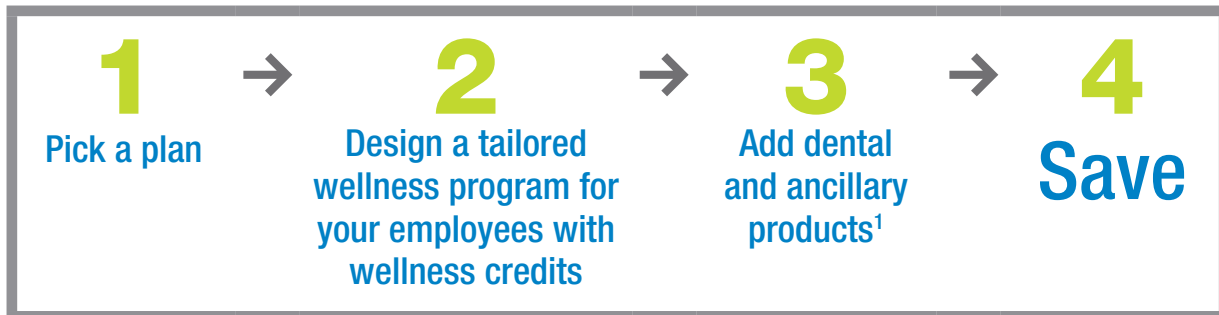


# Affordable, Quality Health Care for Colleges and Universities

Higher Ed Blue can lead to a healthier workforce and maximized savings for your school. Our expertise in networks, plan design, and programs and incentives, complemented by our award-winning service and support, delivers the right solution for you and your employees. And our leadership in cost and quality control means a better bottom line for your organization.

## Getting Started Is Easy:



## Flexibility

- Choose your own plan design
- Manage trends with tiered-network and consumer-directed health plan solutions
- Help employees control out-of-pocket costs by using our cost-transparency tools and other online capabilities
- Offer dental and ancillary products to employees and their families

## Cost Control

- Receive specialized pricing, including additional savings on medical plans when you choose a dental plan with us
- Choose from fully insured or self-funded options
- Enjoy surplus sharing in low-cost years
- Take on no risk

1. Optional

## An Unsurpassed Network

- Get superior access to over one million top-rated providers across the country
- Save when local doctor and hospital discounts are passed on directly to you
- Benefit from improved quality of care and reduced medical costs due to our innovative Alternative Quality Contract with providers

## Award-Winning Customer Service

- Call one number for everything from benefits questions to Care Concierge nurses, who can answer your employees' health questions
- Rest easy knowing 93 percent of members are satisfied or very satisfied with our Member Service experience

## Best-in-Class Health and Wellness Programs

- Develop a wellness program tailored to the specific needs of your employees with help from a dedicated Wellness Consultant
- Receive a wellness credit of \$5,000<sup>3</sup> or \$10,000 to use toward special programs and incentives
- Offer employees a place to learn about their health and incentives to improve it through our customizable and co-branded ahealthyme<sup>®</sup> website
- Choose rewards for fitness and weight loss
- Get discounts on wellness programs

## Short-Term Traveler Plan<sup>4</sup>

- Provide supplemental coverage for employees on trips shorter than 180 days
- Get coverage for everything from a sore throat to medical evacuations

## Information You Can Use

- Receive a comprehensive reporting package that highlights your medical costs, plan usage, pharmacy reports, and benchmarks
- Use our ReportBlue<sup>SM</sup> tool to get analytics online 24/7

We make choosing the right solution for your institution simple. Contact us or your broker today to see how we can put a winning partnership to work for you, your employees, and your institution.

2. Health Affairs Policy Brief (May 2013), [http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief\\_id=93](http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=93)

3. The \$5,000 wellness credit is for schools with fewer than 250 employees.

4. For an additional cost

When you add dental, you'll save

**1.25%**

on your medical plan.

For every dollar spent on wellness programs, average employer medical costs fell

**\$3.27<sup>2</sup>**



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