

Join a health plan for small businesses in your state

Enjoy a cost-saving solution providing benefits your employees want



Get peace of mind with the strength of a care network serving millions locally and nationwide

- Serving millions of people in Georgia for more than 80 years
- Part of the nation's largest health benefits company
- Part of the BlueCard® program through the Blue Cross Blue Shield Association which includes more than 1.7 million doctors and hospitals nationwide who contract with Blue Cross Blue Shield companies, more than any other insurer.¹

You deserve an easy, affordable way to offer high-quality healthcare to your employees. The Georgia Chamber SMART Plan (SMART) plan, available through Georgia Chamber of Commerce, offers small businesses in your state access to comprehensive healthcare benefits at rates usually reserved for larger organizations. These plans are designed specifically for businesses who are Georgia Chamber of Commerce members and include the benefits, programs, and services that reflect your local communities.

Big benefits for small business

When you join the Georgia Chamber SMART Plan (SMART) plan, your small business becomes part of a large, self-funded group that shares in the overall claims risk with other small businesses. As part of this group, you'll enjoy the financial protection backed by Anthem's stop loss coverage, and a flexible choice of plans designed exclusively for Georgia Chamber SMART Plan (SMART) plan participants. Lower, predictable costs and easier administration make it a great alternative to Affordable Care Act (ACA) plans, letting you focus on running your business — not your health plan.

A healthy business depends on healthy employees

Along with financial peace of mind, you can offer your employees access to care through one of the nation's largest networks of high-quality doctors, hospitals, and other healthcare professionals. Eligible businesses also receive expanded health and wellness tools, services, and resources designed to empower your employees to make more-informed healthcare decisions that can improve health and help lower costs for everyone.



Frequently asked questions

What is a Georgia Chamber SMART Plan?

The Georgia Chamber SMART Plan is a self-funded employee welfare benefit plan, trust or other arrangement that is established or maintained for the purpose of offering group insurance to Georgia Chamber of Commerce members. It is governed by trustees and bylaws that satisfy the Georgia Chamber of Commerce/Georgia Office of Insurance and Safety Fire Commissioner.

Who makes the decisions for the Georgia Chamber SMART Plan?

There is a board of trustees that oversees the plan and ensures that it complies with all applicable laws and regulations.

Why choose the Georgia Chamber SMART Plan over an ACA plan?

By being part of a self-funded group, a business shares overall claims risk, as well as the cost for financial protection provided by stop loss coverage. Being part of a larger group also gives a business access to competitive, predictable rates and high-quality benefits through one of the largest national healthcare networks. In addition, expanded access to innovative tools, programs and services empowers employees to make more-informed healthcare decisions that can improve their health, and can lower overall group costs.

Which businesses are eligible to participate?

The Georgia Chamber SMART Plan is available to small business employers who:

- Have 2 to 50 employees enrolled in their medical plan.
- Have their corporate headquarters located in Georgia.
- Are members in good standing with the Georgia Chamber of Commerce or your local participating chamber.
- Qualification to offer the plan depends on the business' location in the state.

Do businesses have to join the Georgia Chamber of Commerce to participate in the plan?

Yes, a business needs to join the Georgia Chamber of Commerce to be eligible for the Georgia Chamber SMART Plan. Contact your local Chamber of Commerce for details about membership dues and how to join. Joining a local chamber of commerce that is a member of the Georgia Chamber qualifies you to participate in the plan.

The Thomaston-Upson Chamber of Commerce is a member of the Georgia Chamber and membership with the TU Chamber qualifies you for the SMART plan.

Do businesses need to meet certain participation and contribution requirements?

Yes. At least 75% of the net eligible employees and a minimum of two employees must be covered under the plan.

The plan also requires a minimum employer contribution of at least 50% of the employee rate for individual benefits. If a business contributes 100% of the premium equivalent rate, then 100% of the net eligible employees must enroll.

Can a business join the Georgia Chamber SMART Plan at any time during the year?

Yes. Renewals for participating businesses in the Georgia Chamber SMART Plan occur at different times of the year. A group's renewal date is based on the group's original effective date.

How are premium equivalent rates (monthly premium payments) determined?

There are multiple factors that impact the premium equivalent rate, including:

- Medical history and expected future health claims risk of enrollees
- Age and gender of enrollees
- Number of people enrolled
- Where the business is located
- Benefits being offered

What costs are included in the premium equivalent rate?

The premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premiums.

Are there other payments to make in addition to the premium equivalent rate?

Yes. In addition to monthly medical premiums, businesses receive invoices for product dues, and must also pay membership dues to the chamber of which they are a member.

How will the annual renewal increase be determined?

Any overall increase needed for the Georgia Chamber SMART Plan will be calculated based on a projection of the claims for the upcoming policy year for the entire plan. The increase for each participating business will then be calculated based on their specific risk profile and claims history, as well as any changes in their demographics and number of enrollees.

Can a business terminate the plan at any time?

During the policy period, a business may only elect to withdraw from the plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, the business must give written notice at least 30 days in advance.

We currently have an Anthem health plan. Will our employees have to change their doctors?

The Georgia Chamber SMART Plan uses Anthem Blue Cross and Blue Shield's Blue Open Access POS network — one of the largest networks in the state. To make sure doctors are in the plan's network prior to receiving any service, employees can use anthem.com or our Sydney Health app to find care.

Are dental, vision, life, and disability options available?

Yes, participating employers in the Georgia Chamber SMART Plan are eligible for other plans offered by Anthem at a discounted rate. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

Explore a better healthcare solution for your small business.



Call your broker or Anthem Sales representative.



Visit anthem.com/gachamber_smart.



To learn more, ask your Georgia Chamber of Commerce or your local participating chamber for a referral to a participating broker or reach out to your Anthem representative.

¹ Blue Cross and Blue Shield System (accessed October 2021); bcbs.com.

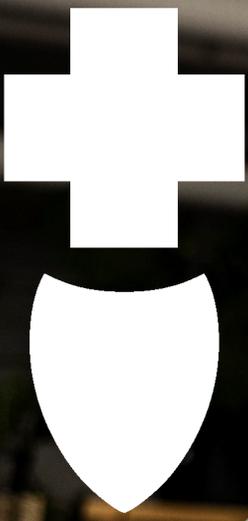
² Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call 800-273-8255 (National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. Emergency services are not provided through virtual care on the Sydney Health app or anthem.com.

³ Appointments subject to availability.

⁴ Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed through virtual care on the Sydney Health app or anthem.com.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022

Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



The Georgia Chamber SMART plan

A self-funded health plan that makes sense for small businesses

Many small business owners are looking for a health plan with financial stability that also fits their budget. That's why Anthem has partnered with the Georgia Chamber of Commerce to create the Georgia Chamber SMART plan. It offers small businesses the benefits they need at a lower price.

What sets the SMART plan apart from other self-funded plans



Protection – As part of a larger, self-funded risk pool, employers are backed by Anthem's stop loss coverage.



Competitive rates – Rates are based on experience in underwriting for the Small Group market.



Stability – Risk pooling for stable renewals and terminal liability provisions provides a safety net for employers.



Peace of mind – The plan is backed by stop loss coverage from Anthem — Georgia's largest and most experienced insurance carrier.



Convenience – The plan covers as few as two people in the group plan and provides employers with documents they will need to verify and file claims.



Familiarity – The plan is similar to those in place before the Affordable Care Act, and offers added protection and savings.





SMART benefits:

- Comprehensive medical plan options — available through Anthem's national Blue Open Access and Blue Connection high performance networks (HPNs) — with a wide range of care, price points, and benefits
- Fixed, predictable payments
- SmartShopper rewards program that offers financial incentives for using lower-cost, high-quality locations for health services*
- Discounts when bundling dental, vision, life, or disability coverage
- Anthem Whole Health Connection® for integrated healthcare results in improved care and outcomes and increased savings
- Guaranteed issue
- Administration of COBRA and state continuation coverage at no added cost to you
- A dedicated local Sales and Service team

 **Your employees enjoy high-quality care while you save up to 40% on monthly medical costs**

We want you to have the coverage you deserve. The SMART plan offers high-quality benefits, cost savings, and financial protection. Contact your broker or Anthem Sales representative for more information.

Additional benefits:

- Referrals are not required for specialist visits.
- All-inclusive office visit plan options are available for plans without health savings accounts (HSAs).
- Medical chats and virtual visits with our preferred care provider (excluding HSA) have a \$0 cost share.
- Physical therapy, occupational therapy, and speech therapy visits with providers in the plan's network are subject to primary care physician (PCP) cost share.
- DispatchHealth offers urgent care visits for employees in the comfort of their homes (in select markets).
- Members receive credit for any accrued deductible or out-of-pocket costs from the previous carrier plan (excludes January 1 effective dates).
- Plan is primary over Medicare on all size groups.
- SpecialOffers@AnthemSM offers well-being incentives.
- The Anthem Employee Assistance Program provides support services and resources at no additional cost to you.
- Engagement Package 200 rewards employees up to \$200 for taking part in condition management, preventive care, and wellness activities.
- Family Focus plans include \$0 copay for PCP visits for children under age 19.
- Anthem Link Virtual First plans are member focused and designed to help employees take charge of their health.

* Not available on Blue Connection HPN plans.



Are you looking for a more affordable Small Group health plan?

The Georgia Chamber SMART Plan has coverage options designed to fit your needs.



Anthem Blue Cross and BlueShield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



The Chamber is here to help!

The Thomaston-Upson Chamber of Commerce recommends reaching out to ALFA Insurance - Logan Fowler Agency for more details and a quote for the Georgia Chamber SMART Plan.



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