

Chamber BlueOptions

These unique plans are packaged for local, regional and state chamber of commerce members with 2-50 employees. And new this year are the Anthem PPO Gold plan and Anthem Gold Maine HMO Tiered Chamber Options, making that eight health plans to choose from for your employees.

| | Plan name | Network | Contract code | Deductible (individual/family) | Coinsurance | Out-of-pocket maximum (individual/family) | Office visits: primary care physician/specialist | Doctor visits: LiveHealth Online ¹ | Walk-in center | Emergency room/outpatient surgery/hospital inpatient | Pharmacy deductible ¹ (individual/family) | Retail pharmacy: 30-day supply (T1a/T1b/T2/T3/T4) | Home delivery pharmacy: 90-day supply (T1a/T1b/T2/T3/T4) *30 day supply |
|----------------|--|--------------------------|---------------|---|----------------------------|---|--|--|---|--|--|---|---|
| Gold HMO | Anthem Gold Maine HMO Tiered Options Chamber 1500/10%/6500 | Maine HMO Tiered Options | 4DBD | Tier 1: \$1,500/\$3,000 Tier 2: \$3,500/\$7,000 | 10%/30% | \$6,500/ \$13,000 | PCP: \$10/\$60 SPC: \$25/\$100 | Tier 1: \$10 Tier 2: \$10 | Tier 1: \$10 Tier 2: \$100 | Deductible, then 10% coinsurance | Tiers 1-4: no deductible | \$15/\$25/\$50/ Greater of \$90 or 30% up to \$300 per script/30% up to \$500 per script | \$38/\$63/\$150/ Greater of \$270 or 30% up to \$900 per script/30% up to \$500 per script |
| Gold PPO | Anthem Gold Blue Choice PPO Chamber 2500/20%/6500 | Blue Choice PPO | 4D9D | \$2,500/\$5,000 | 20% | \$6,500/ \$13,000 | PCP: \$25 SPC: \$50 | \$10 | \$25 | Deductible, then 20% coinsurance | Tiers 1-4: No deductible | \$15/\$25/\$50/ Greater of \$90 or 30% up to \$300 per script/30% up to \$500 per script | \$38/\$63/\$150/ Greater of \$270 or 30% up to \$900 per script/30% up to \$500 per script |
| Silver HMO | Anthem Silver Maine HMO Tiered Options Chamber 3700/20%/8000 | Maine HMO Tiered Options | 4DBT | Tier 1: \$3,700/\$7400 Tier 2: \$7,000/\$14,000 | Tier 1: 20% Tier 2: 40% | \$8,000/ \$16,000 | Tier 1 / Tier 2 PCP: \$15 / \$60 SPC: \$40 / \$120 | Tier 1: \$10 Tier 2: \$10 | Tier 1: \$15 Tier 2: \$120 | Deductible, then 20% coinsurance | Tiers 1-4: No deductible | \$15/\$25/\$50/ Greater of \$90 or 30% up to \$300 per script/30% up to \$500 per script | \$38/\$63/\$150/ Greater of \$270 or 30% up to \$900 per script/30% up to \$500 per script |
| Silver PPO | Anthem Silver Blue Choice PPO Chamber 3500/30%/8000 | Blue Choice PPO | 4DAB | \$3,500/\$7,000 | 30% | \$8,000/ \$16,000 | PCP: \$40 SPC: \$80 | \$10 | \$40 | Deductible, then 30% coinsurance | Tiers 1-4: No deductible | \$15/\$25/\$50/ Greater of \$90 or 30% up to \$300 per script/30% up to \$500 per script | \$38/\$63/\$150/ Greater of \$270 or 30% up to \$900 per script/30% up to \$500 per script |
| | Anthem Silver Blue Choice PPO Chamber 5000/30%/8000 | Blue Choice PPO | 4DA5 | \$5,000/\$10,000 | 30% | \$8,000/ \$16,000 | PCP: \$40 SPC: \$80 | \$10 | \$40 | Deductible, then 30% coinsurance | Tiers 1-4: No deductible | \$15/\$25/\$50/ Greater of \$90 or 30% up to \$300 per script/30% up to \$500 per script | \$38/\$63/\$150/ Greater of \$270 or 30% up to \$900 per script/30% up to \$500 per script |
| Silver HMO HSA | Anthem Silver Maine HMO Tiered Options Chamber 3500/10%/6650 w/HSA | Maine HMO Tiered Options | 4DBF | Tier 1: \$3,500/\$7,000 Tier 2: \$6,000/\$12,000 | Tier 1: 10% Tier 2: 30% | \$6,850/ \$13,700 | Tier 1 / Tier 2 PCP: Deductible, then \$15 / Deductible, then \$60 SPC: Deductible, then \$40 / Deductible, then \$120 | Tier 1: Deductible, then \$10 Tier 2: Deductible, then \$10 | Tier 1: Deductible, then \$15 Tier 2: Deductible, then \$120 | Deductible, then 10% coinsurance | Tiers 1-4: Medical deductible applies ¹ | 30% | 30% |
| Bronze HMO | Anthem Bronze Maine HMO Tiered Options Chamber 4600/30%/6850 w/HSA | Maine HMO Tiered Options | 4DBR | Tier 1: \$4,600/\$9,200 Tier 2: \$6,500/\$13,000 | Tier 1: 30% Tier 2: 50% | \$6,850/ \$13,700 | Tier 1 / Tier 2 PCP: Deductible, then \$15 / Deductible, then \$60 SPC: Deductible, then \$40 / Deductible, then \$120 | Tier 1: Deductible, then \$10 Tier 2: Deductible, then \$10 | Tier 1: Deductible, then \$15 Tier 2: Deductible, then \$120 | Deductible, then 30% coinsurance | Tiers 1-4: Medical deductible applies ¹ | 50% | 50% |
| Bronze PPO HSA | Anthem Bronze Blue Choice PPO Chamber 6000/50%/6850 w/HSA | Blue Choice PPO | 4DAV | \$6,000/\$12,000 | 50% | \$6,850/ \$13,700 | PCP: Deductible, then \$40 SPC: Deductible, then \$80 | Deductible, then \$10 | Deductible, then \$40 | Deductible, then 50% coinsurance | Tiers 1-4: Medical deductible applies ¹ | 50% | 50% |

Want to know more?

Contact your producer or call Anthem Blue Cross and Blue Shield at 1-800-541-4251, or visit anthem.com/mainechamberblueoptions.

There are hospitals, health care facilities, doctors or other health care providers who may not be included in our networks. A member's financial responsibilities for payment of covered services may differ if they use a network provider or a non-network provider. Please refer to the online provider directory available at anthem.com to see if a specific provider is in the network. Or members can contact Customer Service for help.

¹ For plans with a deductible, the cost share applies after deductible for the tiers listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Life and Disability products underwritten by Anthem Life Insurance Company. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Health plans especially for chamber members

Chamber BlueOptions 2020

Effective January 1, 2020

Let your employees choose the best plan for their unique needs



Anthem 
Health · Pharmacy · Dental · Vision · Life · Disability

MAINE
STATE
CHAMBER
PURCHASING
ALLIANCE INC.

One package, more choices

Yours is a small business, but you don't have to settle for just one health plan. Now you can offer your employees a choice of eight plans, thanks to Chamber BlueOptions®. Chamber BlueOptions is a package of small business health plans created just for Maine's state, regional and local chamber members.

A variety of options

Chamber BlueOptions is for small businesses with two to 50 employees. It offers different health plans with 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 his or her needs.
- Every plan includes coverage for doctor visits, preventive care, hospitalization, emergency care and outpatient care.
- Plans come with easy-to-use online tools for you and your employees.

Big savings with Anthem's new tiered plans

With Anthem's Maine HMO Tiered Options, it's a win-win for both you and your employees. Our new tiered plans for chamber members can help your company save around 13% compared to the same in-network benefits on a PPO plan. And your employees can save 10 to 15% on their premiums plus get discounts on their medical care. It's not just another HMO – it's a better HMO!

More savings with SmartShopper and Site of Service

Prices for the same quality health services, like health screenings and out-patient surgeries, can vary by hundreds to thousands of dollars depending on the location. With SmartShopper, employees can get help finding lower-cost options when their doctor recommends a medical procedure or service,

such as an ultrasound or MRI, so they can save money and earn cash rewards!¹ And with Site of Service, your employees benefit by having much lower copays on services such as labs and imaging.

Rewards for healthy behaviors

Through our health and wellness incentive package, employees and their covered spouses or partners can earn up to \$200 in health rewards cards for getting and staying healthy. Incentives include:

- \$100 for getting a yearly flu shot and a preventive wellness exam. When both are completed – in any order – two \$50 health rewards cards will be issued.
- \$50 for completing the online tobacco-free certification.
- \$50 for completing an online health assessment.

Give your employees the Anthem Whole Health ConnectionSM

By simplifying how our medical, vision, dental, life and disability plans work together, we can offer you a more complete care package at an affordable cost with less hassle.

Through Anthem Whole Health Connection, we get claims and clinical data from doctors, eye doctors, dentists and pharmacists. For members who have more than one of our products, we're able to create more complete health profiles that we can share with their doctors. The collected data helps us identify gaps in care, while helping doctors deliver better, more informed care.

And all of our Small Group medical plans include pediatric dental and vision essential health benefits, as well as exam-only adult vision coverage.

For more info visit anthem.com/specialty.

Only 60%

of your eligible employees need to enroll.
And each employee can choose one of
the eight plans offered.

LiveHealth Online: Access to care from anywhere

Employees can see a doctor or therapist from their computer or mobile device

With LiveHealth Online, your employees can have video visits with board-certified doctors or licensed therapists right from their computer or mobile device. They can connect to a doctor to address common health issues. And therapists are available by appointment in four days or less.²

LiveHealth Online offers:

- **Convenience.** Access to care right from home or the office.
- **Choice.** Employees can choose the doctor or therapist they want to see.
- **Cost effectiveness.** Depending on the health plan benefits, employees pay \$59 or less per visit³ when seeing a doctor, and visits with a therapist cost similar to an office therapy visit.⁴

To learn more or to register, employees can visit livehealthonline.com or download the free mobile app.

1. The SmartShopper program is provided by Sapphire Digital, Inc., an independent company.

2. Appointments subject to availability of a therapist.

3. Doctors using LiveHealth Online charge an average fee of \$59.

4. Members must be at least 10 years old to see a therapist online. Psychologists and therapists using LiveHealth Online do not prescribe medications.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Life and Disability products underwritten by Anthem Life Insurance Company. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.