

Chamber Blue of Kansas

Our
home.
Our
heart.



bcbsks.com



**Partnering to
provide a healthy
foundation for
your employees.**

Perhaps no other market is more complex and uncertain than healthcare insurance. Constant change is the new normal. As complex as it is, we're here to help.

We're Kansans.

At Blue Cross and Blue Shield of Kansas, we are committed to our groups and members and partner with employers like you to deeply understand and anticipate you and your employees' needs – finding solutions to improve outcomes and lower the overall cost of care.

With a dedicated account management team located right here in Kansas, we're here to provide you one-on-one support, training for your human resources staff and benefit assistance and education for your employees. Knowing and understanding your business is important to us.



Chamber Blue of Kansas

As an association health plan (AHP), Chamber Blue of Kansas is working with chambers across Kansas to provide organizations like yours access to health insurance savings associated with large group medical coverage.

How it works:

- Employers band together to purchase insurance
- This allows for more people in the pool
- The more people included, the more options, and potentially lower cost

The Chamber Blue of Kansas AHP is available to all employers who:

- Have 50 or fewer full-time equivalent employees
- Are active members in good standing with your local, participating chamber
- Meet underwriting and risk requirements of Chamber Blue of Kansas for businesses enrolling for the first time

Regulated by the Kansas Insurance Department and Department of Labor, this AHP provides more value for you and your business:

- A dedicated account management team – one-on-one support – telephone, virtual or on-site
- More choice with a variety of health insurance plan options
- Stability of rates with a larger pool of participants
- Chamber Blue of Kansas will offer premium rates determined on the average age of the business or group's covered membership. The average age of the group will then be matched with the appropriate rate category. Rate categories will be defined in 5-year increments (for example: 30-34, 35-39, 40-44).
- Attract and retain top talent with your insurance benefit offering: health, dental, life and disability
- Marketing and communications support: promoting the health insurance plan to your employees with a resource website – bcbsks.com/chamberblueks



By partnering with Blue Cross, your employees will have access to tools and resources to help them understand and manage their healthcare and get on the road to wellness.

BlueAccess[®]

Our secure online member portal allows your employees to:

- View benefits, including eligibility and deductible/coinsurance information
- Check their claims
- View, download and monitor medical expenses through their Explanation of Benefits (EOBs)
- View, download or print their digital ID card
- Access their account conveniently with the BlueAccess mobile app



- 1 **Manage My Account** – Edit and manage preferences.
- 2 **Forms** – Order a new ID card, find authorization forms and other forms related to their health insurance coverage.
- 3 **Summary of Benefits and Coverage (SBC) and Contract/Certificate** – View details about their coverage and contract.
 - View copy, deductible and coinsurance amounts
 - Common medical coverage information
 - Coverage for specific tests or treatments
- 4 **Strive, powered by WebMD ONE** – Use this health and wellness platform to take a Health Assessment and generate a personalized health plan to reach well-being goals.
- 5 **Blue365[®]** – Exclusive health and fitness deals and discounts.

Find a doctor or hospital

With 99% of doctors and 100% of hospitals within our service area in Kansas, your employees have the flexibility to choose the doctor, hospital and pharmacy they want.

Your employees will have access to our cost transparency tool and can compare costs before they go to the doctor.

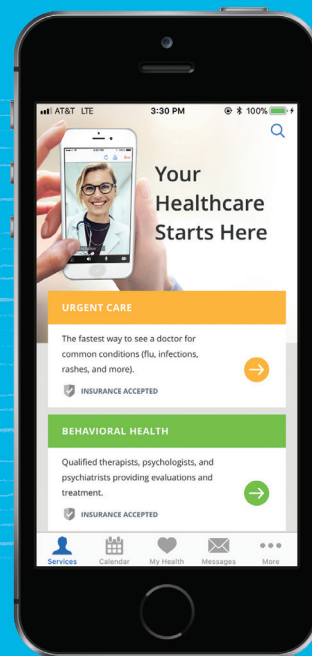


Get care 24/7

Safe and secure, telemedicine is the quality care your employees need made easier. It allows healthcare professionals to evaluate, diagnose and treat patients from a distance using secure video/audio connections.

With the same member cost share as a primary care doctor visit, your employees have the option to have a virtual doctor's visit from the comfort of their home.

bcbsks.com/telehealth





Blue365[®]

As a Blue Cross member, your employees will have access to exclusive deals and discounts. Blue365 helps make living a healthier lifestyle more fun and affordable.

Get exclusive deals and discounts for things like:

- Gym memberships
- Healthy eating and meal delivery
- Fitness products
- Personal care: Hearing and vision

HealthyOptionsSM

Your employees will have access to our HealthyOptions program – a powerful set of services, tools and one-on-one support to live a healthy life at **no extra cost to you.**

Programs available include:

- Disease management for members with chronic health conditions.
- Case management for members with complex medical conditions.
- Wellness management for tools to help members become tobacco-free, manage stress, have a healthy pregnancy or lose weight.
- Strive, powered by WebMD ONE, provides your employees with a recommended health action plan, a personalized homepage and mobile app, text-based health coaching, and other tools to help achieve their unique well-being goals.
- Worksite wellness - our staff will partner with you to help create a culture of wellness at your organization.
- Educational resources through our Wellness Media Library.



You + Blue

At Blue Cross, our employers and members are a part of our family. We care about their health and well-being and strive to provide the best account management, customer service and claims experience possible. It's important to us.

For questions about the Chamber Blue of Kansas plan, reach out to your Chamber of Commerce representative or contact Blue Cross at bcbsks.com/chamberblueks.

Stay informed, connected and join the conversation.

Follow us!







bcbsks.com



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An independent licensee of the Blue Cross Blue Shield Association.