



South Carolina

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 BLUE CROSS BLUE SHIELD OF SOUTH CAROLINA, BUSINESSES HAVE SOLUTIONS



Individual
Coverage Health
Reimbursement
Arrangement
(ICHRA)

With the Chamber, You Get More!

As a chamber member,
you get access to
comprehensive
benefit options for
your health insurance.

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

Small Group
Affordable Care Act
(ACA) Plans



BlueMeasureSM
Level Funded Plans



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

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 the plan.

Plan Highlights:

- Multiple Affordable Care Act (ACA) plan options to choose from
- Access to the Preferred Blue network
- \$500 extra to use toward preventive services (i.e., electrocardiograms, chest X-rays, blood work, etc.)
- Essential health benefits (i.e., routine wellness care and prescription drugs)

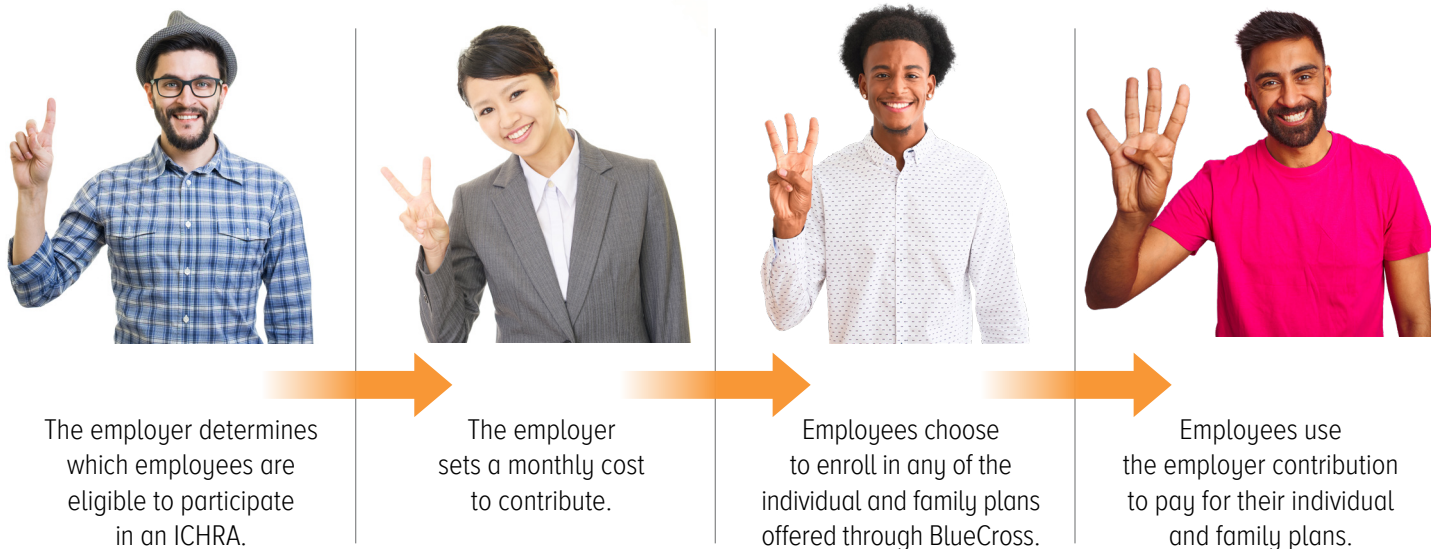




INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENTS

Individual coverage health reimbursement arrangements, or 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?



CHAMBER BLUE MEASURE

Level Funded Health Plans for Groups With 10 – 50 Employees

WHAT IS LEVEL FUNDING?

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.

Blue RewardsSM

Chamber members are offered Blue Rewards with these plans. Each member can earn up to \$150 per year for completing wellness activities, such as:

- Getting a flu shot.
- Having an annual wellness exam.
- Scheduling a telehealth visit.

Members get a loadable, prepaid Visa[®] card to use to pay for copays, deductibles and coinsurance on covered medical services. Because Visa is an independent company, Visa will be responsible for all financial services related to this card.



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

Members show their Chamber Plus member ID card at participating vision locations. VSP is an independent company that administers vision benefits on behalf of BlueCross.



Dental Reimbursement:

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

To receive the dental reimbursement, members will have to submit a reimbursement form after each exam or cleaning.

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.

Please note: This is not a comprehensive vision or dental care 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?

Please contact:

Email Address

Email Address

Phone Number



South Carolina

www.SouthCarolinaBlues.com

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

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