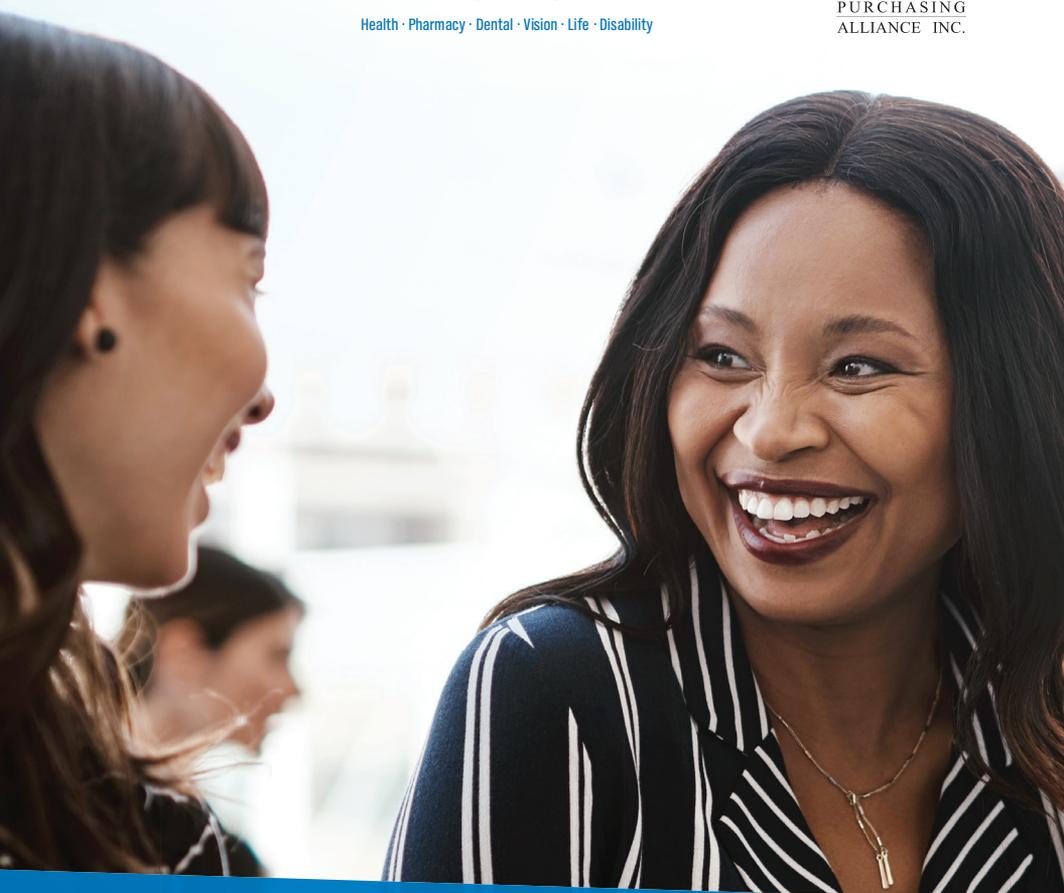




Health · Pharmacy · Dental · Vision · Life · Disability

MAINE
STATE
CHAMBER
PURCHASING
ALLIANCE INC.



2021 Chamber BlueOptions

Effective January 1, 2021



As a small business, you need options when choosing the right health plan. With Chamber BlueOptions[®], you can offer your employees a choice of eight health plans.

Chamber BlueOptions is a package of small business health plans created just for Maine's state, regional, and local chamber members. It's for groups with 2 to 50 employees and offers different health plans with different levels of coverage. Chamber BlueOptions will work well for your business because:



Only 60% of your eligible employees need to enroll (most health plans require 75%).



Each employee can choose the plan that best meets their needs.



Every plan includes coverage for doctor visits, preventive care, hospitalization, emergency care, and outpatient care.



Plans come with user friendly online tools for you and your employees.

Tiered plans help you and your employees save money

Anthem's Maine HMO Tiered Options are available as a level of coverage, and they can help your company save 13% compared to the same in-network benefits on a preferred provider organization (PPO) plan. Your employees can save 10 to 15% on their premiums and receive discounts on their medical care.

Employees can save money on health care services

Prices for the same quality health services, like health screenings and outpatient surgeries, can vary by hundreds to thousands of dollars depending on the location. Our cost-saving programs can help, and they include:

- **SmartShopper** — helps employees find lower-cost options when their doctor recommends a medical procedure or service, such as an ultrasound or MRI, to save money and earn cash rewards.¹
- **Site of Service** — employees can use provider search tools at [anthem.com](https://www.anthem.com) to find locations of independent providers that offer the same high quality services for a lower cost. They can also compare costs and choose ways to save.

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 being healthy. Incentives include:

- \$50 for a yearly flu shot and a preventive wellness exam. When employees complete both, two \$25 health rewards cards will be mailed out after their first activity.
- Up to \$150 for participating in Sydney My Health Rewards. By using the Sydney Health app, employees can earn points that will be redeemed for My Health Rewards in \$50 increments.



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

Offer complete care with Anthem Whole Health Connection[®]

When you have our medical, vision, dental, life, and disability plans, they work together to create a more complete health profile that we can share with employees' doctors. The collected data helps us identify gaps in care, while helping doctors deliver better, more informed care.

All of our Small Group medical plans also include pediatric dental and vision essential health benefits, as well as exam-only adult vision coverage. For more information, visit [anthem.com/specialty](https://www.anthem.com/specialty).

Employees can access care from anywhere with LiveHealth Online

Employees can see a board-certified doctor or licensed therapist from their mobile device or computer using LiveHealth Online. Doctors can address common health issues, and therapists are available by appointment in four days or less.²

LiveHealth Online offers:

- **Convenience** — Access to care 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](https://www.livehealthonline.com) or download the free mobile app.

Your employees can choose the best plan for their needs

To learn more about the Chamber BlueOptions plans you can choose from, contact your producer or call Anthem Blue Cross and Blue Shield at 800-541-4251.

You can also visit [anthem.com/mainechamberblueoptions](https://www.anthem.com/mainechamberblueoptions).

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 on LiveHealth Online do not prescribe medications.