X-Rays, Blood Work)
- Include essential health benefits (i.e. routine wellness care and prescription drugs)



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 BlueMeasureSM

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 RewardsSM 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.

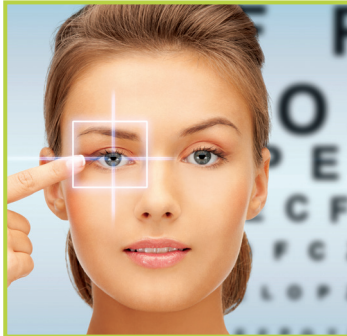


INTRODUCING CHAMBER PLUS

Your Chamber brings you, Chamber Plus!

Extra benefits provided by the Chamber when you purchase a BlueCross small group plan.

The Chamber Plus card will provide discounts and reimbursement for:



VSP® Advantage Exam Plus Plan

- \$20 copay for annual exam for eyeglasses or contacts
- 20 percent off retail price on lens enhancement
- 20 percent off retail price on frames
- 15 percent off retail price on contacts
- 20 percent off retail price on sunglasses
- 1,045 providers in South Carolina!



Dental Reimbursement:

- No network — visit **any** dentist!
- Biannual exam benefit of \$30 per exam
- Biannual cleaning benefit of \$30 per cleaning

Members show their member ID cards at participating vision providers. 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. VSP is a separate company that provides services on behalf of BlueCross.



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.



South Carolina



COLUMBIACHAMBER

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@bcbssc.com
or 803-264-8231



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