



# Your Independence Blue Cross 2015 Blue Solutions® Plan Guide

Flexible health options for customers  
with 2 – 50 employees

**Independence**   
Blue Solutions®



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## Blue Solutions® for small business employers

Your employees are your most valuable asset, and providing health insurance is one of the most important things you can do for them and their families. With Blue Solutions, you can choose from a suite of products specially designed for small businesses. And because no two businesses are alike, we give you a wide range of options to choose from so you can find the health plans that meet your business needs at the price that's right for your business.

Everything you need to get started is here. With this brochure, you'll be able to:

- Find out what's new and important for 2015
- Learn about our most innovative and affordable health plans
- Understand how our health plans work
- Enhancements to Specialty benefits coverage
- Solutions for wellness, savings accounts, and more

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As always, Independence Blue Cross is here to help ensure that you and your employees make good health care choices. Please feel free to contact us with any questions you may have. We'll be happy to help.

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# Your 2015 Blue Solutions Plan Guide

For 2015, our comprehensive Blue Solutions health plans have been updated to comply with the most recent Affordable Care Act (ACA) requirements. All plans will continue to be arranged by metallic levels of coverage (platinum, gold, silver, and bronze), which makes it easier to find plans that are right for your business and your budget.

Regardless of the metallic levels, all products cover essential health benefits like doctor visits, prescription drugs, X-rays, and hospital stays.

## Here's a look at some of the plan changes that begin January 1, 2015:

- **Deductible limitations have been removed.** This means that deductible amounts on certain plans have changed.
- **Out-of-pocket maximum limits have been updated.** Out-of-pocket maximums have been raised to \$6,600 /\$13,200 on certain non-HSA-qualified plans. For HSA-qualified plans, out-of-pocket maximums have been raised to \$6,450/\$12,900. Once this limit is reached, all covered benefits are covered 100 percent by the health plan. All coinsurance, copays, and deductibles for essential health benefits accrue to the plan's overall in-network out-of-pocket maximum.
- **New low-cost health plan available.** If you're looking to continue offering your employees a plan with comprehensive benefits that fits within your budget, take a look at our new HMO Bronze Basic plan. This plan offers full access to our Keystone HMO network at an affordable price. Note: This health plan does not include coverage for routine adult vision exams or eyewear.
- **Access to low-cost retail generic medications.** For most plans, a \$7 copayment is the most your employees will pay for generic drugs. For high deductible health plans, your employees generally must meet their deductible first before the copay applies. For Keystone HMO Proactive plans, the copay for preferred generic drugs is \$4 and \$15 for all other generic drugs.
- **More dollars to spend on adult eyewear.** More dollars to spend at Visionworks®. Now, your employees get even more dollars to spend when they purchase frames at a Visionworks store. See page 9 for more details.
- **HRA plans with \$0 employer contribution no longer offered.** We will continue to offer plans specifically tailored for Health Reimbursement Accounts (HRAs). However, we will retire the following plans that do not include an employer contribution amount – PPO Gold HRA, PPO Silver HRA, PPO Bronze Premier HRA and PPO Bronze HRA. If you offered your employees one of these plans in 2014, we will assist you in selecting a comparable plan for 2015.

# Flexible health plan options to meet your needs

## PPO, Direct POS, and HMO plans

There are three main types of plans you can choose from – PPO, Direct POS, and HMO. Each product type has affordable options, so your choice is all about how much flexibility you want to give your employees when they receive health care services.

- **Personal Choice® PPO** plans provide the ultimate in flexibility. Your employees get in-network coverage across the country when using participating BlueCard® PPO providers and coverage out-of-network. Plus, your employees won't need referrals to visit specialists.
- **Keystone Direct POS** provides out-of-network coverage, but your employees select a primary care physician (PCP) and only need referrals for certain services, which helps keep costs down.
- **Keystone HMO** plans require employees to select a PCP to coordinate all of their care with network providers. And now we added a new HMO with a Tiered Network, which may reduce your monthly premium costs while also decreasing out-of-pocket costs for your employees.

## Take a look at how the plans compare.

	Keystone HMO	Keystone Direct POS	Personal Choice
Access to network of more than 60,000 physicians and specialists	X	X	X
Selection of a PCP required	X	X	
No referrals needed to visit in-network specialists		X*	X
In-network benefits coast-to-coast through BlueCard PPO			X
Away from Home Care® program for employees who temporarily reside outside the service area	X	X	
Emergency and urgent care access across the country and around the world through BlueCard PPO and BlueCard Worldwide	X	X	X

\*Direct POS employees need a referral from their PCP for spinal manipulations, routine X-rays, and physical/occupational therapy. For lab work, employees should use the facility recommended by their PCP for the lowest out-of-pocket costs.

# Learn about affordable and innovative plan options

## Tiered network plans – Keystone HMO Proactive

Keystone HMO Gold and Silver Proactive, our tiered network plans, can save your business and your employees even more money on covered services. These plans, offer your employees full access to the Keystone network at a lower premium. As with any HMO plan, the member will select a PCP who will refer them to specialists. Your employees can save even more money by choosing certain health care providers when they seek care.

## How Keystone HMO Proactive works

All Keystone HMO providers are grouped into one of three tiers based on cost and, in many cases, quality measures. The three tiers are: Tier 1 – Preferred, Tier 2 – Enhanced, and Tier 3 – Standard. All doctors and hospitals in the Keystone HMO network are accessible in the Proactive plans.

When your employees choose providers in Tier 1 – Preferred or Tier 2 – Enhanced, they will save on out-of-pocket costs each time they receive care for certain services. The good news is that nearly 50 percent of doctors and hospitals are in Tier 1 – Preferred, so your employees will have plenty of choices.

## Is Keystone HMO Proactive right for your business and your employees?

Before you decide to purchase one of the Proactive plans, you may want to consider a few key questions.

1. Do your employees live within our five-county service area or the contiguous counties? These plans are only available to employees who reside in our service area.
2. Are most Tier 1 – Preferred or Tier 2 – Enhanced hospitals conveniently located near your employees? Visit [www.ibx.com/proactivehospitals](http://www.ibx.com/proactivehospitals) to see a list of hospitals and their tiers.
3. Are your employees willing to change doctors if it will save them money?

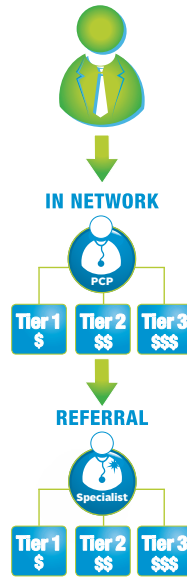
If you answered “yes” to these questions, Keystone HMO Proactive may be right for you and your employees.

## NEW Keystone HMO Bronze Basic

For our most affordable benefit option, take a look at our new HMO Bronze Basic plan. ACA-compliant with access to our Keystone HMO network, this plan gives your employees the coverage they need without breaking your budget. Please note that this health plan does not include routine coverage for adult vision exams or eyewear.

## More ways your employees can save on health care

Many of our plans encourage employees to make more cost-effective choices when spending their health care dollars. Your employees can save on out-of-pocket costs when they visit our preferred providers for certain services.



## \$0 outpatient laboratory services at freestanding labs

When your employees need blood work or other laboratory services, they will be covered in full as long as they use a freestanding lab in our network. If they choose to use a hospital-based lab, they will pay the cost-sharing designated in their benefit plan. To find an in-network freestanding lab, visit [ibx.com/providerfinder](http://ibx.com/providerfinder). Note: This feature applies to PPO Platinum Premier, PPO Platinum, PPO Gold Premier, PPO Gold, and PPO Silver.

## \$0 colonoscopies from Preventive Plus designated providers

Colorectal cancer is highly treatable when it's detected early, which is why we cover preventive colonoscopies at \$0 cost-sharing when your employees use one of our Preventive Plus designated providers. Our Preventive Plus providers are chosen based on cost and quality measures so that it's easy for your employees to get high-quality care. In addition to \$0 cost-sharing, Preventive Plus offers more convenience for employees, with same-day preliminary screening results, and nearby screening centers. To find a Preventive Plus provider, visit [ibx.com/providerfinder](http://ibx.com/providerfinder).

## Lower cost-sharing for outpatient surgery

For certain plans, your employees will pay less by visiting in-network ambulatory surgical centers (ASC) when they require an outpatient surgical procedure. But as with any important health care matter, decisions should not be based on cost alone. Your employees should work with their health care providers to determine the best setting for the covered services. Both in-network ASCs and hospitals can be found by visiting [ibx.com/providerfinder](http://ibx.com/providerfinder).

## Specialty Services

All Blue Solutions health plans include extensive medical benefits, as well as prescription drug, vision and pediatric dental coverage. Offering coverage that is this comprehensive helps you and your employees have one-stop access to the full array of health benefits.

## Prescription Drug Coverage

### Promoting better health

Your Blue Solutions medical benefits include IBC Prescription Drug coverage.\* Your employees' prescription drug benefit program provides many advantages to help your employees easily and safely access prescription drugs at an affordable cost. All Blue Solutions plans are designed to encourage your employees to use the most cost-effective medications available.



### Provider Finder

Your employees can find in-network providers by visiting [ibx.com/providerfinder](http://ibx.com/providerfinder).



### Online services

Your employees can log on to [ibxpress.com](http://ibxpress.com) and click Manage My Prescription Drugs to take advantage of convenient features, such as:

- Network pharmacy search
- Formulary search
- Claims information
- Mail-order refill requests

\* FutureScripts, a Catamaran company, is an independent company providing benefit management services.

## Convenient mail order pharmacy

If your employee's doctor has prescribed a medication that they'll need to take regularly over a long period of time, the mail-order service is an excellent way to get a long-lasting supply and reduce out-of-pocket costs.

Mail order is convenient and safe to use. If your employee chooses mail order, their doctor can prescribe a supply that will last up to 90 days. Employees can get three times as many doses of their maintenance medication at one time through mail order.

## Specialty Pharmacy Program

The Specialty Pharmacy Program is a convenient delivery system for specialty medications. Since specialty drugs require special handling, administration, and monitoring, these complex and costly medications may not be readily available at local pharmacies. With the Specialty Pharmacy Program, your employees' medications will be delivered directly to their homes or to their doctors. In addition, your employees will have 24/7 access to clinical staff who will answer questions about specialty medications.

## Mandatory Generic

Mandatory generic is featured in all Silver and Bronze Blue Solutions plans and our Keystone HMO Proactive plans as a way of providing coverage to your employees at a lower cost. Generic drugs are as effective as brand drugs and can save your employees money. If your employees choose to purchase a brand drug that is available in a generic form, they will be responsible for paying the dispensing pharmacy the difference between the negotiated discount price for the generic drug and the brand drug *plus* the appropriate cost-sharing for the brand drug.

## Pharmacy Networks

### Participating pharmacies

The FutureScripts® network includes more than 68,000 retail pharmacies. When traveling, your employees will find that most of the pharmacies in all 50 states accept their ID card and can fill their prescription for the same cost-sharing they pay at home, as long as they use a participating pharmacy. There is no need for employees to select just one pharmacy for their prescription needs. To locate a participating pharmacy, please visit [ibx.com](http://ibx.com) and select *Find a Pharmacy*.

### FutureScripts Preferred Pharmacy Network

Use of the preferred pharmacy network is required for all Silver and Bronze Blue Solutions plans and our Keystone HMO Proactive plans in order to provide coverage at a lower cost. This network is a subset of the national retail pharmacy network and includes over 50,000 pharmacies, including most major chains and local pharmacies, except Walgreens and Rite Aid stores.

### Non-participating pharmacies

Out-of-network benefits apply to prescriptions filled at non-participating pharmacies. The employee must pay the full retail price for their prescription, then file a paper claim for partial reimbursement.

# Vision Coverage

## IBC Vision Care: The clear solution to your vision care needs

When your employees visit their vision provider, they are getting more than just their eyes checked. Eye exams can help detect more serious medical conditions like diabetes, hypertension, or heart disease. Vision benefits could help reduce your company's overall health care spending and increase employee productivity.

To help your employees maximize their coverage, we provide enhanced adult vision benefits in most of our Blue Solutions Plans. Now your employees can get an even richer benefit when visiting a Visionworks\* location with a \$150 frame allowance, while at all other participating providers the frame allowance is \$100. Visionworks and other participating providers provide a \$100 contact lens allowance, as well as an annual routine eye exam at no cost.

## Conveniently located providers and value-added services

The network includes more than 40,000 ophthalmologists, optometrists, and regional and national retailers, including Visionworks optical retail centers. Visionworks retail centers are conveniently located across the Philadelphia five-county area and surrounding states.

With adult vision coverage, your employees can take advantage of:

- **No frame limitations.** They have the freedom to use their frame allowance at any network location toward any frame on the market today.
- **Fully covered designer brands.** They can select any frame from the Exclusive Frame Collection of over 200 of the latest, stylish, contemporary frames covered in full, or with a minimal copay.
- **One-year warranty.** Every frame or lens purchased at a participating provider is backed by an unconditional one-year breakage warranty for repair or replacement.

Your employees get even more through value-added services such as:

- **Contact lenses replacement.** LENS123® will ship replacement contact lenses or solution anywhere the same day and employees are guaranteed low prices.
- **Vision correction discounts.** Laser Vision Correction gives employees up to 25 percent off the participating provider's usual and customary fees, or 5 percent off any participating provider's advertised specials on laser vision corrections services.

## Pediatric Vision benefits

Pediatric vision, which is an essential health benefit, is covered for your employees' dependents up to age 19. These benefits include yearly eye care visits and a pair of eyeglasses every calendar year. These benefits can be used at Visionworks, which has one of the largest selections of eyeglasses especially designed for children.

\*An affiliate of IBC has a financial interest in Visionworks

# Pediatric Dental Coverage

Pediatric Dental is considered an essential health benefit. When you buy a Blue Solutions plan\* from IBC, it will include pediatric dental coverage for enrolled dependents up to age 19. Coverage includes preventive and diagnostic treatment that can help reduce the frequency and cost of expensive procedures.

## Pediatric Dental PPO included with PPO plans

If you offer your employees a PPO plan — including plans with an HSA or HRA — those plans also include IBC Personal Choice pediatric dental coverage. The plan fully covers in-network dental exams and cleanings every six months to help maintain a child's oral health. Pediatric dental benefits are in-network only. Your employees can choose a dental provider from United Concordia's nationwide Concordia Advantage network.

## Pediatric DHMO included with HMO and DPOS plans

If you offer your employees an HMO or DPOS plan, those plans also include Keystone pediatric dental coverage. To obtain services, your employees will need to select a Primary Dental Office (PDO) from the Keystone DHMO network. PDO referral is required for specialist services. Diagnostic and preventive services, like exams and cleanings, are fully covered once every six months.

## More information on Pediatric Dental benefits

Pediatric dental benefits are in-network only and also include basic and major services, and medically necessary orthodontia. All coinsurance, deductibles, and copayments used for pediatric dental services will contribute toward the employee's medical out-of-pocket expense.

Network dentists can be found using the online dental directory at [www.ibx.com](http://www.ibx.com).

You can find descriptions of covered Pediatric Dental services and how much members have to pay for them by visiting [ibx.com/sgdental](http://ibx.com/sgdental).

\*Plans offered through the small business health options program (SHOP) do not include pediatric dental coverage.



### Dental options for adults

Visit [www.ibx.com/sgdental](http://www.ibx.com/sgdental) to learn about your options for providing comprehensive dental coverage for adults.

# Blue Solutions® Choice Defined Contribution Product

## Help control your costs and offer employees more options

Helping to manage your health care costs can be just as easy as budgeting your yearly business expenses. Blue Solutions Choice is Independence Blue Cross's way to help you take the guesswork out of how much it will cost to provide comprehensive health coverage to your employees. And while you benefit from more predictable costs, your employees get the benefit of more health care coverage choices.

## How it works

1. **Set your health care budget.** You determine the fixed dollar amount you will provide to your employees to spend on their health care coverage.
2. **Pick the 5 benefit plans** your employees can choose from.
3. **Your employees use the fixed dollar amount to shop for a health plan** that makes sense for them. Blue Solutions allows employees to choose the health care plan that best meets their health coverage needs from the options provided.

## Your current health plan vs. Blue Solutions

Your current health care plan ...	Blue Solutions...	You should care because...
is a "one-size-fits-all" approach.	gives you the ability to offer a variety of health plans to your employees who may have diverse needs.	your employees will be more satisfied.
makes it hard to budget your health care dollars because of annual premium increases.	helps you manage your annual budget because you set a fixed dollar amount to spend on each employee.	you have more control of your budget.
could leave some employees less satisfied because you can only offer a few plans. Plus, employees don't know the cost of their health care.	increases employee satisfaction because employees pick their health care plan based on their needs, and reveals the true dollar value of the health care benefits you provide.	your employees will understand and value the money you spend on their health care benefits.
puts all the administration responsibility on you.	helps streamline benefit administration because employees enroll in health plans online, and call us if they have questions.	it saves you time and your employees get great service.



## Empower and save at the same time

We have a number of cost-saving options across all metallic levels so your employees can choose the amount of coverage they need.

# Solutions for you and your employees

## Spending accounts

Increase your savings and encourage your employees

Employees who choose a High Deductible PPO Health Plan (HDHP) and focus on prevention and education are more likely to choose lower cost care options, such as generics versus brand drugs – and take better care of their health. Pairing our Blue Solutions HDHPs with a health savings account (HSA) or health reimbursement account (HRA) helps you and your employees save even more on overall health care costs.

## Lower your costs and take advantage of tax savings with HSA and HRA plans

Blue Solutions HSA and HRA plans give you flexible options when you're looking to lower health care costs and offer your employees top-quality health coverage. They help you:

- **Save on premium.** High deductible health plans offer access to our Personal Choice® PPO network at a lower premium.
- **Save on taxes.** There are tax advantages for you and your employees because contributions to an HSA or HRA are generally not treated as taxable income.
- **Encourage employees to become savvy health care consumers.** Employees play a greater role in managing their health care purchases and using covered services appropriately.

## Manage your spending accounts with ease

Managing your spending accounts has never been easier:

- integrated, streamlined enrollment process
- easy access to account information including online reporting
- convenient funding options

## Make it easy for your employees

Our spending accounts not only help reduce costs, they make it easy for employees to manage their medical expenses thanks to features such as direct-pay-to-provider, automated reimbursements, online tools to pay claims quickly, and debit cards for covered members.

## HSA plans

When employees enroll in an HSA-qualified HDHP plan, they are eligible to open a tax-advantaged HSA. There are tax advantages for both you and your employees:

- Employer contributions are generally tax-free. You may also be able to obtain tax benefits on any payroll-driven contributions your employees make.
- Employee contributions reduce their taxable income.
- Interest and investment income on HSA funds are tax-advantaged.
- Reimbursements for qualified medical expenses are also tax-free.

Tax advantages make HSAs a great way to save. And since HSA savings can be used to pay for deductibles and coinsurance, they can help offset increased employee costs.

## The BlueSaver<sup>SM</sup> HSA from Bank of America<sup>TM</sup>

Our BlueSaver HSA offers employees all of the advantages of an HSA from Bank of America along with claim and payment integration to make account management easy. The interest-bearing account includes a wide variety of investment options once the balance reaches \$500 to help maximize savings year after year. And, there is no monthly account fee for as long as employees remain enrolled in a HSA qualified Independence Blue Cross HDHP.

## HRA plans

HRAs reimbursements are funded by employers, and any payments made from the HRA for qualified medical expenses are not considered taxable income. We do not require prefunding of the HRA—instead you reimburse after expenses occur—so you have greater cash-flow flexibility. And, any balances left at the end of the plan year or when an employee leaves the company remain with the employer.

Our HRAs cover up to 50% of in-network medical, pharmacy and vision expenses before the deductible is reached. You have the option of automating payments or adding a pharmacy-only debit card, making it easier for your employees to use their account.



## Employer advantages of an HSA:

- Funds may be carried over each year.
- Employer contributions are generally excluded from employee's gross income and not taxable.
- Distributions for qualified medical expenses are not taxable.

## Employer advantages of an HRA:

- Contributions are tax deductible.
- Provides employees with a means to pay for higher deductible amounts.
- Unused funds remain with the employer.

This information has been prepared by Independence Blue Cross as a general reference source for your use. It is not intended to provide legal and/or tax advice. Please consult with your legal and/or tax advisor regarding your particular circumstances.



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**Healthy  
Lifestyles  
Solutions can  
help your  
employees lead  
healthier lives.**

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## Health and wellness options

### Driving healthy behaviors to help lower your health care costs

Healthy Lifestyles Solutions, a value-added comprehensive health and wellness program, is available with all Blue Solutions medical plans to help empower your employees — from the healthy to the chronically ill — to achieve and maintain their best possible health.

### Easy-to-use online tools help drive healthy actions

Your employees can get started on the road to good health by using the suite of online health management tools through IBC's secure member website, [www.ibxpress.com](http://www.ibxpress.com).

#### Online resources

With the online tools at [www.ibxpress.com](http://www.ibxpress.com), your employees will have access to:

- Provider and hospital finder
- Symptom checker
- Treatment cost estimator
- Health trackers
- Medical encyclopedia
- Video player
- Recipes

With the various tools available at your employees' fingertips, they can assess their health profile with the **Personal Health Profile**, keep track of their medical history with **Personal Health Record**, create meaningful action plans and track their progress with the **Digital Health Assistant**. We also made it easy to get answers and support from experts and peers via our **Message Board**, and provide access to timely news based on his or her interests.

## Health Coaches support health management decisions

Health Coaches are registered nurses who serve as a single point of contact to answer your employees' questions, address concerns, and coordinate care. Those who are managing a complex health condition have a Primary Health Coach, or a trusted advisor, to help them improve their health outcomes. And your healthy employees will also have access to a Health Coach to coordinate their care during times when they may need surgery or treatment for an injury.

### Value-added extras to help you and your employees get healthy

Even the most determined people can use a little extra motivation to get healthy. That's why we offer wellness discounts and reimbursements to keep you and your employees moving toward long-term good health and well being with:

- \$150 reimbursement on a fitness membership
- \$150 reimbursement on an approved weight loss program
- \$150 reimbursement on smoking cessation programs

<sup>4</sup>Discounts are subject to change.



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### Value-added discounts

From sneakers to spa treatments, your employees can enjoy many discounts through [Blue365](http://Blue365.com)<sup>®</sup>.<sup>4</sup>

[blue365deals.com/ibx](http://blue365deals.com/ibx)

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## Independence Blue Cross – meeting your health insurance needs, every step of the way.

From comprehensive coverage to cost savings, **Independence Blue Cross** is committed to offering products and services to help you and your employees stay healthy. This includes benefit management tools that will make your job easier, and your employees healthier – *which is always good for your bottom line!*

And even though the landscape of health care may be changing, we're working hard to anticipate the changes and offer you a health benefits program that's easy to manage – so it's *always* easy to see why you chose Independence Blue Cross.

Keep an eye on your mail – you will be receiving your annual renewal packet soon with details on suggested product offerings to meet your specific needs in 2015.



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Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield - independent licensees of the Blue Cross and Blue Shield Association.

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