



Higher Ed
 **Blue**

**Affordable,
Quality Health Care**
for colleges and universities



MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts
is an Independent Licensee of the
Blue Cross and Blue Shield Association



Promise

Always put our members first

Vision

Making quality health care affordable

Introducing Higher Ed Blue

We understand the challenges that rising health care costs present to colleges and universities, your employees, and employees' families, and we offer an unparalleled approach to managing these costs effectively.

Higher Ed Blue targets the specific needs of your school or institution to deliver a healthier workforce and significant savings. We accomplish this through our integrated products, wellness programs, and services.

With Higher Ed Blue, You'll Benefit From:

- Access to our expansive local and national provider network
- Flexible plan design and surplus sharing
- Data-driven wellness programs
- Award-winning customer service
- The best cost-management tools in the industry

Getting Started Is Easy:



1. Optional



Design Your Plan

Our Plans Give You the Flexibility You Need

We understand the importance for colleges and universities to plan long term while addressing the challenges associated with rising health care costs.

That's why we'll work with you to develop a multi-year strategy that fits your employees and your institution. To do this, we offer you unparalleled choice and flexibility in plan designs, network designs, and benefit levels. You'll be able to:

- 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

Tiered-Network Plans—Blue Options

Massachusetts doctors and hospitals are placed into one of three Benefits Tiers based on how they score on cost and nationally accepted quality benchmarks. Members pay less when they receive care from providers with higher quality scores, lower costs, or both. These products offer lower medical pricing—typically 1.5 to 2 percent off renewal.

Hospital Choice Cost Sharing

This tiered plan offers a simpler approach because there are only two tiers of hospitals. Members pay more out of pocket when they receive certain services at higher-cost hospitals and less at all other network hospitals. The tiering only applies to six categories of services, giving your employees an easy-to-understand plan design.

Consumer-Directed Health Plans

Employees are responsible for an up-front deductible, after which the plan pays most of the cost of care. To help offset some of these up-front costs, you can fund a Health Reimbursement Arrangement or Health Savings Account. The flexibility of these plans has made us a leader in consumer-directed health plans since we began offering them over seven years ago.

Cost Control

Higher Ed Blue delivers:

- Specialized pricing, including additional savings on medical plans when you choose a dental plan with us
- Fully insured or self-funded options
- Surplus sharing in low-cost years
- No risk



Unsurpassed Network of Providers

Superior Access and Significant Savings

Our ability to carefully manage networks, technology, processes, and best practices enables us to provide you with significant savings while giving you superior access to top-rated providers in Massachusetts and across the country.

This means your employees have access to more than one million doctors and hospitals nationwide. You'll have the peace of mind of knowing we're helping you keep costs down without cutting corners.

The benefits for you and your employees are clear:

- Access to over 75,000 regional doctors and hospitals—over one million nationally
- Stable, mature networks
- Only nationwide network with secondary and rural locations
- Member ID cards are recognized nationwide
- Benefits are administered uniformly across the country
- Local doctor and hospital discounts are passed on directly to you
- Participating doctors and hospitals do not balance-bill members
- Our seamless claims system allows us to easily support your employees, and their families, no matter where they get care
- Blue Distinction® Network (Centers of Excellence): 1,600 facilities are designated as high-performing, with lower costs and lower re-admission rates
- Strength in numbers—the deeper the network, the lower the cost of care

Our Alternative Quality Contract—Improving Quality and Reducing Cost

We pay contracted doctors and hospitals based on how well they take care of their patients—rather than for how many tests, visits, and procedures they perform. This improves the quality of care and creates a positive patient experience while significantly reducing annual medical costs. In fact, our Alternative Quality Contract has slowed the rate at which medical costs have been increasing to low single digits for the past three years.

75k

regional doctors
and hospitals

1,600

high-performing Blue
Distinction Network facilities
(Centers of Excellence)

**We're
the industry
leader in
payment
reform.**



Beyond Medical

Adding Dental and Ancillary Products

According to a U.S. surgeon general's report, unchecked dental disease can contribute to diabetes and stroke.²

By better managing the oral health behaviors of members with diabetes and coronary artery disease, as well as members who are pregnant, you not only improve your employees' short-term and long-term health, but you also contribute to decreased overall medical costs.

In addition to medical and dental coverage, part of our total health solution includes the financial health of your college or university.

Through our subsidiary, Indigo™ Insurance Services, we can offer products that help improve our members' financial health as well. Whether it is life insurance, disability insurance, or critical illness insurance, we have a suite of products that meet the financial needs of your employees.

2. Oral Health in America: A Report of the Surgeon General 2000.
<http://www.nidcr.nih.gov/datastatistics/surgeongeneral/report/executivesummary.htm>

When you add dental, you'll save

1.25%

on your medical plan.



Award-Winning Service

Many Questions, One Number

We deliver award-winning, next-generation service and support to you and your employees.

We simplify your account support by giving you one point of contact for questions and issues. Your contact is empowered to monitor all aspects of your plan, from enrollment and claims to account and member service.

Employees can call one number to answer questions about their benefits or to access Care Concierge nurses, who can answer health questions.

It's part of our promise to always put our members first.

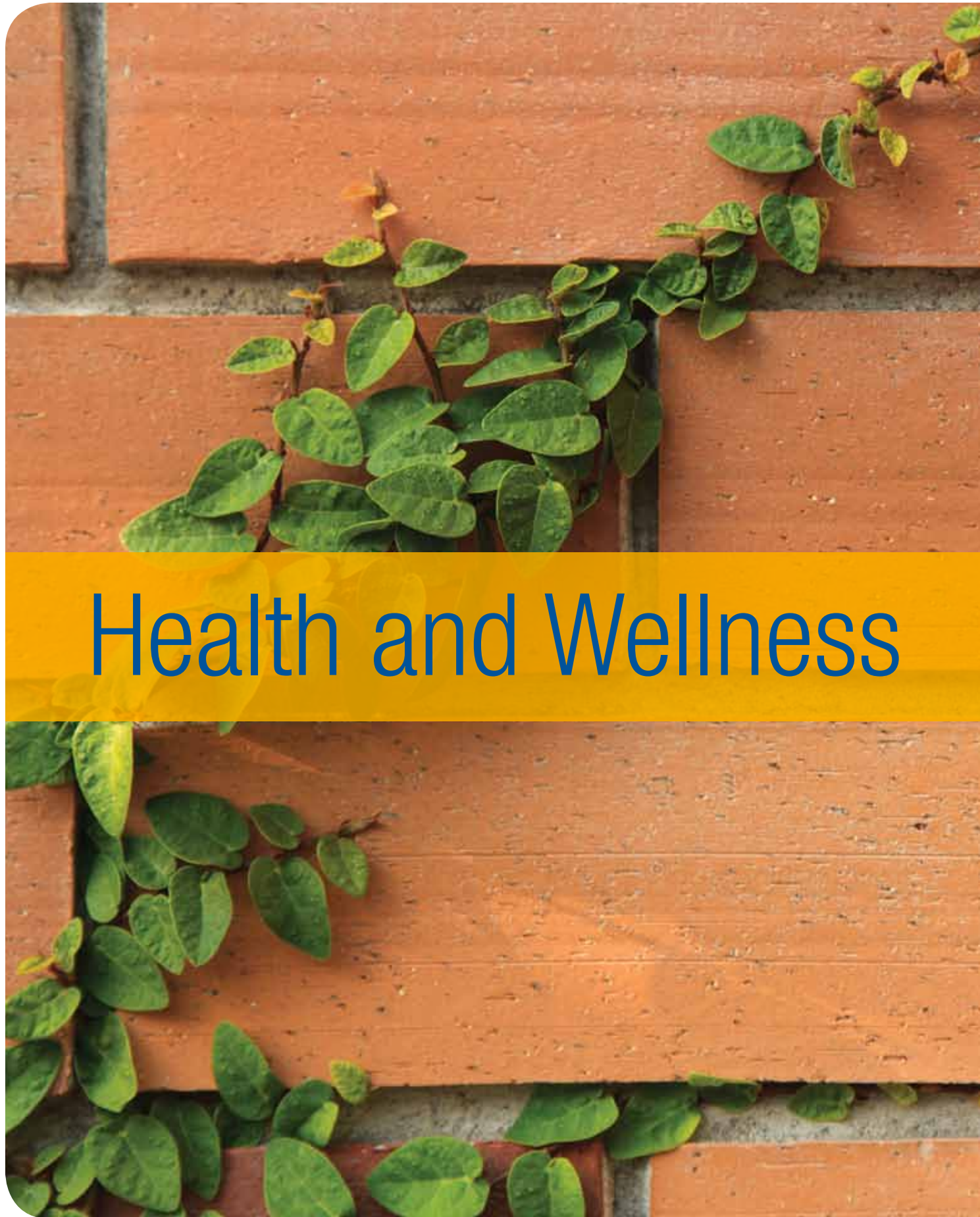
Care Concierge

Our market-leading Care Concierge program helps reduce costs and improve health outcomes by proactively managing your employees' care. By matching members to the right care management, disease prevention, and wellness programs, Care Concierge nurses help employees get and stay healthy. Member benefits include:

- A high-touch, highly integrated care center for easy access to service and health support
- Direct access to a nurse health advocate by simply calling the Member Service number on the front of their ID cards
- Early access to health guidance and clinical decision support
- Additional early interventions around key cost and health risks
- Customized support for value-based plans, steerage, and healthy behavior incentive strategies
- Increased enrollment in wellness and care management initiatives, resulting in higher returns from these programs—and healthier employees
- Enhanced member experience and greater satisfaction

93%

of members are satisfied or very satisfied with our Member Service experience.



Health and Wellness

Best-in-Class Health and Wellness Programs

There is increasing evidence that wellness and disease management programs can improve patient health and reduce costs. With Higher Ed Blue, you'll have a dedicated Wellness Consultant with expertise to help you develop a program tailored to the specific needs of your employees.

We work with you to educate your employees about the connection between lifestyle habits and long-term health. With a targeted strategy, we inspire members to participate in high-value wellness activities that help build a culture of health for your organization.

We'll provide you with:

- Fitness rewards
- Weight-loss rewards
- Blue Care LineSM support
- Discounts on wellness programs

\$5,000 or \$10,000 Wellness Credit⁴ for All Higher Ed Blue Accounts

You get a wellness credit to put toward preventive and wellness promotion activities and packages, which can include:

- Biometric screenings
- Onsite seminars
- Incentives for participation and completion in wellness programs
- Fitbit[®] activity trackers

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

\$3.27³

3. Health Affairs Policy Brief, May 2013. http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=93
4. The \$10,000 wellness credit is for accounts with more than 250 subscribers. Accounts with 250 or fewer subscribers will receive a \$5,000 wellness credit.

Best-in-Class Health and Wellness Programs (continued)

ahealthyme®

Our interactive, secure wellness website gives your employees a central location to learn about their health and get incentives to improve it.

They'll benefit from:

- A personalized experience
- Guided action plans
- Self-paced wellness workshops
- Mobile tracking and tools
- Team and individual challenges
- Incentive tracking and fulfillment

Sample Wellness Activities

Year 1 awareness	Year 2 action or behavior change	Year 3 outcomes
Wellness model, communication strategy	Online health assessment	Online health assessment
Online health assessment with incentive for completion (\$)	Biometric screenings, Fitbit® activity trackers (\$)	Biometric screenings (\$), team challenge, online workshops
Team challenge, culture of wellness	Team challenge, culture of wellness	Incentive for online workshop program completion (\$)

ahealthyme Is Customizable:

1. Logo co-branding. Update annually.
2. Custom quick links—add up to five specific links. Update annually.
3. Points tracker—this is determined by your incentive package. Update annually.
4. Image rotator—content changes every month and includes a recipe and wellness newsletter. You can add up to two images to promote specific events or resources. Update quarterly.





GeoBlue®

Short-Term Traveler Plan for Higher Ed Blue

The plan provides supplemental coverage for employees on short-term trips less than 180 days.

The plan covers U.S. and non-U.S. citizens traveling outside of their home country, including trips in the U.S. The benefits are comprehensive—covering everything from a sore throat or upset stomach to more serious needs such as hospitalization or medical evacuation.

The Value of GeoBlue:

- Profiled, contracted network of English-speaking, Western-trained doctors and specialists in 190 countries outside of the U.S.
- Inside the U.S., members have access to the Blue network
- When a member receives care from one of the GeoBlue contracted providers, GeoBlue will issue a guarantee of payment, eliminating claim forms
- Convenient self-service, online, and mobile tools
- Access to customer service 24 hours a day, 7 days a week



Analysis and Reports

Information You Can Use

With Higher Ed Blue, you get a comprehensive reporting package that highlights your medical costs, plan usage, pharmacy reports, and benchmarks.

You also get benchmarking of your plan's utilization against aggregate scores of other colleges and universities.

Our ReportBlueSM tool gives you analytics information and details online, 24/7.

Let Higher Ed Blue Work for You

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.

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.

To see more, visit us online at www.bluecrossma.com/higher-ed.

Blue Cross Fast Facts

#3

ranked health plan in America

NCQA's Health Insurance Plan Rankings 2013–2014 (Private)

2.8

million members

Trusted by

31,500

Massachusetts employers



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