

The Value of Blue

Better health coverage for
your employees. A better choice
for your business.



Our Pledge to You

Blue Cross & Blue Shield of Rhode Island (BCBSRI) is dedicated to improving our members' health by providing easy access to safe, cost-effective, high-quality healthcare. To do this, we will continue to build relationships with doctors and hospitals, employers and members, and other stakeholders to deliver a more effective healthcare system for all Rhode Islanders.

To this end, we pledge to:

- **Improve the healthcare delivery system** by providing new plans that help our customers make better informed decisions on their healthcare
- **Offer real value to employers** who invest in their employees' health by providing information, advice, and cost-effective benefits options that improve the health and productivity of their employees
- **Partner with physicians, hospitals, and other healthcare providers** to create a new level of care while ensuring access to top doctors and hospitals
- **Listen to our customers** and improve our service and products to exceed your expectations and needs

Sincerely,

A handwritten signature in black ink, appearing to read "Peter Andruszkiewicz", is centered on a light gray rectangular background.

Peter Andruszkiewicz
President & CEO

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At Blue Cross & Blue Shield of Rhode Island (BCBSRI), we're proud of the changes we've made to our products and services. The following overview provides a highlight of the enhancements to guide you in your healthcare choices.

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The Right Plans with the Right Benefits

Making Sense of Healthcare Reform

As your insurer, we are committed to guiding you through federal healthcare reform changes. We continually review and apply any necessary reforms for you, and provide you with detailed information before any of these reforms affect your medical plan. For more information, please visit BCBSRI.com/together.

As the business environment becomes more complicated, we wanted to make selecting health coverage a little easier. That's why we've updated and simplified our portfolio of health plans. We're sure you'll find the right fit for your company and your employees.

- **Plans emphasize prevention.** All plan designs cover preventive services at 100 percent, with \$0 out-of-pocket expenses. Preventive care helps your employees remain healthy and on the job.
- **Benefits that are easier to understand.** We have standardized how deductibles and out-of-pocket (OOP) maximums are calculated. In addition, deductible amounts are now applied to the OOP maximum, limiting how much your employees will be responsible for paying.
- **Flexible calendar options.** You can choose to have deductibles and OOP maximums calculated on a plan-year or calendar-year basis, depending on your business needs.

Consumer-directed health plans (CDHP) allow your employees to take charge of their healthcare costs. CDHPs provide needed benefits and the option to open a savings account for healthcare expenses. In a study by McKinsey & Company*, CDHP consumers were found to be:



- **25% more likely to engage in healthy behaviors**
- **30% more likely to get an annual well visit**
- **50% more likely to ask about healthcare costs**

In turn, you pay lower premiums, while still knowing you're providing quality benefits to your employees.

**McKinsey & Company, "Consumer-direct Health Plan Report – Early Evidence is Promising"*

Providing for Your Employees after Retirement

We offer a number of retirement health plans, including Medicare Advantage plans, Medicare Supplement plans, and Part D prescription drug plans. These health plans offer Original Medicare benefits, prescription drug coverage, and much more!



Our Formulary: A Premier Value

There is no doubt that the increasing variety and effectiveness of prescription drugs has improved the quality of life. These drugs also come at a high price—currently, drugs account for 20 percent of all healthcare costs. That's why we created our new formulary, which focuses on:

- **Value.** The formulary is designed around the medical value of a drug, not brand names or bottom lines.
- **Alternatives.** Generics and over-the-counter (OTC) equivalents offer the same treatment as brand name drugs, at a much lower cost.
- **Education.** We're putting more information in our members' hands, to help them understand that generics and OTC equivalents still offer the treatment they need, at a much lower cost.

Specialty Drug Program

Specialty drugs are typically prescribed to treat chronic or long-term conditions such as cancer, HIV/AIDS, hepatitis C, multiple sclerosis, and others. These drugs usually have no alternatives, one of the reasons why the cost of specialty drugs outpaces the price of other drugs. Our program ensures that your employees receive the right specialty drug, and that they follow their prescription regimen. This helps avoid waste of expensive medication and ensures the healthiest outcomes possible.

Specialty Management

We have dedicated programs for members taking specialty drugs for:

- Multiple sclerosis
- Cancer
- Hepatitis C

These expensive drugs have side effects that discourage use. We work to empower members to continue taking prescriptions, so that they receive the entire treatment.

Curbing the Rising Cost of Healthcare

To control the rising cost of healthcare benefits, we are changing how healthcare is delivered and paid for in Rhode Island. The goal is to both control costs and maintain the high-quality healthcare coverage your employees deserve.

Partnerships with Hospitals

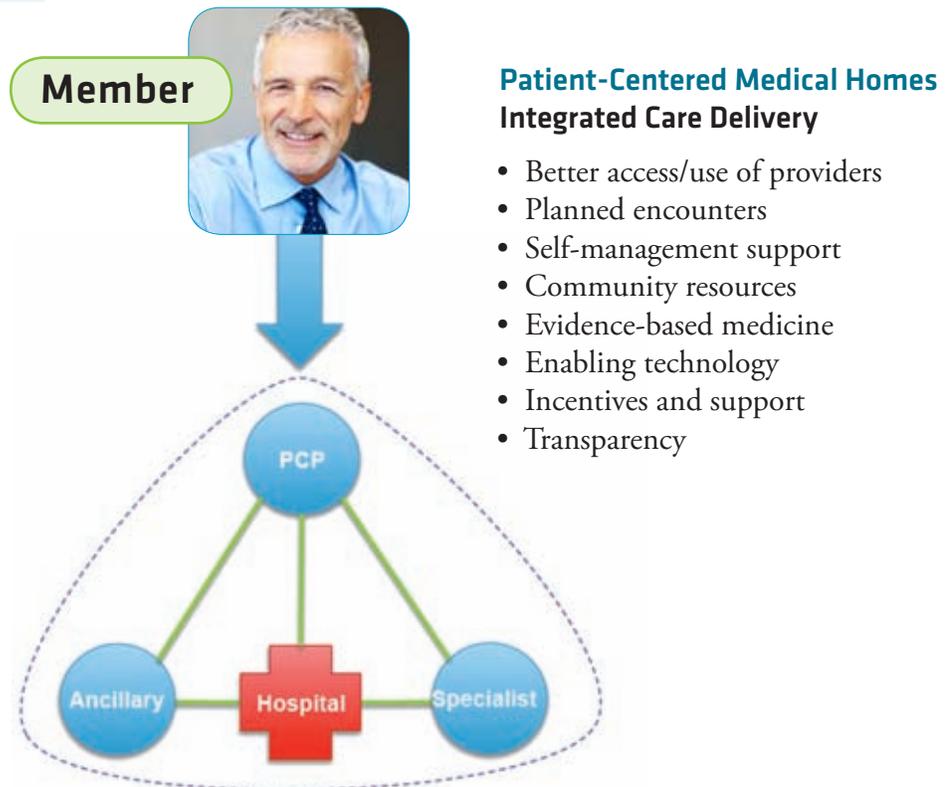
We are working with Rhode Island hospitals to focus on quality of care and health outcomes. Our productive relationships with the local hospitals have allowed us to implement trendsetting financial arrangements, such as our contract with one local hospital, which rewards quality of care.

PCMHs: Leading the Way in Member Care

We're leading the way in establishing Patient-Centered Medical Homes (PCMH)—where members receive coordinated care that results in better health outcomes and lower claims costs. So far, 25 percent of the state's primary care physicians are involved in PCMHs, with more joining every month. The end result is improved care coordination for our members.

BCBSRI and Local Hospitals: Putting Quality First

In our new contract, one local hospital receives fixed monthly amounts for providing services to our members. The hospital will also receive incentives for improving health outcomes and lowering costs.



Better Health, Better Employees

Good Health Benefit®

Improving the overall health of your employees can lead to lower operating costs, increased productivity for your business, and reduced overall healthcare costs.

Did you know?

*50-70% of all diseases are associated with modifiable health risks that could be prevented with a healthy lifestyle.**

**Centers for Disease Control and Prevention, June 2010*

Good Health Benefit (GHB) is a suite of wellness and health management services that focuses on prevention and healthy living. GHB includes analysis that determines the impact of wellness services on health, costs, and productivity.

GHB provides:

- **Consultative support and coordination of services.**
- **An online Personal Health Assessment**, as well as the option to purchase a health incentive tracking system as a buy-up component.
- **On-site programs, screenings, and private consultations.**
- **Comprehensive reporting** on aggregate health assessment data, participation, satisfaction, and outcomes.



The Power of PHAs

Every increase of 1 point in your company's aggregate PHA score equals \$200 in healthcare cost savings per participant, per year AND a 2% increase in productivity.*

**The Health & Wellness Institute, April 2011*

Healthy Mouth, Healthy Body

Studies have shown a strong connection between oral and overall health. Good oral health helps your employees:

- Better manage chronic diseases
- Reduce risk of delivering low-birth-weight babies

With Blue Cross Dental in addition to your BCBSRI medical plan, you'll receive the highest level of medical management: We monitor all claims (medical and dental) to identify employees with chronic conditions who could benefit from medical management programs.

On average, U.S. workers lose more than 164 million hours of work each year due to oral health problems.

**Washington Department of Health, October 2008*



A Healthier Life...For Less

We offer your employees access to a variety of discounts for health- and fitness-related products and services.



CVS ExtraCare Health Card

Your employees can get a 20 percent discount on thousands of CVS/pharmacy® brand health-related items, at any CVS pharmacy and online at CVS.com.

Blue365 includes savings on products and services for healthy lifestyles.

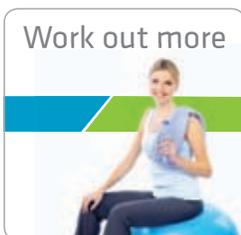
Leading national companies in a wide range of categories have created special offers and discounts just for your employees, including:

- **Fitness.** Save on many name-brand products and services, including apparel, publications, and more.
- **Nutrition.** Discounts on programs, products, and consultations from national diet companies.
- **Hearing and vision care.** Savings are available for hearing aids and elective vision surgeries.
- **Travel.** Save on reservations and health-focused services and products at hotels and resorts throughout the country.



Fitness Discount Program

Regular exercise is a key part of overall health. This program provides the lowest available membership fees and free trial passes at 9,500 health clubs across the country, including more than 75 in Rhode Island. It also provides a 10 percent discount on NordicTrack home fitness equipment from Sears.



The Power of the Web

We've introduced new online resources to help your employees stay healthy or manage medical conditions.



The Health Center

We partnered with Healthwise, a leader in plain-language, consumer-facing health education, to offer members access to over

7,000 health articles, tools for self-management, and interactive quizzes and calculators. The new Health Center at **BCBSRI.com** will help employees:

- Stay healthy and on the job
- Change health behaviors and reduce the risk of illness
- Avoid unnecessary medical visits, medicines, tests, and surgeries

My Blue CommunitySM

This online social network allows members to connect with more than 25,000 Blue Cross members nationwide. My Blue Community* gives your employees:

- A forum in which to discuss health concerns
- Access to a variety of experts to get advice and help them make healthy choices

One employer said, "My Blue Community allows my employees to talk to others about a medical concern they may have. This can put their mind at ease, and allow them to concentrate on their job."



Provider Finder

Our new, improved Find a Doctor search tool on **BCBSRI.com** makes it easier and faster for your employees to find in-network healthcare providers. The new provider finder allows searches by specialty or to find specific doctors, and results indicate if the doctors are accepting new patients. Plus, with a single click, members can pull up a map to the doctor's office.

The Mobile App BlueFinder is Available for iPhones or iPads, and can be downloaded for free from the App Store!

Healthcare Info Center

Both you and your employees can benefit from the Healthcare Info Center. Here, you can find the latest news, updates, and information on everything from healthcare basics to federal reform. The Center is divided into channels for every audience, including fully insured employers and your employees.

Stop by today at www.bcbsri.com/together

While you are there, sign up to receive updates by email!

*My Blue Community is a website that enables discussions among individual users. This website is intended solely as a forum for general information and users' opinions; it does not contain any advice that is intended for medical diagnosis or treatment, and does not substitute for professional medical advice and services. Always seek the advice of your physician or other qualified healthcare provider on any medical condition and before following any information that may appear on My Blue Community.

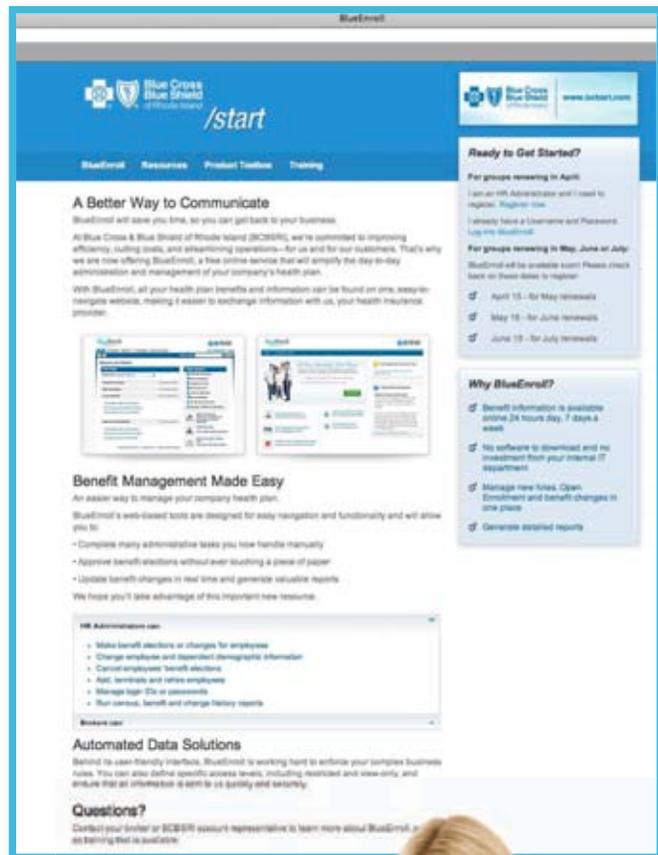
Faster, Easier Administration

BlueEnroll: The Next Generation of Electronic Enrollment

In addition to simplifying our plans and benefit calculations, we are introducing BlueEnroll, an online enrollment tool that will make plan administration faster and easier for you. BlueEnroll will also give you a clearer picture of how your healthcare dollars are being spent.

- Make administrative changes:
 - ▶ New hire benefit elections
 - ▶ Employee coverage waivers
 - ▶ Terminations
 - ▶ Life event changes
 - ▶ Address changes
 - ▶ Rehires
- Search for active, retired, or terminated employees, as well as covered dependents.
- Download up to 36 different reports, including censuses, rosters, and more. All reports are available in either .pdf or .xls format.
- Track history—everything is time and date stamped.

As you switch over to BlueEnroll, we'll be there for you every step of the way. You will also have both on-site training and online training through webinars.



Billing

We listened to your suggestions and redesigned our client bills. They are now available online and as a PDF download, and provide a better view of your plan.

Enrollment:

- Includes group numbers and sub-group numbers.
- Plan names and number of contracts are listed for each subgroup.
- Subscribers are listed by subgroup and coverage type.
- Members are listed separately for medical/dental coverage.

Expenditures:

- Provides a clear view of employees' participation in the plan.
- Better illustrates how healthcare dollars are being spent.

Comprehensive Reporting

As costs rise, detailed healthcare information is even more critical. With our expanded reporting capabilities, you'll be able to get detailed healthcare information online, whenever you need it.

Through our new Interactive Account Profile, you can see how your healthcare plan is being utilized by employees, and determine if any benefit changes or wellness initiatives are warranted. Information provided includes:

- Demographics
- Costs
- Utilization
- High-cost member analysis
- Loss ratios

Blue Cross Blue Shield of Rhode Island

Group No. 0000000
 Billing Period 06/01/2011-06/30/2011
 Invoice No. 00000000
 Bill Print Date 06/29/2011
 Bill Due Date 06/01/2011

BILLING SUMMARY

BALANCE FORWARDED AMOUNT	\$282.25
CURRENT MONTH BILLING	\$272.75
DISCOUNTS & ADJUSTMENTS	\$5,069.04
TOTAL AMOUNT DUE	\$5,049.47

MEMBERSHIP ADMINISTRATION SERVICES

MEMBERSHIP ADMINISTRATION SERVICES

PLEASE PAY THE AMOUNTS SHOWN ON THIS STATEMENT WITHIN THE DUE DATE TO AVOID COLLECTIONS AND PENALTIES. IF YOU HAVE ANY QUESTIONS REGARDING THIS STATEMENT, PLEASE CONTACT OUR CUSTOMER SERVICE CENTER AT 1-800-333-3333. YOU MAY ALSO CONTACT US AT 401-271-1000. IF YOU ARE A MEMBER OF OUR PLAN, YOU WILL BE RESPONSIBLE FOR PAYING THE AMOUNTS SHOWN ON THIS STATEMENT. IF YOU ARE A SUBSCRIBER, YOU WILL BE RESPONSIBLE FOR PAYING THE AMOUNTS SHOWN ON THIS STATEMENT. IF YOU ARE A MEMBER OF OUR PLAN, YOU WILL BE RESPONSIBLE FOR PAYING THE AMOUNTS SHOWN ON THIS STATEMENT. IF YOU ARE A SUBSCRIBER, YOU WILL BE RESPONSIBLE FOR PAYING THE AMOUNTS SHOWN ON THIS STATEMENT.

Blue Cross Blue Shield of Rhode Island

BLUE CROSS & BLUE SHIELD OF RI
 PROVIDENCE IN 02802-2809

INVOICE/STATEMENT PAGE 1 of 3

GROUP NAME: Providence in 02802-2809
 GROUP NO.: 00000000
 BILLING PERIOD: 06/01/2011-06/30/2011
 INVOICE NO.: 00000000
 BILL DUE DATE: 06/01/2011

CLASS	CLASS NO.	CLASS NAME	NO. OF CONTRACTS	MONTHLY RATES		TOTAL AMOUNT
				CLASS	RATE	
00000000	00000000	Providence in 02802-2809	1	100.00	100.00	100.00
00000000	00000000	Providence in 02802-2809	1	100.00	100.00	100.00

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Key Dates

Important Information

We look forward to continuing our partnership with you. Due to the variety of changes in plans, services, and operations, it's important that you are aware of the following timeline and milestones:

Time Before Renewal		
Six weeks	Current electronic enrollment is unavailable (enrollment conducted via paper forms *).	Import your company data for a seamless conversion to BlueEnroll.
Four weeks	Select your benefit plan. Attend BlueEnroll training.	Renew your account and create new ID cards for your employees. Teach you how to use the new enrollment system.
Two weeks	BlueEnroll has been automatically loaded with your company information and membership, and is available for enrollment transactions. Members receive new ID cards.	Ensure a smooth transition.

**Ask your BCBSRI account representative for enrollment forms.*

We're Here for You

If you have any questions about your renewal or our products and services, please contact your broker or BCBSRI account representative.



bcbsri.com/together

500 Exchange Street • Providence, RI 02903-2699

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

07/11 IER-10045