

Life is all about having choices . . . and your health benefits should be, too



About Anthem Blue Cross and Blue Shield:

- Mission is to improve the health of the people we serve
- Offers large networks of some of the region's best physicians, specialists and hospitals
- Provides programs and information to help manage chronic health conditions
- Offers related services such as dental coverage, life insurance and pharmacy benefits management

About the Boulder Chamber:

- More than 1,600 member businesses
- Supports and promotes businesses
- Facilitates innovative business practices
- Creates networking opportunities
- Implements services that benefit members



Anthem Blue Cross and Blue Shield is pleased to offer a health insurance solution exclusively for Boulder Chamber members.

The Chamber Plan features:

- **Flexibility:** Six small group health plans with a wide range of prices and benefits so employees can choose a plan that meets their unique health care needs and budget.
- **Innovation:** **BlueFreedom**, a new generation, comprehensive health plan that combines alternative therapies with traditional health care benefits.
- **Vision coverage:** Each plan includes comprehensive eye exams, coverage for contact lenses, frames and more.
- **Access to care:** Select a physician or facility from one of the largest provider networks in Colorado. And Anthem offers coverage that travels with you, across the country and around the world. Anthem BlueCard® provides you with access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll be able to obtain care when and where you need it.
- **Affordability:** Set your employer contribution at an amount that makes sense for your business.
- **Focus on health:** Health and wellness programs with all plans, such as 360° Health® – a comprehensive suite of programs that help your employees be as healthy as they can be; and Healthy Lifestyles – a free online program that rewards employees for maintaining a healthy lifestyle.
- **Convenience:** Get Specialty products and benefits – dental, life, disability and an Employee Assistance Program (EAP) – all coordinated through a single carrier.



The choice is all yours

The Boulder Chamber and Anthem Blue Cross and Blue Shield have come together to bring you the **Boulder Chamber Plan**, a health plan solution with the flexibility to create a benefits package that custom fits your business needs.

Select your benefits coverage from six options that provide coverage for the priorities that are important to you and your employees. Whether you prefer traditional health care or alternative care or a combination of both, the choice is yours.

Plans	Lifetime Maximum (for most covered services)	Annual Deductible	Annual Out-of-Pocket Maximum	Office Visits	Prescription Drugs	Inpatient Hospital Coinsurance or Copayment	Other Features
BlueFreedom – a new generation group health plan that offers the convenience and coverage you've come to expect from a leader in health care, plus the freedom to seek alternative care	\$6 million	\$500	\$3,000	\$25 PCP/ \$50 Specialist	\$15 tier 1 , \$40 tier 2 , \$60 tier 3 , 30% coinsurance per prescription up to \$250 tier 4	20% after deductible	Chiropractic care, acupuncture, massage therapy and nutritional therapy benefits. Plus other alternative care, such as ayurvedic and naturopathic medicine, herbology, homeopathy, and more.
PPO \$45 Copay GenRx – a comprehensive PPO plan that provides solid protection at a budget-friendly price	\$6 million	\$750	Deductible + \$4,000	\$45	\$15 generic only; 30% coinsurance for generic self-administered injectable drugs	40% after deductible	Lowest price points with no alternative care benefits.
PPO \$30 Copay \$500 Deductible – a traditional PPO plan that offers ideal balance between affordable cost and extensive coverage	\$6 million	\$500	Deductible + \$3,500	\$30	\$15 tier 1 , \$30 tier 2 , \$50 tier 3 , 30% coinsurance per prescription up to \$250 tier 4	20% after deductible	Chiropractic care, acupuncture, massage therapy and nutritional therapy benefits.
PPO \$25 Copay \$2,000 Deductible – everything you've come to expect from a flexible PPO plan, with a more affordable price tag	\$6 million	\$2,000	Deductible + \$3,000	\$25	\$15 tier 1 , \$30 tier 2 , \$50 tier 3 , 30% coinsurance per prescription up to \$250 tier 4	20% after deductible	Chiropractic care, acupuncture, massage therapy and nutritional therapy benefits.
Premier PPO \$25 Copay – a high-end Premier PPO plan that has rich benefits and the most complete coverage	\$6 million	None	\$3,000	\$25	\$15 tier 1 , \$30 tier 2 , \$50 tier 3 , 30% coinsurance per prescription up to \$250 tier 4	20% after deductible	Chiropractic care, acupuncture, massage therapy and nutritional therapy benefits.
Lumenos HSA 3000 – a plan that offers an innovative alternative for those seeking more control of their health care and financial decisions	\$6 million	\$3,000 (health/pharmacy combined)	\$3,000 (health/pharmacy combined)	0% after deductible	0% after deductible	0% after deductible	Chiropractic care, acupuncture, massage therapy and nutritional therapy benefits. Plus 100% coverage for nationally recommended preventive care services.



For more information, contact your broker, the Boulder Chamber or Anthem Blue Cross and Blue Shield:

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