

1901 Market Street  
Philadelphia, PA 19103-1480

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE PAID  
PERMIT NO. 1308  
SOUTHEASTERN, PA



Exciting changes to your Independence Blue Cross health coverage.

See inside ...

1864.10      1865.10 (9/13)



Mr. John Q. Sample  
Title or Benefits Manager  
XYZ Company [Direct]  
1234 Any Road  
Anytown, US 12345

Customer ID: 0000000



Month, XX 2013

## **We've made it *easier than ever* to manage your employees' health care.**

Dear John Q. Sample,

As a valued **Independence Blue Cross (IBC)** customer, your needs are extremely important to us. That's why we've been working hard to keep you aware of the changes in health care law. We recently sent you a mailing including ***The Small Business Guide to Health Care***. Hopefully, this booklet gave you a good understanding of how Health Care Reform will affect the administration of your employee benefits.

In accordance with Health Care Reform, your current benefit plan will be discontinued on renewal and no longer be available. The enclosed booklet describes the new health care reform compliant products available from IBC that will replace your current benefit plans. We hope it will be a useful guide as you transition your coverage to one of the new plans. Some of the highlights include:

### **New, easy to understand benefit plan levels.**

This year, we are pleased to offer a new suite of Blue Solutions® products designed exclusively for small employers. The benefit options offered in our new Blue Solutions product portfolio are comparable to your current benefit plan and are streamlined into four new levels of coverage – or metallic levels – platinum, gold, silver, and bronze, required by the Health Care Reform Law. Each benefit plan design falls within one of these metallic levels making it easier for you to choose your new coverage.

### **Enhancements to make your job easier.**

We understand that giving you more control and flexibility when administering benefits will make your job easier. With that in mind, we carefully engineered changes to enhance our product offerings, Healthy Lifestyles<sup>SM</sup> Solutions, Select Drug Program and more.

over, please

**We've got you covered.**

While the Health Care Reform changes can be daunting, you don't have to worry – Independence Blue Cross' commitment to small employers has not changed. We've been providing quality health care products and services to loyal, small business customers, like yourself, for over 75 years. We'll help you through the changes ... and beyond.

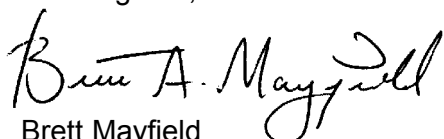
**Any questions? We're always here to help.**

Please take a moment to review the enclosed booklet. And keep an eye on your mail ... in the upcoming weeks you'll be receiving your annual renewal package with detailed information on renewal options designed just for you, and more. It's part of our continuing effort to keep valued customers, like you, informed – so you can make the best health care decisions for your employees and their families.

As always, if you have any questions, we'll be happy to help. Contact your broker, ABC Broker Company at XXX-XXX-XXXX or call us directly at 215-241-3400.

Thank you for choosing Independence Blue Cross.

Best regards,

A handwritten signature in black ink that reads "Brett A. Mayfield". The signature is fluid and cursive, with the first name "Brett" and last name "Mayfield" clearly legible.

Brett Mayfield  
Vice President of Sales

P.S. Enclosed you'll find a comprehensive overview of the new IBC Employer Portal with the new features highlighted. This valuable tool can help you navigate our website quickly and easily, so be sure to have it handy when you log on. We hope it's helpful to you.



Mr. John Q. Sample  
Title or Benefits Manager  
XYZ Company [Direct]  
1234 Any Road  
Anytown, US 12345

Customer ID: 0000000



Month, XX 2013

## **We've made it *easier than ever* to manage your employees' health care.**

Dear John Q. Sample,

As a valued **Independence Blue Cross (IBC)** customer, your needs are extremely important to us. That's why we've been working hard to keep you aware of the changes in health care law. We recently sent you a mailing including ***The Small Business Guide to Health Care***. Hopefully, this booklet gave you a good understanding of how Health Care Reform will affect the administration of your employee benefits.

In accordance with Health Care Reform, your current benefit plan will be discontinued on renewal and no longer be available. The enclosed booklet describes the new health care reform compliant products available from IBC that will replace your current benefit plans. We hope it will be a useful guide as you transition your coverage to one of the new plans. Some of the highlights include:

### **New, easy to understand benefit plan levels.**

This year, we are pleased to offer a new suite of Blue Solutions® products designed exclusively for small employers. The benefit options offered in our new Blue Solutions product portfolio are comparable to your current benefit plan and are streamlined into four new levels of coverage – or metallic levels – platinum, gold, silver, and bronze, required by the Health Care Reform Law. Each benefit plan design falls within one of these metallic levels making it easier for you to choose your new coverage.

### **Enhancements to make your job easier.**

We understand that giving you more control and flexibility when administering benefits will make your job easier. With that in mind, we carefully engineered changes to enhance our product offerings, Healthy Lifestyles<sup>SM</sup> Solutions, Select Drug Program and more.

over, please

**We've got you covered.**

While the Health Care Reform changes can be daunting, you don't have to worry – Independence Blue Cross' commitment to small employers has not changed. We've been providing quality health care products and services to loyal, small business customers, like yourself, for over 75 years. We'll help you through the changes ... and beyond.

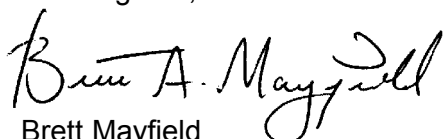
**Any questions? We're always here to help.**

Please take a moment to review the enclosed booklet. And keep an eye on your mail ... in the upcoming weeks you'll be receiving your annual renewal package with detailed information on renewal options designed just for you, and more. It's part of our continuing effort to keep valued customers, like you, informed – so you can make the best health care decisions for your employees and their families.

As always, if you have any questions, we'll be happy to help. Contact your broker, ABC Broker Company at XXX-XXX-XXXX or call us directly at 215-241-3400.

Thank you for choosing Independence Blue Cross.

Best regards,

A handwritten signature in black ink that reads "Brett A. Mayfield". The signature is fluid and cursive, with the first name "Brett" and last name "Mayfield" clearly legible.

Brett Mayfield  
Vice President of Sales

P.S. Enclosed you'll find a comprehensive overview of the new IBC Employer Portal with the new features highlighted. This valuable tool can help you navigate our website quickly and easily, so be sure to have it handy when you log on. We hope it's helpful to you.



# Your Guide to Independence Blue Cross 2014 Blue Solutions® Product Portfolio

New enhancements, flexibility, and savings for you  
and your employees

**Independence**   
Blue Solutions®



# Table of Contents

<b>INTRODUCTION</b>	<b>3</b>
 <b>PART I: BLUE SOLUTIONS® AND THE AFFORDABLE CARE ACT</b>	 <b>4</b>
How it affects your business	
 <b>PART II: BLUE SOLUTIONS PRODUCT OVERVIEW</b>	 <b>5</b>
Consumer spending accounts	
Defined contribution	
Specialty services	
 <b>PART III: HEALTHY LIFESTYLES<sup>SM</sup> SOLUTIONS</b>	 <b>14</b>
Health and wellness options	
Reimbursements and discounts	

# Introduction

As an employer or benefits manager, health insurance is one of the most important things you can provide for your employees and their families. With the recent changes to health insurance, it's important to keep current on new coverage structures to ensure proper benefit administration.

As your partner in health care, **Independence Blue Cross (IBC)** is committed to providing innovative solutions that enhance the health and wellness of you and your employees. Part of that commitment is to help you navigate through Health Care Reform.

We created this *Blue Solutions Product Portfolio* to walk you through the changes we've implemented to our coverage in response to the new health care law (officially called the **Patient Protection and Affordable Care Act**).

This guide is full of information and tools that will help you administer and manage your employees' benefits. It includes:

- An overview of our new suite of Blue Solutions plans.
- An in-depth explanation of how Spending Accounts can help you and your employees save money.
- Changes to our Healthy Lifestyles Solutions wellness offerings.
- Information on enhancements to the Employer Portal.
- Some new and exciting changes to our Specialty Services.
- And more!

---

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

---



# Part I: Blue Solutions and the Affordable Care Act

While many things about health insurance are changing, there's one thing you can count on: **Independence Blue Cross** is committed to providing our customers with competitively priced health care products and services designed to enhance the wellness of you and your employees. The following information outlines how our Blue Solutions plans have been revised to comply with the Affordable Care Act (ACA), and how this will affect you and your employees.

## How it affects your business

The provisions of the ACA, which take effect January 1, 2014, impact the health care coverage you offer your employees. The good news is our comprehensive Blue Solutions health plans have been updated to comply with ACA requirements, and include all ten essential health benefits. All of our plans are arranged by metallic levels (platinum, gold, silver, bronze), which make it easier to find plans that are right for your business and your budget. Here's a look at some of the important health care law changes that begin January 1, 2014:

- **Health plans will include 10 core benefits**, known as essential health benefits. This means that plans must include coverage for the following types of health care: Preventive, wellness, and disease management services; Emergency care; Ambulatory services; Hospitalization; Maternity and newborn services; Pediatric services, including dental and vision; Prescription drugs; Laboratory services; Mental health and substance abuse services, including behavioral health treatment; Rehabilitation and habilitation services.
- **Out-of-pocket maximum changes limit costs**. In 2014, all Blue Solutions benefit plans include a limit on how much your employees will pay out-of-pocket. Once this limit is reached, all benefits included in the plan are covered 100 percent by the health plan. All coinsurance, copayments, and deductibles accrue to the plan's overall out-of-pocket maximum.
- **Employer contributions to savings accounts are included**. When determining the overall value of the plan, we now must include the employer's contribution to either a Health Savings Account (HSA) or Health Reimbursement Account (HRA). Blue Solutions HSA-qualified and HRA-compatible plans are offered with and without employer savings account contributions.
- **Plans are organized by platinum, gold, silver, and bronze metal levels**. The grouping of health care plans by metallic levels will help you compare plans and help your employees to better understand the level of coverage their plan will provide. Regardless of the level, all products will cover essential health benefits like doctor visits, prescription drugs, and hospital stays. The difference will be in what you will pay when you need these services and the monthly cost of the health plan.

# Part II: Blue Solutions

## Product Overview

### PPO, POS, and HMO plans overview

The good news is, we still have the core benefits and plans you expect from Independence Blue Cross, that enable you to make the appropriate choice for your employees.

- **Personal Choice® PPO** plans provide the ultimate in flexibility. Your employees get in-network coverage across the country when using participating BlueCard® PPO providers, plus coverage out-of-network. And, your employees won't need referrals to visit specialists.
- **Keystone Health Plan East Direct POS** provides out-of-network coverage, but your employees select a primary care physician (PCP) and need referrals for certain services, which helps keep costs down.
- **Keystone Health Plan East 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 Health Plan East HMO	Keystone Health Plan East Direct POS	Personal Choice PPO
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 <sup>1</sup>	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

<sup>1</sup>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.

## Blue Solutions Choice makes selecting benefits simple

As required by the Affordable Care Act, all of our Blue Solutions plans are now categorized by the level of coverage they offer – platinum, gold, silver, or bronze. By grouping plans this way, it makes selecting the right health plan easier. The following definitions explain what each level offers.



### Platinum plans

While the platinum plans have higher monthly rates, they provide your employees the highest level of coverage. By paying more each month, your employees don't have to worry about a deductible and most of their health care services are covered with copays if they select a PPO, DPOS, or HMO plan. Platinum plans are most suitable for employees who prefer to pay a higher monthly premium in return for lower out-of-pocket expenses when using health care services. We also offer platinum plans created specifically to be paired with either a health savings account (HSA) or health reimbursement account (HRA).



### Gold plans

Gold plans are more affordable than the platinum plans, and still offer a high level of coverage when it comes to out-of-pocket costs. Most of the health services your employees use are covered by copays, and they rarely have to worry about paying a deductible or coinsurance. We offer PPO, DPOS, and HMO plans, plus an HMO with a new, tiered-network for greater cost savings. HSA-qualified and HRA-compatible plans are also available.



### Silver plans

Our silver plans give your employees even lower monthly costs in exchange for higher out-of-pocket costs than our platinum and gold plans. With these plans, health care is covered with an upfront deductible and your employees pay either a copay or coinsurance depending on the type of service. We have PPO, DPOS, HMO, and HSA/HRA silver plans available. If you want to save even more, you can choose plans that include mandatory generic drug, and select our new 3-Tiered HMO Proactive plan.



### Bronze plans

If you want to keep your employees' monthly rate as low as possible, choose one of our bronze plans. They work well for employees who don't typically need a lot of health services, but they want to be covered in case an unexpected illness or injury happens. We offer DPOS, HMO, and HSA/HRA bronze plans. The Bronze plans include a \$10 mandatory generic drug program, and our FutureScripts\* Preferred Pharmacy Network, a subset of the national retail pharmacy network. The network comprises over 50,000 pharmacies, including a selection of major retail chains and locally owned pharmacies.

\* FutureScripts is an independent company providing pharmacy benefits management services for Independence Blue Cross.

# Your health plan options for 2014

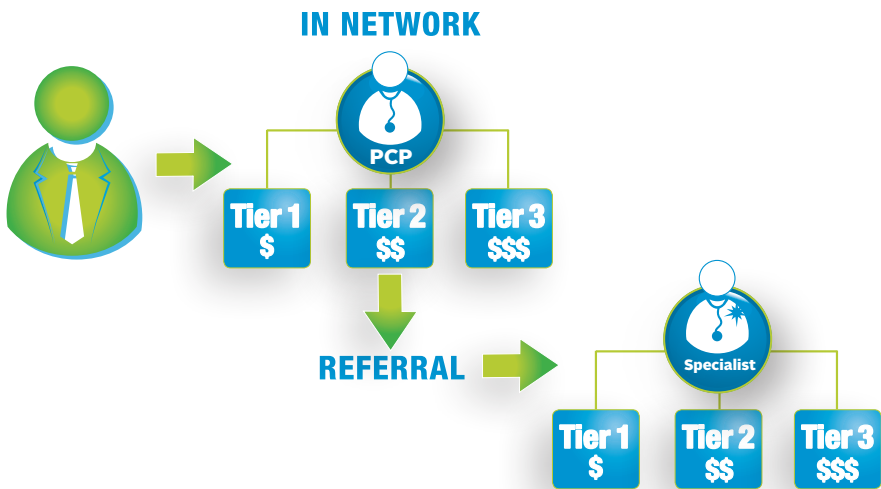
No matter which level you choose for your employees, we have several options in each level available for you to choose from. Here’s a quick look at the types of plans we offer in each category.

	Platinum	Gold	Silver	Bronze
PPO	X	X	X	X
PPO with HSA	X	X	X	X
PPO with HRA/HSA	X	X	X	X
DPOS	X	X	X	X
HMO	X	X	X	X
HMO with tiered network		X	X	

## HMO with a tiered network - NEW

If one of your employees is looking for a more affordable HMO plan, then an HMO with a tiered network may be the right choice for them. Just like a regular HMO plan, the member selects a primary care physician who refers them to a specialist when needed, and they must visit doctors and hospitals in the HMO network. But, you can save on your monthly premium and your employee can also save on cost-sharing (out-of-pocket costs) when they visit certain doctors and hospitals. We’ve grouped our HMO network into three benefit tiers, using cost – and in many cases, quality – measures so there is less cost-sharing when using providers in Tier 1 and Tier 2.

**Take a look at how our new and innovative tiered HMO network will help you and your employees save money:**





---

## Put your money to better use

When you pair an HDHP with a spending account, the dollars you save by paying a lower premium can be used to contribute to your employees' spending account. The tax-advantaged contribution helps offset the higher deductible.

---

## Spending accounts

### Increase your savings and empower your employees

Employees who choose High-Deductible PPO plans (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 Reimbursement Account (HRA) or Health Spending Account (HSA) helps you and your employees save even more on overall health care costs.

### Lower your costs and take advantage of tax savings

HDHPs give you flexible options when you're looking to lower health care costs and offer your employees top-quality health coverage. When combined with an HDHP, an HRA or HSA helps you:

- **Save on overall health care costs.** HDHPs cost you less because employees assume greater cost-sharing, which can be offset with a tax-advantaged health spending account.
- **Save on taxes.** There are tax advantages for the employee because contributions to a spending account are made before taxes are withdrawn.
- **Empower 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 the administration of spending accounts is easier and faster because you have access to:

- a streamlined enrollment process for simultaneous opening of medical and spending accounts;
- online features that simplify group enrollment;
- robust, real-time reporting;
- seamless billing through a convenient eBill functionality;
- convenient funding choices for spending account contributions through payroll deduction, check, or online transfer.

## Help your employees make better decisions and have more control

HDHPs put control of health care dollars into the hands of your employees. This encourages and rewards more well-informed decisions and healthy behavior. HRAs and HSAs are a convenient way for your employees to:

- lower monthly premiums;
- have more control over health care dollars;
- benefit from tax savings;
- pay for health care services that might not otherwise be covered;
- make well-informed, appropriate health care spending decisions;
- save for future care expenses.

### HRA plans

HRAs provide employers and employees with flexibility. If you wish to fund HRAs, you determine what medical expenses and services are eligible for reimbursement. You receive tax advantages for providing your employees with a way to save on medical expenses, and you may retain any funds left in an HRA should an employee leave the company.

Since you can fund HRAs throughout the year, you won't have to set aside money up front, giving you greater flexibility in how you manage your cash flow. You open the HRA account by depositing a portion of your total contribution and add to the account throughout the year as employees use their funds.

### HSA plans

When you offer a Personal Choice HSA-qualified HDHP plan, your employees are eligible to open a tax-advantaged HSA. Contributions to HSAs may be made by employers, employees, or a combination of both. Either way there are tax advantages for both you and your employees:

- Employee contributions reduce their taxable income.
- Interest earned is tax-free when spent on qualified medical expenses.
- Qualified medical expenses reimbursed from the account are 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 may help offset increased employee costs.



---

#### 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. Employees may have access to the unused funds, at the employer's discretion, subject to COBRA.

#### 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 generally not taxable.

---

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.

# Blue Solutions® Choice Defined Contribution Plan

## 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' 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 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.

Number of eligible employees	Maximum number of health plans you may offer your employees
2-9	5
10-19	10
20-50	15

### 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.	streamlines 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.

# 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.

## IBC Prescription Drug: Promoting better health

Your Blue Solutions medical benefits include IBC Prescription Drug coverage. Your employees' prescription drug benefit program, administered by FutureScripts®, an independent company, provides many advantages to help your employees easily and safely obtain the prescription drugs they need at an affordable cost.<sup>2</sup>

### NEW – Select Drug Program®

#### Getting the most out of your pharmacy benefits

The IBC Select Drug Program uses a prescription drug formulary and provides coverage based on a three-tier copayment incentive. The Select Drug Program formulary includes all generic drugs and a defined list of brand drugs that have been chosen for their reported medical effectiveness, positive results, and value.

With this Program, your employees will have access to:

- **NEW – Generic medications.** IBC's \$4 preferred generic drug benefit offers a lower copayment for certain preferred generic drugs, which are typically used to treat chronic conditions, such as high blood pressure, high cholesterol, diabetes, and heart disease.
- **Affordable prescription drug coverage.** Employees get covered medicines like antibiotics, contraceptives, asthma inhalers, self-injectable drugs, and more.
- **Extensive retail pharmacy network.** Employees can choose from more than 65,000 participating pharmacies nationwide. Your employees can locate a participating pharmacy on [ibx.com](https://ibx.com) by selecting the Find a Participating Pharmacy feature.<sup>3</sup>
- **Mail order pharmacy.** 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.

<sup>2</sup> FutureScripts is an independent company providing pharmacy benefits management services for Independence Blue Cross.

<sup>3</sup> Certain prescription plans may include use of the FutureScripts Preferred Pharmacy Network, which is a subset of the national retail pharmacy network and includes over 50,000 pharmacies, including most major chains and local pharmacies.



## Preventive drugs for adults and children

IBC’s prescription drug plans include 100-percent coverage for some preventive medications when received from an in-network pharmacy. This means that employees won’t have to pay copays, coinsurance, or deductibles for certain preventive medications with a prescription from their doctor.

## Specialty Pharmacy Program

### Convenient delivery of 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 physicians. In addition, your employees will have 24/7 access to our clinical staff who are available to answer any questions about specialty medications.

Your Blue Solutions medical benefits include IBC Prescription Drug coverage. The chart below outlines which plan is available for each metallic level.

	Platinum	Gold	Silver	Bronze
Select Drug Plan	X	X	X	X
Specialty Pharmacy Program	X	X	X	X
Mandatory Generics		X*	X	X
Preferred Pharmacy Network		X*	X*	X

\* HMO Tiered Network Plans only.

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

Every health plan in the Blue Solutions product suite includes vision coverage, which covers yearly eye care visits and eyeglasses or contacts. Pediatric vision, which is also an essential health benefit, is covered for your employees' dependents up to age 19 and does not cover contact lenses.

IBC Vision Care gives you affordability, easy implementation and care management. And your employees can take advantage of convenient provider locations, no limitations on frames, fully covered designer brands, a one-year warranty on frames or lenses purchased at a participating provider, contact lenses replacement, and vision correction discounts.

Your employees can use their pediatric vision benefit at Visionworks, which has one of the largest selections of children's eyeglasses in the eyewear industry. Children's frames are made of durable and strong materials in popular styles. And, children up to age 19 receive free impact and scratch-resistant lenses.



### Discounts through Visionworks retail centers

- high-quality designer and exclusive brands frames
- eyeglass lenses
- contact lenses
- sunglasses
- vision correction

## Pediatric Dental Care

### Dependents are covered up to age 19

As part of the Affordable Care Act, Pediatric dental is considered an essential health benefit. All IBC small group 2-50 metallic level plans offered outside the federally facilitated Marketplace include pediatric dental coverage for enrolled dependents up to age 19.

Whether you offer your employees a PPO – including plans with an HRA or HSA – as well as HMO and POS plans, we cover diagnostic services like exams and cleanings every six months. All coinsurance, deductibles, and copayments used for pediatric dental services will contribute toward the employee's medical out-of-pocket expense.

IBC Vision Care is administered by Davis Vision, an independent company. An affiliate of Independence Blue Cross has a financial interest in Visionworks.

Independence Blue Cross uses the United Concordia Network for the Pediatric Dental Care program. United Concordia is an independent company that administers and underwrites the dental programs. These are not Blue Cross products/services. United Concordia is solely responsible for the dental products/services.



---

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

---

## Part III: Healthy Lifestyles<sup>SM</sup> Solutions

### 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 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, [ibxpress.com](http://ibxpress.com).

#### Online resources

With the online tools at [ibxpress.com](http://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.

## Valuable extras to help you and your employees get healthy

To make sure you and your employees get the most value out of your coverage, we've incorporated important incentive and reward programs. The following information details programs that work not only to help your employees stay healthy – but save them money, as well.

### Reimbursement Programs

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:

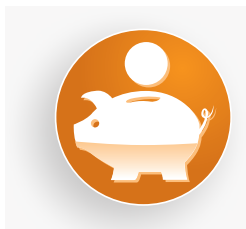
- \$150 back on a fitness membership
- \$150 back on an approved weight loss program
- \$150 back on smoking cessation programs

## IBC Rewards makes getting healthy easy

The IBC Rewards Program is an incentive-based program that awards points to employees and their covered dependents age 18 and over for completing healthy activities.

Points accumulate to an annual maximum set by you. We'll send you a report each month detailing the points that your employees and their dependents have earned. Based on the points earned, you deposit dollars into your employees' HRA or HSA accounts.

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



## Valuable discounts

From sneakers to spa treatments, your employees can enjoy many discounts through Blue365<sup>®</sup>.<sup>4</sup>

[blue365deals.com/IBX](https://blue365deals.com/IBX)



## Understanding Key Features & Functionality

With our new Enhanced Employer Portal you will see a cleaner look and feel, experience faster transaction processing time, and have access to more robust reporting. Take a look at some of the things you'll be able to do:

- Add employee
- Add/edit subscriber
- Add/remove/edit dependent
- Add/edit coverage (medical, dental, vision) and coverage effective date
- View enrollments in process
- Add coordination of benefits (COB) information (other active insurance or Medicare)
- Add/change Primary Care Physician
- Request ID cards



## Enhancements to Employer Portal

Solutions to help you manage your health benefits

**Independence** 

ibx.com • 215-241-3400

**Independence**   
Blue Solutions®





# Manage your account with ibxpress.com

Running a small business means that you have a lot of responsibilities to juggle, so we make managing your health benefits as easy as possible. The enhancements to your Employee Portal make it easier than ever to add enrollments, submit changes, handle billing and run reports. Best of all, all updates are made in real time over 95% of the time, making your record management more accurate than ever.

Whether you're looking for account information or online billing, you get 24/7 access through ibxpress.com. The diagram below clearly details the portal structure and enhancements. Be sure to keep it handy when you log on, so you can navigate the Employer Portal with ease.

