

January 2008



Trouble viewing this e-mail? [Click this link to view the web version.](#)

If this e-mail going to your junk/bulk folder, add brokerenews@bcbsma.com to your address book to ensure that you receive all future e-mails in your inbox.

Welcome

January 2008

Dear Business Partner:

The New Year is off and primed with opportunity for employers, and we're looking forward to helping your clients navigate their health care choices. As you'll read in this issue of BlueLinks eNews, we're proud to be offering our most diverse and flexible product portfolio ever—from a new product combination, a popular medical plan with a new pharmacy benefit design, to exciting new business opportunity to sell group and voluntary life, AD&D, and Short Term and Long Term Disability products.

Also in this issue, you'll read about changes to our pharmacy benefit for 2008, Health Savings Account Limits for 2008, a new microsite with our member engagement tools, and a recap of a visit from Massachusetts Association of Health Underwriters (MassAHU).

Finally, we highlight Voluntary Blue, a partnership with Benefit Concepts to offer answers and solutions to employers for non-eligible part-time employees

As always, please don't hesitate to share any ideas or concerns with your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In this issue of BlueLinks eNews:

- [Ancillary Insurance Products Available through Indigo Insurance Services, LLC](#)
- [New Product Combination: HMO Blue[®] Value with Basic Rx](#)
- [Pharmacy Bulletin](#)
- [2008 Health Savings Account Limits](#)
- [Microsite Highlights Online Tools for Member Engagement](#)
- [MassAHU Comes for a Visit](#)
- [Voluntary Blue: A Pre-Tax Health Care Coverage Solution for Your Client's Non-Eligible Part-Time Employees](#)

2/4/2008

Ancillary Insurance Products Available through Indigo Insurance Services, LLC.

As part of our 2007-2009 Corporate Strategic Plan, we identified the need to provide our customers and business partners with additional products and services to complement our quality core medical and dental offerings.

Please see the [letter from Rich Greenhalgh](#) introducing Indigo Insurance Services, LLC. In addition, we have also attached the [2008 Standard Producer Commission Schedule](#) and the [2009 Incentive Trip Qualifications](#).

To learn more about Indigo Insurance Services as well as USABLE, please access the [online presentation](#), visit www.indigo-insurance.com, or contact your Account Executive.

[Back to Top](#)

New Product Combination: HMO Blue Value with Basic Rx

HMO Blue Value with Basic Rx is a new way for employers to save money on premiums, while delivering coverage to their employees that meets the state's Minimum Creditable Coverage standards.

It combines one of our most popular medical plans with a new pharmacy benefit design that encourages generic usage by requiring members to pay co-insurance when they select a non-generic (tier 2 or 3) medication.

Benefits for employers

- Premium significantly lower than HMO Blue[®] \$10
- Increases member cost share through co-insurance on top two tiers of medications and overall pharmacy deductible
- Encourages members use of generic medications through the BlueValue RxSM formulary
- Maintains the standard benefits of HMO Blue Value plan
- Meets Minimum Creditable Coverage standards
- Offers access to full HMO Blue network

Availability

The HMO Blue Value with Basic Rx is available on April 1, 2008, to all group sizes and individual purchasers.

Larger employers (with 50 or more employees) can currently purchase Basic Rx separately as a rider and combine it with any Blue Cross Blue Shield of Massachusetts plan.

Plan Design

HMO Blue Value

Office visit	\$25
Emergency room	\$100*
MRI, CT Scan and Pet Scans	\$75
Day surgery	\$250*
Inpatient admissions	\$500*
Medical deductible	None
*Out-of-pocket maximum	\$2,000/\$4,000

Basic Rx

Deductible	\$250 individual/\$500 family then costs below
At the retail pharmacy	
Tier 1	\$15
Tier 2	50% co-insurance
Tier 3	50% co-insurance
At the mail order pharmacy	
Tier 1	\$30

Tier 2	50% co-insurance
Tier 3	50% co-insurance

If you have any questions about HMO Blue Value with Basic Rx, please download the [fact sheet](#) or contact your Account Executive.

[Back to Top](#)

Pharmacy Bulletin

There are many new things happening with Pharmacy. In order to keep all of our accounts up to date with the changes that are taking place, we are sending out this [Pharmacy Bulletin](#) in early February.

For information on any of the items in the Pharmacy Bulletin, please contact your Account Executive.

[Back to Top](#)

2008 Health Savings Account limits

New Health Savings Account calendar-year contribution limits went into effect on January 1, 2008. The limits are:

- \$2,900 – for self-only coverage under a qualified high-deductible health plan is.
- \$5,800 – for family coverage under a qualified high-deductible health plan

To qualify as a high-deductible health plan under HSA regulations, it must have an annual deductible of not less than \$1,100 for self-only coverage or \$2,200 for family coverage in 2008. These deductible amounts are unchanged from 2007.

In 2008, the limit on annual out-of-pocket expenses is \$5,600 for self-only coverage or \$11,200 for family coverage.

We offer several plans that can be combined with an HSA. These are:

- Access Blue™ Saver – A \$1,500 open-access plan
- Preferred Blue® PPO Saver – A \$1,500 and \$2,900 a PPO plan that offers all the benefits of a PPO with a more attractive price point

To assist you in serving your clients who may be interested in HSAs, we have attached [a fact sheet](#) that gives you an overview of the medical plans that can be combined with personal spending accounts, such as HSAs.

If you have any questions about Health Savings Account limits, please contact your Account Executive.

[Back to Top](#)

Microsite Highlights Online Tools for Member Engagement

We recently launched a microsite that showcases many of the consumer education and engagement tools we offer to members and your clients.

This new microsite (www.bluecrossma.com/webtools) gives you direct links to some of our member engagement tools. To showcase tools that can only be accessed within our password-protected Member Self Service, we have included self-running presentations that explain the tools and how they work.

The tools highlighted on the site include:

- Coverage Advisor plan selection tool
- Select Quality Care hospital comparison
- Treatment Cost Advisor

- Personal Spending Account calculators
- And more

You can feel free to forward links to the microsite or to the individual demos to your clients. If you have any questions about the microsite, please contact your Account Executive.

[Back to Top](#)

MassAHU Comes for a Visit

On January 8, 2008, representatives from the Massachusetts Association of Health Underwriters (MassAHU) came to Blue Cross Blue Shield of Massachusetts to discuss the current and future challenges of the health care market. Jean Russell, President and Membership Chair, Chris Delorey, Director and Carrier Relations Chair, and Paul Rooney, Director, all of MassAHU, along with Jay Curley, Vice President of Corporate Affairs, Larry Croes, Executive Director of Consumer and Small Group Sales, and Mike Katzman, Manager of Corporate Affairs, all of Blue Cross Blue Shield of Massachusetts, discussed the implementation of health care reform in Massachusetts, and the way in which health care products need to evolve in order to meet the challenges of the changing group market.

[Back to Top](#)

Voluntary Blue: A Pre-Tax Health Care Coverage Solution for Your Client's Non-Eligible Part-Time Employees

Under Massachusetts health care reform, employers with 11 or more full-time equivalent employees must give their qualifying part-time employees not eligible to be covered by the employer's lower cost contributory plan the option of directly purchasing health coverage on a pre-tax basis through the employer's Section 125 plan.

Meeting this mandate does not have to be an expensive administrative burden—not with Voluntary Blue.

Blue Cross Blue Shield of Massachusetts has worked with Benefit Concepts, an established administrative services company, to create a new service that can help you set up a special Section 125 plan and Premium Reimbursement Account (PRA) arrangement for these non-eligible part-time employees.

The PRA is used to hold money deducted pre-tax from part-time employees' wages to reimburse employees for their paid health care premiums on a pre-tax basis. The PRA is administered by Benefit Concepts.

And if you offer Blue Cross Blue Shield of Massachusetts coverage exclusively to your full-time employees and have 11 or more full-time employees, we will pay the one-time setup costs to get your solution up and running.

Benefit Concepts will validate reimbursement requests, administer payments to employees, and respond to PRA questions. You will pay the small monthly maintenance and per-employee fees directly to Benefits Concepts.

This value-added service can not only help you meet your obligations that are part of health care reform, but it will also allow both your clients and their employees to save on taxes as your employees direct some of their paycheck to buy health care on a pre-tax basis.

If you would like to learn more about Voluntary Blue, download the [fact sheet](#), visit www.bluecrossma.com/voluntaryblue, or contact your Account Executive.

[Back to Top](#)

If the above links are not functioning in your email, copy and paste the URLs listed below into a browser window:

Letter from Rich Greenhalgh:
http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/81486_1_21_07.pdf

2008 Standard Producer Commission Schedule:

http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/80400_12_14_07.pdf

2009 Trip Incentive Qualifications:

http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/2009_Announcement.pdf

Indigo Insurance Services online presentation:

<http://www.brainshark.com/bcbsma/vu?pi=216876853>

Indigo Insurance Services site:

<http://www.indigo-insurance.com/>

HMO Blue Value with Basic Rx Fact Sheet:

http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/80301_HMOvalue_BasicRx_FS.pdf

Pharmacy Bulletin:

http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/81285_Pharmacy_bulletin01_23_08.pdf

HSA Funding Options Fact Sheet:

[Http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/76557_CCB_Funding_Options1_22_08.pdf](http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/76557_CCB_Funding_Options1_22_08.pdf)

Microsite for Member Engagement Tools:

<http://www.bluecrossma.com/webtools>

Voluntary Blue:

http://clients.partnersandsimons.com/bcbsma/BCBSMA_Emails/2007/Broker_Emails/Blinks_10Oct07/77815_VoluntaryBlue.pdf

® Registered Mark of the Blue Cross and Blue Shield Association

® Registered Marks of Blue Cross and Blue Shield of Massachusetts, Inc. and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

® Registered Marks are property of their respective owners.

™ Trademarks are the property of Blue Cross and Blue Shield Association.

SM Service Marks are the property Blue Cross and Blue Shield Association.

© Blue Cross and Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.
Landmark Center, 401 Park Drive, Boston, MA 02215-3326

[Terms of Use](#)

If you would prefer not to receive further messages from this sender, please click on the following link to unsubscribe:

[Unsubscribe here](#)