

One package. Five health plans. More choices.

For State, regional and
local chamber members.

Choice. Packaged.

Chamber BlueOptions is available to small businesses with 2-50 employees, as well as self-employed people. When you choose the Chamber BlueOptions package, your employees get to choose from five different health plans with five different levels of coverage:

- Each employee can choose the plan that best meets their family's needs.
- Only 60% of your eligible employees need to enroll. (Most health plans require 75%.)
- Plus, each plan includes coverage for doctor visits, preventive care, hospitalization, emergency and outpatient care.

Does all this choice sound like an administrative nightmare?

No way. Chamber BlueOptions plans come with easy-to-use online tools that make tracking employee benefits a cinch: Online Web Enrollment to get your employees up and running. Employer Group Inquiry to manage day-to-day benefits. But we don't expect you to do all the work. We give employees 24/7 online access to their claims, benefits and much more.

Just 60% of your eligible employees need to enroll. And each employee has a choice of 5 plans!

Presenting the Chamber BlueOptions® package.

Finally. Someone got the message. Just because you're a small business or self-employed, you don't have to settle for just one health plan. Now you can offer your employees a choice, thanks to Chamber BlueOptions, a package of five small business health plans created just for Maine State, regional and local chamber members.

Thousands of doctors to choose from

No matter which Chamber BlueOptions plan employees pick, the choice keeps coming. Check out all the health care providers they can see across Maine.

| Provider Type | Number of Providers |
|--|---------------------|
| Family physicians, internal medicine & pediatricians | 1,100 |
| Specialty MD office (includes OB/GYNs) | 2,300 |
| Other health care professionals | 7,000 |

AND ALL GENERAL HOSPITALS IN THE STATE!

Coverage here, there and everywhere.

Thanks to the BlueCard® program, employees who enroll in the BlueChoice® Mix plans or in Lumenos® HSA Plan can get out-of-state and worldwide coverage for emergencies, urgent care and routine care. Employees who enroll in HMO Maine can get out-of-state and worldwide coverage for emergencies and urgent care.

A healthy business starts with healthy employees.

When employees feel good, they tend to perform better. That's why all Chamber BlueOptions plans come with employee discounts on health products and services. Some plans even come with an online health and fitness program. There are Worksite Wellness programs too.

Just contact your Anthem appointed insurance producer/agent for more information.

Chamber BlueOptions®

Five health plans packaged together for businesses with 2 to 50 employees as well as self-employed people.

- BlueChoice® Mix - \$5,000 Deductible
- BlueChoice® Mix - \$2,500 Deductible
- BlueChoice® Mix - \$1,000 Deductible
- HMO Maine
- Anthem's Lumenos® HSA Plan

For more about the choices that the Chamber BlueOptions package offers you and your employees, talk to your Anthem appointed insurance producer/agent or call Anthem directly at 1-800-541-4251.

Chamber BlueOptions Benefit Snapshot

| | BlueChoice Mix - \$5,000 Deductible | BlueChoice Mix - \$2,500 Deductible | BlueChoice Mix - \$1,000 Deductible | HMO Maine | Lumenos HSA Plan |
|--|---|---|--|--|---|
| Deductible <small>*Deductible (BlueChoice Mix) for services for non-listed mental health conditions: \$150</small> | In network: \$5,000* individual \$10,000* family Out of network: \$10,000* individual \$20,000* family | In network: \$2,500* individual \$5,000* family Out of network: \$5,000* individual \$10,000* family | In network: \$1,000* individual \$2,000* family Out of network: \$2,000* individual \$4,000* family | General: none Inpatient, outpatient surgical facility: \$500 | In network and out of network: \$2,000 individual \$4,000 family |
| Copayments | \$30 office visit | \$30 office visit | \$20 office visit | \$20 office visit PCP \$25 office visit specialist \$50 ambulance \$100 emergency room | None |
| Coinsurance | Plan pays: 70% in network 50% out of network | Plan pays: 70% in network 50% out of network | Plan pays: 80% in network 60% out of network | Plan pays: 100% general 70% inpatient, outpatient surgical facility, advanced imaging | Plan pays: 80% in network 60% out of network |
| Out-of-pocket limit | In network: \$10,000 individual \$20,000 family Out of network: \$20,000 individual \$40,000 family | In network: \$4,500 individual \$9,000 family Out of network: \$9,000 individual \$18,000 family | In network: \$4,000 individual \$8,000 family Out of network: \$8,000 individual \$16,000 family | Inpatient, outpatient surgical facility, advanced imaging: \$3,000 individual \$6,000 family | In network: \$5,000 individual \$10,000 family Out of network: \$10,000 individual \$20,000 family |
| Lifetime maximum <small>† Lifetime maximum (BlueChoice Mix and HMO Maine) for services for non-listed mental health conditions: \$50,000</small> | \$3 million† | \$3 million† | \$3 million† | No maximum† | In network: No maximum Out of network: \$1 million |
| Preventive care | Covered No deductible Schedule of benefits | Covered No deductible Schedule of benefits | Covered No deductible Schedule of benefits | Covered No deductible | Covered No deductible Schedule of benefits |
| Prescription drug copayment | \$10 Tier 1 \$30 Tier 2 \$50 Tier 3 | \$10 Tier 1 \$30 Tier 2 \$50 Tier 3 | \$10 Tier 1 \$30 Tier 2 \$50 Tier 3 | \$10 Tier 1 \$30 Tier 2 \$50 Tier 3 | In network: Plan pays 80% Out of network: Plan pays 60% |