

# Chamber BlueOptions® 2012

1 package.  
10 health plans.  
More choices.

For regional and local chamber members.



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CHAMBER LOGO

## Chamber BlueOptions® offers choice.

Just because you're a small business, you don't have to settle for just one health plan. Now you can offer your employees a choice, thanks to Chamber BlueOptions, a package of ten small business health plans created just for Maine's regional and local chamber members.

## A variety of options.

Chamber BlueOptions is for small businesses with 2-50 employees, as well as self-employed people. It offers ten different health plans with ten different levels of coverage.

- Only 60% of your eligible employees need to enroll (most health plans require 75%).
- Each employee can choose the plan that best meets their family's needs.
- Every plan includes coverage for doctor visits, preventive care, hospitalization, emergency and outpatient care.
- Plans come with easy-to-use online tools for you and your employees.

## Thousands of doctors to choose from.

No matter which Chamber BlueOptions plan employees pick, they'll have access to the largest network in Maine.

## Coverage when and where you need it.

Employees who enroll in BlueChoice® or in consumer-directed plans with health savings accounts (HSA) have out-of-state and worldwide coverage for emergencies, urgent care and routine care through the Blue Cross and Blue Shield Association's BlueCard Program. Those with Access Blue New England have routine, emergency and non-emergency coverage in the six New England states, as well as out-of-state and worldwide coverage for emergencies and urgent care.

Just 60% of your eligible employees need to enroll.  
And each employee can choose from 10 plans.

## A healthy employee is a happy employee.

When employees feel good, they tend to perform better. That's why all Chamber BlueOptions plans come with discounts on products and services that encourage better health, as well as online health and wellness programs. You can offer even more healthy support when you tap into our worksite wellness programs.

Talk with your insurance producer for more information.

## Benefits that speak to employees' total health — all packaged with your health plan.

Let us show you how our dental, life and disability plans complete the package.

- **Dental** — Our plans provide easy access to care. Visit any dentist, any time. A commitment to claims accuracy and customer service means we have your members covered.
- **Life** — Employees can count on prompt, easy benefit payments and excellent service. But our job doesn't end there. We provide your employees and their beneficiaries with support services and tools they can use now. Our Resource Advisor support program includes services like online will preparation, identity theft protection, face-to-face counseling and 24/7 telephone support after a loss, and more.
- **Disability** — You can help your employees get back to health, back to work and back to life. They receive prompt benefit payments and dedicated support services and tools. Plus, we integrate short-term disability claim services with your 360° Health ConditionCare and Future Moms programs. So you can make sure your employees get all the services from their benefit plan — helping them improve their health, recover from a disability, and return to their active life.

For more on our specialty products, visit [anthem.com/specialty](http://anthem.com/specialty).

## Chamber BlueOptions

Ten health plans packaged together for businesses with 2-50 employees as well as self-employed people.

Your health insurance should meet your employees' unique needs. Chamber BlueOptions offers different cost sharing levels.

## Chamber BlueOptions®

### BlueChoice PPO plans

### Open access HMO plans

### Consumer-directed health plans

	BlueChoice Mix 70/50% \$10,000 deductible	BlueChoice Mix 70/50% \$7,500 deductible	BlueChoice Mix 70/50% \$5,000 deductible	BlueChoice Mix 70/50% \$3,500 deductible	BlueChoice Mix 70/50% \$2,500 deductible	BlueChoice Mix 70/50% \$1,000 deductible	Access Blue New England 70% \$3,500 deductible	Access Blue New England 70% \$2,000 deductible	Consumer-directed HSA plan (health savings account) 100/80% \$5,000	Consumer-directed HSA plan (health savings account) 80/60% \$2,000
<b>Annual deductible</b>	In network: \$10,000 individual \$20,000 family Out of network: \$20,000 individual \$40,000 family	In network: \$7,500 individual \$15,000 family Out of network: \$15,000 individual \$30,000 family	In network: \$5,000 individual \$10,000 family Out of network: \$10,000 individual \$20,000 family	In network: \$3,500 individual \$7,000 family Out of network: \$7,000 individual \$14,000 family	In network: \$2,500 individual \$5,000 family Out of network: \$5,000 individual \$10,000 family	In network: \$1,000 individual \$2,000 family Out of network: \$2,000 individual \$4,000 family	\$3,500 individual \$7,000 family	\$2,000 individual \$4,000 family	\$5,000 individual \$10,000 family No family member needs to pay more than his or her individual deductible	\$2,000 individual \$4,000 family A family must meet a family deductible before anyone can receive benefits – either one family member or more than one member can meet this deductible
<b>Coinsurance</b>	In network: 30% after deductible Out of network: 50% after deductible						In network: 30% after deductible		In network: 0% after deductible Out of network: 20% after deductible	In network: 20% after deductible Out of network: 40% after deductible
<b>Annual out-of-pocket maximum</b>	In network: \$20,000 individual \$40,000 family Out of network: \$30,000 individual \$60,000 family	In network: \$12,500 individual \$25,000 family Out of network: \$25,000 individual \$50,000 family	In network: \$10,000 individual \$20,000 family Out of network: \$20,000 individual \$40,000 family	In network: \$8,500 individual \$17,000 family Out of network: \$17,000 individual \$34,000 family	In network: \$4,500 individual \$9,000 family Out of network: \$9,000 individual \$18,000 family	In network: \$5,000 individual \$10,000 family Out of network: \$10,000 individual \$20,000 family	\$8,500 individual \$17,000 family	\$7,000 individual \$14,000 family	In network: \$5,000 individual \$10,000 family Out of network: \$10,000 individual \$20,000 family	
<b>ER visits</b>	30% after deductible						\$150		0% after deductible	20% after deductible
<b>Office visits</b>	\$30 primary care provider \$50 specialist	\$30				\$25 primary care provider; \$50 specialist		0% after deductible	20% after deductible	
<b>Preventive care</b>	Covered at 100%; no deductible; schedule of benefits						Covered at 100%; no deductible		Covered at 100%; no deductible	
<b>Vision care</b>	Routine vision exam (\$20 copay) Eyeglasses or contact lenses (\$100 allowance)						Routine vision exam (\$20 copay) Eyeglasses or contact lenses (\$100 allowance)		Routine vision exam (\$20 copay) Eyeglasses or contact lenses (\$100 allowance)	
<b>Prescription drugs (30-day supply)</b>	Tier 1 - \$10 Tiers 2, 3 and 4 - Member pays 50% coinsurance	Tier 1 - \$10 Tier 2 - \$30 Tier 3 - \$50 Tiers 1, 2 and 3 - Mail order and most Maine pharmacies, 90-day supply for 60-day copay Tier 4 - Member pays 50% coinsurance, up to a maximum of \$200 per prescription fill or refill				Tier 1 - \$10 Tier 2 - \$30 Tier 3 - \$50 Tiers 1, 2 and 3 - Mail order and most Maine pharmacies, 90-day supply for 60-day copay Tier 4 - Member pays 50% coinsurance, up to a maximum of \$200 per prescription fill or refill		0% after deductible	20% after deductible	

Cost-sharing for BlueChoice Mix and consumer-directed health plans is higher for out-of-network services. For more about the choices Chamber BlueOptions offers you and your employees, talk to your insurance producer or call Anthem directly at 800-541-4251.