South Carolina

Chamber Blue℠

CHAMBER HEALTH PLANS for **SOUTH CAROLINA BUSINESSES**





TABLE OF CONTENTS

Overview 3

The BlueCross Difference 4

Networks 7

Services 8

Tools 10

Value 11

Health Management Programs 12

Chamber Blue Benefits 14

Chamber Blue Plans 14

Chamber Dental Plans 24

Chamber Plus 28

Contact Information 29





Your chamber has teamed up with BlueCross BlueShield of South Carolina to give you and your employees more!

As a chamber member, you get access to comprehensive benefit options for your health insurance. BlueCross offers a complete portfolio for local businesses, regardless of size.

BlueCross created Chamber Blue as an extension of our commitment to local communities and businesses. We've been a strong community partner and supporter since 1946. We appreciate partnering with you for a healthier workforce and community.



THE BLUE CROSS DIFFERENCE

Trusted in the Community

For nearly 80 years, BlueCross BlueShield of South Carolina has been helping our communities protect what matters most. We've built lasting relationships with businesses, families and communities of all backgrounds. When it comes to health coverage, you deserve a partner with deep local roots, proven stability and a commitment to your future.

Coverage Built Around Your Business

No two businesses are exactly alike, and health plans shouldn't be either. That's why Chamber Blue offers a wide range of flexible options designed to fit your workforce, budget and goals. Whether you're a growing manufacturer, family-owned business or regional employer, we're here to help you find a plan that works as hard as you do.

A Network That Goes the Extra Mile

Your employees deserve access to quality care wherever life takes them. With one of the largest provider networks in South Carolina, Chamber Blue connects members to trusted doctors, hospitals, specialists, pharmacies and healthcare professionals. The result? You get greater convenience, confidence and peace of mind.

Invested in Local Communities

Giving back isn't just something we do. It's part of who we are. Through the BlueCross BlueShield of South Carolina Foundation, we support initiatives that strengthen communities, including healthcare access, education, research and nonprofit programs. Together with our employees and community partners, we're helping create healthier, stronger communities for generations to come.

Award-Winning Customer Service

Exceptional service starts with people who care. Our award-winning customer service team is recognized for resolving member questions quickly and creating positive experiences every day. When your employees need support, they'll connect with knowledgeable professionals who are ready to help and committed to delivering the personalized service you expect.

Health Savings Made Simple

Managing healthcare costs is easier when employees have the right resources. Through AccrueHealth®, employers can offer tax-advantaged accounts that help employees save and pay for qualified medical expenses, including:

- Health savings accounts.
- Health reimbursement arrangements.
- Flexible spending accounts.

Members can conveniently manage their accounts through My Health Toolkit® or the AccrueHealth mobile app, giving them access to important information anytime, anywhere.



Chamber Dental

When medical and dental benefits work together, everyone benefits. Chamber Dental is available as part of a medical package or as a stand-alone solution, giving employers flexibility to meet their workforce's needs.

Key advantages include:

- Flexible plan designs, including Open Access or Select options.
- Affordable choices for a variety of budgets and contribution strategies.
- Streamlined administration with one account team, one enrollment process, and consolidated billing.
- Access to a nationwide network of more than 133,000 dentists.
- Optional orthodontic coverage.
- Competitive pricing for qualifying employer-funded plans.

By combining affordability, flexibility, and ease of administration, Chamber Dental helps businesses invest in healthier, happier employees.



Companion Life

Additional Coverage Through Companion Life

For employers looking to enhance their benefits package, Companion Life offers a full portfolio of supplemental coverage options designed to provide additional peace of mind for employees and their families.

Available products include:

- Life insurance.
- Dental insurance.
- Vision insurance.
- Critical illness insurance.
- Short-term disability insurance.
- Long-term disability insurance.

Backed by decades of experience, Companion Life helps businesses create benefits packages that attract, retain and protect great employees.

Companion Life is a separate company from BlueCross. Companion Life will be responsible for all services related to its insurance.



SCAN THE QR CODE
TO ACCESS THE
PREFERRED BLUE
DIRECTORY.



NETWORKS

South Carolina's Largest Provider Network

When employees have easy access to care, everyone benefits. Chamber Blue plans include access to the Preferred Blue® network, the largest provider network in South Carolina, connecting members to a broad choice of doctors, hospitals, specialists, and healthcare professionals.

Staying in Network Pays Off

Getting the most from your health plan starts with choosing in-network providers. Chamber Blue members benefit from negotiated rates and lower out-of-pocket costs, helping make quality healthcare more affordable for employees and their families.

It's a simple way to maximize value while minimizing surprises.

Coverage That Travels With You

Business doesn't stop at state lines, and neither does Chamber Blue coverage. Employees can feel confident knowing they have access to care wherever work, vacation, or life takes them.

Benefits without borders includes:

BlueCard® access to doctors, hospitals, and providers across the country.

Blue Cross Blue Shield Global® Core support for medical care around the world.

BlueCross BlueShield Global Solutions℠ international coverage options for employees traveling or working overseas.

From South Carolina to virtually anywhere in the world, members can stay connected to the care they need.

BLUE CareOnDemand® | Powered by MD Live®

Healthcare on Your Schedule

Busy employees need healthcare that fits their lives. That's why every Chamber Blue plan includes access to **Blue CareOnDemand Powered by MD Live**.

With access to a nationwide network of experienced providers, members can receive care from the comfort of home, the office or wherever they may be, often without the time and expense of an in-person visit.

Receive the following convenient virtual care:

- Urgent care for common conditions such as allergies, colds, flu, and sore throats
- Behavioral health services for support with anxiety, depression, and other mental health needs
- Virtual primary care for routine exams, wellness visits, and ongoing health management
- Dermatology care for skin, hair, and nail concerns, including acne, eczema, and rosacea

We're committed to making healthcare easier to access, easier to navigate, and easier to use. Whether employees prefer in-person care from trusted local providers or the convenience of virtual visits, Chamber Blue helps connect them to the right care at the right time.

SERVICES

Preventive Care That Helps You Stay Ahead

The best healthcare often starts before you need it.

That's why Chamber Blue plans provide coverage for a wide range of preventive services designed to help employees and their families stay healthy, catch potential issues early, and take charge of their well-being.

Covered preventive services include screenings, checkups, and wellness services for children, women, and men, including recommended cancer screenings and lab work that support long-term health.

By making preventive care more accessible, we're helping local workforces spend less time worrying about health concerns and more time focusing on work, family, and life.

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*For a complete list of covered preventive services, visit **www.USPreventiveServicesTaskForce.org**. This link leads to a third-party website. The U.S. Preventive Services Task Force is solely responsible for the contents and privacy policies on its site.*



Pharmacy Benefits That Work for Real Life

Whether it's managing a chronic condition, recovering from illness, or maintaining everyday health, access to affordable prescription medications matters.

Chamber Blue members have access to a comprehensive prescription drug program that helps ensure they can get the medications they need, when they need them.

SCAN THE QR CODE TO **FIND A COVERED DRUG.**

Working closely with physicians and pharmacists, members have a broad range of treatment options designed to support better health outcomes while helping manage costs.

PRESCRIPTION DRUG TIERS	
Tier 0 Drugs	These are considered **preventive medications** under the Affordable Care Act. They are usually covered at no cost to the member.
Tier 1 Drugs	These are usually **generic medications**. They typically cost less than brand-name drugs.
Tier 2 Drugs	Most often brand-name drugs, Tier 2 drugs are sometimes referred to as **preferred drugs**, as they usually cost more than other brand-name drugs.
Tier 3 Drugs	These are most often brand-name drugs, sometimes referred to as **nonpreferred drugs**, as they usually cost more than other brand-name drugs. These drugs may have generic equivalents.
Tier 4 Drugs	These are usually **specialty drugs** that treat complex conditions. Members tend to pay more for drugs in this tier.

Healthier employees mean healthier businesses and stronger communities.

Convenient Access

Getting prescriptions filled should be simple.

Members can visit participating pharmacies by presenting their member ID card. Network pharmacies provide convenient access, streamlined service, and the highest value for prescription benefits.

It's one more way Chamber Blue makes managing healthcare easier for busy employees and their families.

Extra Support When It's Needed Most

Through a specialty pharmacy, members receive personalized support, medication management resources and access to therapies that often require specialized handling and monitoring. This specialty pharmacy service is provided by Optum Rx®, an independent company that provides pharmacy benefit management services on behalf of BlueCross.

When facing a serious health challenge, employees can feel confident knowing they have a dedicated team guiding them every step of the way.

Note: Some drugs may have a prior authorization, quantity management, or step therapy requirement.





TOOLS

Healthcare Information at Your Fingertips

Healthcare works best when you have the information you need, exactly when you need it.

Download the My Health Toolkit app on your cellphone or visit **www.SouthCarolinaBlues.com** to register.

My Health Toolkit gives Chamber Blue members a convenient, secure way to manage their health benefits from anywhere. Whether you're at work, at home, or on the go, your health plan is just a few clicks away.

With My Health Toolkit, members can:

- View claims and Explanations of Benefits.
- Track deductibles and out-of-pocket costs.
- Find doctors and facilities.
- Compare treatment costs.
- Access digital ID cards.
- Check eligibility and benefits.
- Send secure messages to Customer Service.
- Monitor authorization requests.

When employees have greater visibility into their healthcare, they can make confident decisions for themselves and their families.

Powerful Tools for Employers

Running a business is demanding. Managing health benefits shouldn't be.

Chamber Blue offers a suite of digital solutions designed to help employers spend less time on administration and more time focusing on growing their business and supporting their employees:

- **BluesEnroll℠:** Manage employee enrollments, dependents, ID cards, and eligibility updates in one convenient location.
- **Blue e-Bill℠:** Access account information and manage billing securely online, 24/7.
- **Blue DataConnect℠:** Gain valuable insights into claims activity and healthcare trends to help guide informed benefit decisions.
- **eExchange:** Streamline enrollment data from multiple systems and vendors through a single connection.
- **Employee Navigator:** Easily integrate benefits administration and enrollment management for a more seamless experience.

As your hometown health plan, we combine modern digital tools with local expertise and personalized service. That means employers get the convenience of advanced technology backed by people who understand the needs of local businesses.

VALUE

Value That Goes Beyond the Doctor's Office

A great health plan should do more than help when you're sick. It should help you live healthier every day.

That's why Chamber Blue members enjoy access to a variety of discounts, wellness programs, and value-added resources designed to support healthier lifestyles and everyday savings.

Whether they want help staying active, eating well, improving personal wellness, or saving money on family expenses, members have access to tools that support their health both inside and outside the workplace.

Popular member savings include the following:

FITNESS AND WELLNESS

- Discounts on fitness center memberships
- Savings on wearable fitness devices
- Activewear discounts
- Weight management programs
- Home fitness equipment offers

HEALTHY LIVING

- Discounts on nutritious foods and meal services
- Allergy relief products
- Savings on vitamins and supplements

LIFESTYLE AND PERSONAL CARE

- Vision discount programs
- Hearing care savings
- Travel and recreation discounts
- Pet care savings



Blue365®

Members also receive access to Blue365, an exclusive marketplace that provides special offers and discounts from nationally recognized brands focused on fitness, wellness, nutrition, personal care, and more.

Helping employees make healthier choices has never been easier — or more rewarding.

The Blue365 program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield companies.



HEALTH MANAGEMENT PROGRAMS





Healthy Choices Deserve Rewards

Taking care of your health should feel rewarding.

Blue Rewards helps Chamber Blue members earn incentives for completing simple wellness activities that contribute to better long-term health.

Eligible members can earn rewards by taking actions such as:

- Getting an annual wellness exam.
- Getting a flu shot.
- Engaging with digital health resources through My Health Toolkit.

My Health Planner: Interactive, Personalized Care

My Health Planner[SM] is an interactive care management app that connects eligible members with digital guidance tailored to their health needs. The app offers support from our care management team of nurses and other healthcare professionals, including:

- A chat feature to communicate with your care team.
- A daily checklist and health guidance.
- Customizable medication and appointment reminders.
- Educational programs and videos.
- Step trackers and other physical activity tools.

Eligible members are automatically enrolled when identified by claims, based on their diagnoses. Members who want to enroll can do so through My Health Toolkit.

Members receive personalized care plans via smartphone or tablet. This tool improves adherence, reduces emergency room (ER) visits, and supports complex care outreach.





THESE PROGRAMS ARE ONLY AVAILABLE TO BUSINESSES WITH **51 OR MORE EMPLOYEES.**

Emergency Room Diversion Management

The **ER Care Guardian** program is an outreach program to help educate members on navigating appropriate levels of care in the healthcare system. The focus is on members who use the emergency room for nonemergency encounters that may have otherwise been managed at a primary care or urgent care level. The program employs a clinically experienced, licensed social worker and medical assistants to promote strategies and resources to redirect members to alternate levels of care to avoid using the emergency room for nonemergency conditions.

Care Calls

The **Care Calls** program is an outreach program to help members transition from hospital to home. The focus is on members who have immediate discharge concerns or who may be at risk for complications or readmissions. The program helps to prevent or address any gaps in care by contacting these members within 48 hours of discharge and providing education and any necessary care coordination, authorization, or referral. This value-added service is provided at no charge.

MY HEALTH NOVEL℠

MY HEALTH NOVEL: THE NEXT CHAPTER IN HEALTHCARE

My Health Novel matches members with helpful resources and tools based on their specific needs. Members can access in-person and virtual programs and specialists who can support them on their health journeys at no additional cost to them.

Programs include weight management, women's health, and hypertension management. Members receive a recommended program and resources after taking a quick online assessment.

MY DIABETES DISCOUNT PROGRAM: VALUE-BASED BENEFIT PROGRAM

Qualifying members are eligible for a $0 copay for their insulin therapy. Members must meet specific criteria, such as having a comprehensive doctor visit, getting an annual flu shot, and completing a diabetes education program.

YOUR HEALTH NAVIGATOR FOR HEALTH MANAGEMENT

Health needs can change throughout a member's life. We automatically enroll members to support prevention and wellness, chronic care and condition management, and critical care management. Members are placed in the appropriate programs based on claims history, pharmacy spending, and physician referral. Members may self-refer any time.

Local Experience, Long-Term Value

For decades, BlueCross has partnered with businesses to help them navigate the changing healthcare landscape. BlueCross continues that commitment by offering innovative solutions that balance affordability, stability, and employee care.

Whether you're a growing company, a manufacturer, a professional services firm, or anything in between, we can help create a healthier future for both your employees and your bottom line.



CHAMBER BLUE BENEFITS

Built for Local Businesses, Designed for Employees

We believe great benefits should be easy to understand, flexible to fit your workforce, and valuable enough to make a difference every day. That's why our plans combine comprehensive coverage, access to quality care, and resources that support healthier employees and stronger businesses.

Whether you're focused on affordability, predictable costs, or enhanced benefit offerings, Chamber Blue provides a broad portfolio of plan options designed to help employers choose coverage that aligns with their business goals and employee needs.

CHAMBER BLUE PLANS

Chamber Blue offers flexible plan designs that help employers align coverage with their workforce needs, budget, and benefit strategy. Every option connects employees to quality care, helpful member tools, and the trusted protection of BlueCross BlueShield of South Carolina.

Sapphire plans offer Chamber Blue's richest benefits for routine care. Designed for employers seeking more predictable employee costs, these plans cover everyday needs such as primary care, behavioral health, specialist visits, urgent care, and virtual care. Sapphire plans may be a strong fit for businesses that want robust benefits employees can easily understand and use.

Indigo plans support high-deductible, consumer-driven benefit strategies. These plans pair lower-premium options with greater up-front member responsibility, making them well suited for employers and employees who want a more active role in managing healthcare costs. Indigo plans provide a cost-conscious approach while maintaining access to preventive care, essential benefits, and care management resources.

Royal plans balance affordability, employee choice, and meaningful coverage. Their streamlined designs provide strong protection for larger healthcare needs while giving employees access to Chamber Blue's tools, networks, and support services.

TWO FUNDING OPTIONS BASED ON BUSINESS SIZE

Chamber Blue offers local chamber members two health plan funding options based on business size. Both require employers to contribute at least 50 percent of the monthly premium and at least 70 percent of full-time employees to participate:

- **Chamber Blue level-funded plans for businesses with 10 – 50 employees**
- **Chamber Blue fully insured plans for businesses with 51 or more employees**

With either funding option, businesses may be eligible for a credit if employees use less healthcare than expected during the benefit period. This allows employers to benefit from strong plan performance while continuing to provide valuable coverage.

***Ask your BlueCross representative how our NEW Insured Surplus program can help eligible Chamber Blue groups with 51 or more employees pair fully insured stability with the potential to earn premium credits when claims perform better than expected.**

HEALTH PLANS FOR CHAMBER MEMBERS

Level-funded plans are available for businesses with 10 – 50 employees. For businesses with 51 or more employees, there is a fully insured plan option.

PLAN NAME	Chamber Blue Sapphire 1	Chamber Blue Sapphire 2	Chamber Blue Sapphire 3
Coinsurance			
Coinsurance	0%	20%	0%
Deductible			
Individual	$2,000	$1,000	$4,000
Family	$4,000	$2,000	$8,000
Maximum Out-of-Pocket (MOOP) Amount			
Individual	$2,000	$3,000	$4,000
Family	$4,000	$6,000	$8,000
Physician Services			
PCP Office Visits	$25	$25	$40
Blue CareOnDemand (MD Live)	Urgent Care $10 Primary Care $25 Behavioral Health $25 Dermatology $50	Urgent Care $10 Primary Care $25 Behavioral Health $25 Dermatology $50	Urgent Care $10 Primary Care $40 Behavioral Health $40 Dermatology $60
Specialist Office Visits	$50	$50	$60
Urgent Care Centers or Facilities	$50	$50	$60
Physician and Surgical Services			
Inpatient Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Surgery Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Radiological Services			
X-Rays and Imaging	$0	$0	$0
Advanced Imaging	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Laboratory Services			
Laboratory Outpatient and Professional Services	$0	$0	$0
Facility Fees and Services			
Inpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Ambulatory Surgery Center	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Services			
Emergency Room Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Transportation/Ambulance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Mental Health and Substance Abuse			
Office Visit	$25	$25	$40
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Rehab and Habilitative Services			
Rehab Speech Therapy, Rehab Occupational, and Physical Habilitation Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs (Tier 0 drugs are $0)			
Retail			
Tier 1	$12	$12	$15
Tier 2	$35	$35	$70
Tier 3	$70	$70	$120
Tier 4	20% Coinsurance*	20% Coinsurance*	20% Coinsurance*
Mail Order (Up to 90-day supply)			
Tier 1	$17	$17	$21
Tier 2	$95	$95	$189
Tier 3	$189	$189	$324
ADDED BENEFITS			
Chiropractic Care (30 visits per benefit period)	$50	$50	$60

The benefits reflected are in-network only.
**RX cost-share cap is $500 per script.*

HEALTH PLANS FOR CHAMBER MEMBERS

PLAN NAME	Chamber Blue HD Sapphire 4	Chamber Blue Sapphire 5	Chamber Blue Sapphire 6
Coinsurance			
Coinsurance	0%	20%	30%
Deductible			
Individual	$2,500	$2,500	$1,000
Family	$5,000*	$5,000	$2,000
Maximum Out-of-Pocket (MOOP) Amount			
Individual	$2,500	$5,000	$5,000
Family	$5,000*	$10,000	$10,000
Physician Services			
PCP Office Visits	Deductible and Coinsurance	$30	$30
Blue CareOnDemand (MD Live)	$10 for First 6 Visits, Then Deductible and Coinsurance	Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $50	Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $60
Specialist Office Visits	Deductible and Coinsurance	$50	$60
Urgent Care Centers or Facilities	Deductible and Coinsurance	$50	$60
Physician and Surgical Services			
Inpatient Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Surgery Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Radiological Services			
X-Rays and Imaging	Deductible and Coinsurance	$0	Deductible and Coinsurance
Advanced Imaging	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Laboratory Services			
Laboratory Outpatient and Professional Services	Deductible and Coinsurance	$0	Deductible and Coinsurance
Facility Fees and Services			
Inpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Ambulatory Surgery Center	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Services			
Emergency Room Services	Deductible and Coinsurance	Deductible and Coinsurance	$500, Then Deductible and Coinsurance
Emergency Transportation/Ambulance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Mental Health and Substance Abuse			
Office Visit	Deductible and Coinsurance	$30	$30
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Rehab and Habilitative Services			
Rehab Speech Therapy, Rehab Occupational, and Physical Habilitation Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs (Tier 0 drugs are $0)			
Retail			
Tier 1	Deductible and Coinsurance	$15	$15
Tier 2	Deductible and Coinsurance	$70	$50
Tier 3	Deductible and Coinsurance	$120	$100
Tier 4	Deductible and Coinsurance	20% Coinsurance*	$400
Mail Order (Up to 90-day supply)			
Tier 1	Deductible and Coinsurance	$21	$21
Tier 2	Deductible and Coinsurance	$189	$135
Tier 3	Deductible and Coinsurance	$324	$270
ADDED BENEFITS			
Chiropractic Care (30 visits per benefit period)	Deductible and Coinsurance	$50	$60

**Aggregate family deductible and MOOP applies.*

**RX cost-share cap is $500 per script.*

Level-funded plans are available for businesses with 10 – 50 employees.
For businesses with 51 or more employees, there is a fully insured plan option.

Chamber Blue Sapphire 7	Chamber Blue Sapphire 8	Chamber Blue Sapphire 9	Chamber Blue Sapphire 10	Chamber Blue Sapphire 11
40%	40%	0%	20%	30%
$2,000	$2,500	$6,000	$3,500	$2,250
$4,000	$5,000	$12,000	$7,000	$4,500
$5,500	$6,000	$6,000	$7,000	$6,500
$11,000	$12,000	$12,000	$14,000	$13,000
$30	$30	$45	$30	$60
Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $50	Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $50	Urgent Care $10 Primary Care $45 Behavioral Health $45 Dermatology $90	Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $50	Urgent Care $10 Primary Care $60 Behavioral Health $60 Dermatology $80
$50	$50	$90	$50	$80
$50	$50	$90	$50	$80
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$0	$0	$0	$0	$0
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$0	$0	$0	$0	$0
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	$500 Copay, Then Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	$300 Copay, Then Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$30	$30	$45	$30	$60
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$15	$15	$15	$15	$15
$70	$70	$70	$70	$70
$120	$120	$120	$120	$120
20% Coinsurance*	20% Coinsurance*	20% Coinsurance*	20% Coinsurance*	20% Coinsurance*
$21	$21	$21	$21	$21
$189	$189	$189	$189	$189
$324	$324	$324	$324	$324
$50	$50	$90	$50	$80

**RX cost-share cap is $500 per script.*

HEALTH PLANS FOR CHAMBER MEMBERS

PLAN NAME	Chamber Blue Sapphire 12	Chamber Blue Sapphire 13	Chamber Blue Sapphire 14
Coinsurance			
Coinsurance	30%	30%	0%
Deductible			
Individual	$4,000	$1,500	$7,350
Family	$8,000	$3,000	$14,700
Maximum Out-of-Pocket (MOOP) Amount			
Individual	$7,850	$8,000	$7,350
Family	$15,700	$16,000	$14,700
Physician Services			
PCP Office Visits	$30	$30	$45
Blue CareOnDemand (MD Live)	Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $50	Urgent Care $10 Primary Care $30 Behavioral Health $30 Dermatology $50	Urgent Care $10 Primary Care $45 Behavioral Health $45 Dermatology $90
Specialist Office Visits	$50	$50	$90
Urgent Care Centers or Facilities	$50	$50	$90
Physician and Surgical Services			
Inpatient Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Surgery Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Radiological Services			
X-Rays and Imaging	$0	$0	$0
Advanced Imaging	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Laboratory Services			
Laboratory Outpatient and Professional Services	$0	$0	$0
Facility Fees and Services			
Inpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Ambulatory Surgery Center	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Services			
Emergency Room Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Transportation/Ambulance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Mental Health and Substance Abuse			
Office Visit	$30	$30	$45
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Rehab and Habilitative Services			
Rehab Speech Therapy, Rehab Occupational, and Physical Habilitation Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs (Tier 0 drugs are $0)			
Retail			
Tier 1	$15	$15	$15
Tier 2	$70	$70	$70
Tier 3	$120	$120	$120
Tier 4	20% Coinsurance*	20% Coinsurance*	20% Coinsurance*
Mail Order (Up to 90-day supply)			
Tier 1	$21	$21	$21
Tier 2	$189	$189	$189
Tier 3	$324	$324	$324
ADDED BENEFITS			
Chiropractic Care (30 visits per benefit period)	$50	$50	$90

**RX cost-share cap is $500 per script.*

Chamber Blue Sapphire 15	Chamber Blue Sapphire 16	Chamber Blue Sapphire 17	Chamber Blue Sapphire 18	Chamber Blue Sapphire 19
0%	30%	20%	20%	0%
$8,000	$3,000	$4,500	$4,000	$8,900
$16,000	$6,000	$9,000	$8,000	$17,800
$8,000	$8,500	$9,200	$8,500	$8,900
$16,000	$17,000	$18,400	$17,000	$17,800
$45	$40	$40	$60	$45
Urgent Care $10 Primary Care $45 Behavioral Health $45 Dermatology $90	Urgent Care $10 Primary Care $40 Behavioral Health $40 Dermatology $60	Urgent Care $10 Primary Care $40 Behavioral Health $40 Dermatology $60	Urgent Care $10 Primary Care $60 Behavioral Health $60 Dermatology $80	Urgent Care $10 Primary Care $45 Behavioral Health $45 Dermatology $90
$90	$60	$60	$80	$90
$90	$60	$60	$80	$90
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$0	$0	$0	$0	$0
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$0	$0	$0	$0	$0
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	$500 Copay, Then Deductible and Coinsurance	$500, Then Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	$300 Copay, Then Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$45	$40	$40	$60	$45
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$15	$15	$15	$15	$15
$70	$70	$70	$70	$70
$120	$120	$120	$120	$120
20% Coinsurance*	20% Coinsurance*	20% Coinsurance*	20% Coinsurance*	20% Coinsurance*
$21	$21	$21	$21	$21
$189	$189	$189	$189	$189
$324	$324	$324	$324	$324
$90	$60	$60	$80	$90

**RX cost-share cap is $500 per script.*

HEALTH PLANS FOR CHAMBER MEMBERS

PLAN NAME	Chamber Blue Sapphire 20	Chamber Blue HD Sapphire 21	Chamber Blue Sapphire 22
Coinsurance			
Coinsurance	50%	0%	30%
Deductible			
Individual	$5,500	$5,000	$5,000
Family	$11,000	$10,000	$10,000
Maximum Out-of-Pocket (MOOP) Amount			
Individual	$8,900	$5,000	$9,200
Family	$17,800	$10,000	$18,400
Physician Services			
PCP Office Visits	$60	Deductible and Coinsurance	$60
Blue CareOnDemand (MD Live)	Urgent Care $10 Primary Care $60 Behavioral Health $60 Dermatology $80	$10 for First 6 Visits, Then Deductible and Coinsurance	Urgent Care $10 Primary Care $60 Behavioral Health $60 Dermatology $80
Specialist Office Visits	$80	Deductible and Coinsurance	$80
Urgent Care Centers or Facilities	$80	Deductible and Coinsurance	$80
Physician and Surgical Services			
Inpatient Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Surgery Physician and Surgical Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Radiological Services			
X-Rays and Imaging	$0	Deductible and Coinsurance	$0
Advanced Imaging	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Laboratory Services			
Laboratory Outpatient and Professional Services	$0	Deductible and Coinsurance	$0
Facility Fees and Services			
Inpatient Hospital	$500, Then Deductible and Coinsurance	Deductible and Coinsurance	$500, Then Deductible and Coinsurance
Outpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Ambulatory Surgery Center	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Services			
Emergency Room Services	$300, Then Deductible and Coinsurance	Deductible and Coinsurance	$300, Then Deductible and Coinsurance
Emergency Transportation/Ambulance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Mental Health and Substance Abuse			
Office Visit	$60	Deductible and Coinsurance	$60
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Rehab and Habilitative Services			
Rehab Speech Therapy, Rehab Occupational, and Physical Habilitation Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs (Tier 0 drugs are $0)			
Retail			
Tier 1	$15	Deductible and Coinsurance	$15
Tier 2	$70	Deductible and Coinsurance	$70
Tier 3	$120	Deductible and Coinsurance	$120
Tier 4	20% Coinsurance	Deductible and Coinsurance	20% Coinsurance
Mail Order (Up to 90-day supply)			
Tier 1	$21	Deductible and Coinsurance	$21
Tier 2	$189	Deductible and Coinsurance	$189
Tier 3	$324	Deductible and Coinsurance	$324
ADDED BENEFITS			
Chiropractic Care (30 visits per benefit period)	$80	Deductible and Coinsurance	$80

Level-funded plans are available for businesses with 10 – 50 employees.
For businesses with 51 or more employees, there is a fully insured plan option.

Chamber Blue Indigo 1	Chamber Blue HD Indigo 2	Chamber Blue HD Indigo 3	Chamber Blue HD Indigo 4
0%	0%	30%	30%
$8,900	$6,000	$4,500	$5,000
$17,800	$12,000	$9,000	$10,000
$8,900	$6,000	$8,000	$8,500
$17,800	$12,000	$16,000	$17,000
$60	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Urgent Care $10 Primary Care $60 Behavioral Health $60 Dermatology $80	$10 for First 6 Visits, Then Deductible and Coinsurance	$10 for First 6 Visits, Then Deductible and Coinsurance	$10 for First 6 Visits, Then Deductible and Coinsurance
$80	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$80	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$0	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$0	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$500, Then Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$300, Then Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$60	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$15	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$21	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
$80	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance

HEALTH PLANS FOR CHAMBER MEMBERS

PLAN NAME	Chamber Blue Indigo 5	Chamber Blue HD Indigo 6	Chamber Blue HD Indigo 7
Coinsurance			
Coinsurance	0%	0%	30%
Deductible			
Individual	$0	$7,500	$3,500
Family	$0	$15,000	$7,000
Maximum Out-of-Pocket (MOOP) Amount			
Individual	$10,600	$7,500	$7,000
Family	$21,200	$15,000	$14,000
Physician Services			
PCP Office Visits	$50	Deductible and Coinsurance	Deductible and Coinsurance
Blue CareOnDemand (MD Live)	Urgent Care $10 Primary Care $50 Behavioral Health $50 Dermatology $100	$10 for First 6 Visits, Then Deductible and Coinsurance	$10 for First 6 Visits, Then Deductible and Coinsurance
Specialist Office Visits	$100	Deductible and Coinsurance	Deductible and Coinsurance
Urgent Care Centers or Facilities	$100	Deductible and Coinsurance	Deductible and Coinsurance
Physician and Surgical Services			
Inpatient Physician and Surgical Services	$100	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Surgery Physician and Surgical Services	$190	Deductible and Coinsurance	Deductible and Coinsurance
Radiological Services			
X-Rays and Imaging	$140	Deductible and Coinsurance	Deductible and Coinsurance
Advanced Imaging	$450	Deductible and Coinsurance	Deductible and Coinsurance
Laboratory Services			
Laboratory Outpatient and Professional Services	$45	Deductible and Coinsurance	Deductible and Coinsurance
Facility Fees and Services			
Inpatient Hospital	$2,300 per Day up to 2 Days ($4,600 max)	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Hospital	$190	Deductible and Coinsurance	Deductible and Coinsurance
Ambulatory Surgery Center	$100	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Services			
Emergency Room Services	$1,600	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Transportation/Ambulance	$190	Deductible and Coinsurance	Deductible and Coinsurance
Mental Health and Substance Abuse			
Office Visit	$50	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Rehab and Habilitative Services			
Rehab Speech Therapy, Rehab Occupational, and Physical Habilitation Services	$90	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs (Tier 0 drugs are $0)			
Retail			
Tier 1	$35	Deductible and Coinsurance	Deductible and Coinsurance
Tier 2	$100	Deductible and Coinsurance	Deductible and Coinsurance
Tier 3	$200	Deductible and Coinsurance	Deductible and Coinsurance
Tier 4	Rx Deductible and Coinsurance*	Deductible and Coinsurance	Deductible and Coinsurance
Mail Order (Up to 90-day supply)			
Tier 1	$49	Deductible and Coinsurance	Deductible and Coinsurance
Tier 2	$270	Deductible and Coinsurance	Deductible and Coinsurance
Tier 3	$540	Deductible and Coinsurance	Deductible and Coinsurance
ADDED BENEFITS			
Chiropractic Care (30 visits per benefit period)	$100	Deductible and Coinsurance	Deductible and Coinsurance

**50% Coinsurance, $1,500 (Individual)/$3,000 (Family) Deductible.*

Level-funded plans are available for businesses with 10 – 50 employees.
For businesses with 51 or more employees, there is a fully insured plan option.

Chamber Blue Royal 1	Chamber Blue Royal 2	Chamber Blue HD Royal 3
50%	0%	0%
$8,500	$10,500	$8,500
$17,000	$21,000	$17,000
$9,200	$10,500	$8,500
$18,400	$21,000	$17,000
Deductible and Coinsurance	$35	Deductible and Coinsurance
$10 for First 6 Visits, Then Deductible and Coinsurance	Urgent Care $10 Primary Care $35 Behavioral Health $35 Dermatology $70	$10 for First 6 Visits, Then Deductible and Coinsurance
Deductible and Coinsurance	$70	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	$35	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	$25	Deductible and Coinsurance
Deductible and Coinsurance	$100	Deductible and Coinsurance
Deductible and Coinsurance	$200	Deductible and Coinsurance
Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Deductible and Coinsurance	$35	Deductible and Coinsurance
Deductible and Coinsurance	$270	Deductible and Coinsurance
Deductible and Coinsurance	$540	Deductible and Coinsurance
Deductible and Coinsurance	$70	Deductible and Coinsurance

CHAMBER DENTAL PLANS

Chamber Dental plans are available in Open Access or Select (PPO) variants:

- Open Access: Members can choose any licensed dentist, in network or out of network.
- Select: Members can choose any licensed dentist, but out-of-pocket costs for services from in-network dentists are lower than costs for services from out-of-network dentists.

PLAN NAME	PLAN 1		PLAN 4		PLAN 5	
Voluntary/Contributory	Contributory		Voluntary		Contributory	
Open/Select	Open Access		Select		Open Access	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Preventive — Class 1	0%	0%	0%	20%	0%	0%
Basic — Class 2	20%	20%	20%	40%	20%	20%
Major — Class 3	50%	50%	50%	50%	50%	50%
Orthodontia — Class 4	0%	0%	0%	0%	50%	50%
Individual Deductible	$50		$50		$50	
Family Deductible	$150		$150		$150	
Annual Maximum (per member)	$1,500		$1,500		$1,500	
Orthodontic Lifetime Maximum	$0		$0		$1,500	
Waiting Period	No		Yes		No	
Dental Implant Coverage	Yes		No		Yes	
Missing Teeth Coverage	No		No		No	
Impacted Teeth Coverage	Yes		Yes		Yes	



PLANS FOR GROUPS WITH **50 OR FEWER EMPLOYEES**

PLAN 7		PLAN 8		PLAN 9		PLAN 10	
Contributory		Contributory		Contributory		Contributory	
Open Access		Open Access		Open Access		Open Access	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
0%	0%	0%	0%	0%	0%	0%	0%
20%	20%	20%	20%	20%	20%	20%	20%
50%	50%	50%	50%	50%	50%	50%	50%
0%	0%	50%	50%	0%	0%	50%	50%
$50		$50		$50		$50	
$150		$150		$150		$150	
$1,000		$1,000		$2,000		$2,000	
$0		$1,000		$0		$2,000	
No		No		No		No	
Yes		Yes		Yes		Yes	
No		No		No		No	
Yes		Yes		Yes		Yes	



CHAMBER DENTAL PLANS



PLAN	VOLUNTARY/ CONTRIBUTORY	OPEN/SELECT	PREVENTIVE — CLASS 1		BASIC — CLASS 2		MAJOR — CLASS 3	
			IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Plan 1	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 2	Voluntary	Open Access	0%	0%	20%	20%	50%	50%
Plan 3	Contributory	Select	0%	20%	20%	40%	50%	60%
Plan 4	Voluntary	Select	0%	20%	20%	40%	50%	50%
Plan 5	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 6	Contributory	Select	0%	20%	20%	40%	50%	60%
Plan 7	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 8	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 9	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 10	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 11	Contributory	Open Access	0%	0%	20%	20%	50%	50%
Plan 12	Voluntary	Open Access	0%	0%	20%	20%	50%	50%
Plan 13	Contributory	Select	0%	20%	20%	40%	50%	60%
Plan 14	Voluntary	Select	0%	20%	20%	40%	50%	50%
Plan 15	Voluntary	Select	0%	20%	10%	40%	40%	60%
Plan 16	Contributory	Select	0%	20%	20%	40%	50%	60%



PLANS FOR GROUPS WITH **51 OR MORE EMPLOYEES**

ORTHODONTIA — CLASS 4		DEDUCTIBLE — OUT OF NETWORK AND MAJOR		ANNUAL MAXIMUM	ORTHODONTIC MAXIMUM	WAITING	DENTAL IMPLANTS	MISSING TEETH	IMPACTED TEETH
IN NETWORK	OUT OF NETWORK	SINGLE	FAMILY						
100%	100%	$50	$150	$1,500	$0	No	Yes	Yes	Yes
100%	100%	$50	$150	$1,500	$0	Yes	No	Yes	Yes
100%	100%	$50	$150	$1,500	$0	No	Yes	Yes	Yes
100%	100%	$50	$150	$1,500	$0	Yes	No	Yes	Yes
50%	50%	$50	$150	$1,500	$1,500	No	Yes	Yes	Yes
50%	50%	$50	$150	$1,500	$1,500	No	Yes	Yes	Yes
100%	100%	$50	$150	$1,000	$0	No	Yes	Yes	Yes
50%	50%	$50	$150	$1,000	$1,000	No	Yes	Yes	Yes
100%	100%	$50	$150	$2,000	$0	No	Yes	Yes	Yes
50%	50%	$50	$150	$2,000	$2,000	No	Yes	Yes	Yes
100%	100%	$50	$150	$1,500	$0	No	Yes	Yes	Yes
100%	100%	$50	$150	$1,500	$0	Yes	No	Yes	Yes
100%	100%	$50	$150	$1,500	$0	No	Yes	Yes	Yes
100%	100%	$50	$150	$1,500	$0	Yes	No	Yes	Yes
50%	60%	$50	$150	$1,000	$1,000	No	No	Yes	Yes
100%	100%	$50	$150	$1,000	$ 0	No	Yes	Yes	Yes

YOUR CHAMBER BRINGS YOU CHAMBER PLUS

The Chamber Plus card will provide discounts and reimbursement for vision and dental services. This program is available for businesses with 50 or fewer employees.

Vision Plan:

- Annual exam, $20 per exam
- 20 percent off retail price on lens enhancement
- 20 percent off retail price on frames
- 20 percent off retail price on sunglasses
- 15 percent off retail price on contacts

Members show their Chamber Plus member ID card at particular vision locations.

Dental Reimbursement:

- No network — visit any dentist
- Biannual exams, $30 reimbursement per exam
- Biannual cleanings, $30 reimbursement per cleaning

To receive the dental reimbursement, members will have to submit a reimbursement form after each exam or cleaning.

This is not insurance. Discounts are subject to change without notice. Be sure to call the doctor in advance to make an appointment and to verify participation in the discount and/or reimbursement program.

Please note that this is not a comprehensive vision or dental care program.



CONTACT INFORMATION

MEMBERSHIP CUSTOMER SERVICE:

800-868-2500, ext. 41010
803-264-1010
803-264-0143 (fax)
Group.Membership@bcbssc.com

CLAIMS CUSTOMER SERVICE:

800-868-2500, ext. 43475
803-264-3475

PHARMACY:

General pharmacy questions: 855-819-0955

Specialty pharmacy questions: 877-259-9428

Mail service questions: 855-811-2218

DENTAL:

800-868-2500, ext. 42254
803-264-2254

South Carolina



Your local chamber supports local businesses and the economy.

Through our partnership with your chamber, BlueCross is furthering that commitment by offering quality health plans at affordable prices to your employees.



BlueCross BlueShield of South Carolina and the BlueCross BlueShield of South Carolina Foundation are independent licensees of the Blue Cross Blue Shield Association.

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