Get more with Blue in 2019!

- Access to the largest network of providers in Vermont and the U.S. and to hospitals in more than 200 countries and territories around the world through the Blue Cross Blue Shield Global Core® Program.
- Personalized, award-winning customer service expertise, which is only a click, call or email away.
- Discounts at many local Vermont and New Hampshire businesses when you show them your Blue Cross and Blue Shield of Vermont ID card. For details, visit www.bcbsvt.com/blueextras.
- Be certain to follow us on Twitter, Facebook and Instagram so you can stay engaged with emerging health care trends and any upcoming Blue Cross and Blue Shield of Vermont community events.

Health and wellness benefits administered by

BlueCross BlueShield of Vermont
An Independent Licensee of the Blue Cross and Blue Shield Association.

2019 Benefits
VACEplus Enrollment Guide
Due to recent federal legislation, Vermont small businesses may have more affordable plan choices for 2019 through Association Health Plans. This means, you may have more options to improve the health and wellness of your employees, connect them to essential health benefits and save money.
Curious about Association Health Plans?

Association Health Plans (AHP) work by allowing small businesses, including self-employed workers, to band together by geography or industry as if they are one single entity thereby creating a larger risk pool, lower costs and greater security.

VACE health coverage

As a VACE member you have access to three medical plan options to choose from. Our competitive rates complement our benefit plan options, which then enables employers to choose the best program to meet their benefit needs.

Benefits of a VACE membership

VACE is an association health plan, and is accessible by any Vermont small business. The business must be an active member of its local, regional or state Chamber of Commerce. For a list of participating chambers, please visit www.VACEinsurance.com.

Contact information

For more information about health plans call your local chamber of commerce, your broker or us!

VACE health plans are administered by:
The Vermont Association of Chamber of Commerce Executives
P.O. Box 810
Montpelier, VT 05601
(802) 229-2231
Email: vacehealth@vtchamber.com
www.VACEinsurance.com

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All of our plans include essential health benefits, such as:

- chiropractic care
- diabetes services
- emergency services
- hospice services
- hospitalizations
- maternity and newborn care
- medical equipment and supplies
- mental health and substance use treatment services
- office visits
- outpatient services
- rehabilitation
- specialist visits like nutritional counseling and OB/GYN services
- telemedicine services
- therapy services
- urgent care services

Understanding your coverage

From the care you want, to the experience you deserve, at Blue Cross and Blue Shield of Vermont, the difference is in our products, our network and our personalized service.

Emergency care

Your plan covers emergency services regardless of where you are when you experience a true emergency.

If you experience an emergency medical condition that places your health, or the health of an unborn child or dependent, in serious jeopardy, seek care immediately. Emergency rooms are open 24 hours a day, seven days a week and offer a wide range of services.

Primary care

Your plan requires you to select a primary care provider (PCP). A PCP coordinates your care and guides you to network specialists.

To select a primary care provider, please visit [www.bcbsvt.com/findadoctor](http://www.bcbsvt.com/findadoctor).

To learn more about our networks, see...

Office visits

Your plan covers services in an office setting. This means, for example, you're covered when you need:

- an examination, diagnosis and treatment for an injury or illness
- injections
- nutritional counseling
- diagnostic services, such as X-rays
- surgery
- therapy services

Preventive Care

The Affordable Care Act and Vermont state mandates define your plan's preventive benefit. The no cost-to-you preventive services are based on the recommendations of four expert medical and scientific bodies:

- The United States Preventive Services Task Force (USPSTF) list of A- or B-rated services;
- The Advisory Committee on Immunization Practices
- The Health Resources and Services Administration's Bright Futures Program; and
- The Health Resources and Services Administration's women's preventive services guidelines.

The chosen experts listed above provide guidance and research to determine the most effective care for national health. This means that your plan covers services that most of the public needs at no cost to you. We also cover Vermont state mandates as required.

For a full list of current preventive care services and supplies, visit [www.bcbsvt.com/member/preventive-care](http://www.bcbsvt.com/member/preventive-care).

Prior approval

Your plan requires prior approval for certain services and drugs even when you use network providers.

- Network providers get prior approval for you.
- If you see an out-of-state provider, you may need to get prior approval before seeking care.

Our plans do not require prior approval for emergency medical services, regardless of where you seek care.

For the most recent prior approval list, visit [www.bcbsvt/priorapproval.com](http://www.bcbsvt/priorapproval.com).

Urgent care

If your condition is not life threatening, but needs attention, an urgent care facility may be the most appropriate option. Urgent care facilities are located throughout Vermont and offer many of the same services your PCP offers. Most urgent care facilities have regularly scheduled hours.

General exclusions

You can be confident that your health plan covers a broad array of necessary services and supplies. The following points highlight some of the services that our health plans generally do not cover:

- Services that are investigational, experimental, cosmetic or not medically necessary as defined in your Certificate of Coverage or Summary Plan Description.
- Services that should be covered by another source, such as another type of insurance or an employer.
- Providers who are not approved to provide a particular service or who don't meet the definition of "provider" in your Certificate of Coverage.
Prescription drug coverage

We help you save money on prescription drugs through our pharmacy benefits manager, Express Scripts® (ESI). VACE/uni® plans follow ESI’s National Preferred Formulary (NPF). More people use the NPF than any other formulary in the U.S. You can see the medications that are currently on the NPF on our website, www.bcbsvt.com/pharmacy/NPF.

Order your prescriptions from the comfort of your home

If you use prescription drugs on an ongoing basis, our home delivery program may be a more convenient and less expensive way for you to buy prescriptions. To learn more about using our home delivery service for your maintenance drug, visit www.bcbsvt.com/pharmacy/mail-order-pharmacy.

Benefit Exceptions for Excluded Medications

If you are currently using a medication that is excluded from the NPF, you or your provider may request a benefit exception when you enroll. Learn more about the benefit exception process at www.bcbsvt.com/pharmacy/drug-lists/national-preferred-formulary or call ESI at (877) 493-1947.

How your pharmacy benefits work

Our plans provide pharmacy benefits for medically-necessary use of prescription drugs and biologics if the NPF covers them for the treatment, prevention or diagnosis of your specific medical condition.

Generic, Preferred and Non-preferred Drugs

Plans require different amounts of cost-sharing when you purchase generic, preferred brand or non-preferred brand drugs. Generally, generics require lower cost-sharing and non-preferred drugs require the most cost-sharing.

To understand your cost-sharing requirements, see your summary of benefits and coverage.

Specialty medications through Accredo®

If you take specialty medications, you’ll receive your specialty prescriptions from Accredo Specialty Pharmacy. Accredo’s health care professionals provide expert guidance and care in specialty prescription medication.

Once enrolled, you will receive a Certificate of Coverage, which will detail all covered benefits, limitations and general exclusions. Please read your Certificate of Coverage carefully; it governs your benefits.
Blue Cross and Blue Shield of Vermont’s (BCBSVT) Integrated Health Programs are free and available to all members with BCBSVT coverage.

**We are here for you**

Our caring staff ensures you find the right care at the right time for your diagnosis, regardless of your age, sex or gender identity.

Our team has cross-disciplinary medical, mental health and substance abuse treatment expertise—we look at the physical manifestations of disease, any emotional effects and other possible co-occurring conditions. In a sense, we look at the ‘whole you.’ Then, we build an individualized plan that helps you navigate your health care options.

If you have a chronic or acute condition, please contact our integrated health team.

To speak with a case manager, please call (800) 922-8778, option 3, then option 2.

You may visit our website at www.bcbsvt.com/casemanagement.

Or, to enroll electronically, visit https://secure.bcbsvt.com/referral.php.

**Maternity support services** — Our popular Better Beginnings® program helps expectant moms create the healthiest, happiest start for their babies. To learn more about our Better Beginnings program or to enroll, please visit www.bcbsvt.com/betterbeginnings.

**Cancer support services** — Being diagnosed with cancer is a life-changing event—one that affects you physically as well as emotionally. Our registered nurses and licensed social workers are here to help you and your family during this challenging time.

**Addiction support services** — Many Vermonters know someone affected by substance abuse. We feel that we can play an important role by connecting members in need to important resources. If you or a loved one is struggling with addiction, be certain to call our integrated health case management team. We can connect you to the providers, community and care you need to help fight addiction.

**Transgender support services** — When you call Blue Cross and Blue Shield of Vermont with questions about gender reassignment services (GRS), you’ll be connected to a dedicated case manager.

**End-of-life support services** — When facing the end of your life, it is important to know about resources and support to help you understand your options.

**How we protect your privacy**

The law requires us to maintain the privacy of your health information by using or disclosing it only with your authorization or as otherwise allowed by law. You have the right to gain access to your health information and to information about our privacy practices. We make a complete copy of our Notice of Privacy Practices available on our website, www.bcbsvt.com/privacypolicies.
Stay connected wherever life takes you!

Check out www.bcbsvt.com!

Find helpful plan information on our Member Resource Center

The Member Resource Center is a secure site where you can:

- Read your subscriber plan documents such as your outline of coverage, which explains your cost-sharing requirements
- Change your address (please be sure to change this with your employer first)
- Change your primary care provider
- Order a new ID card
- Print a proof of coverage
- View your Summary of Health Plan Payments documents (formerly Explanation of Benefits (EOB)) for the last 18 months
- Send us a secure email message and much more!

To gain entry to the Member Resource Center, visit www.bcbsvt.com/member, then follow the prompts to either log in or register as a new user.

Pharmacy Resource Center

From our robust pharmacy resource center, you can:

- Price a drug — compare the cost of a medication at your local pharmacy vs. the price of home delivery, or compare drug prices between pharmacies.
- Locate a pharmacy — easily locate a pharmacy near you or across the country. Each listing includes the pharmacy’s phone number and directions.
- Order prescriptions — quickly refill home delivery prescriptions online and check the status of your orders (email alerts keep you informed as your prescription is filled and shipped to you).
- View pharmacy benefit information — view your pharmacy benefits and review your prescription claims history.

To check out our pharmacy portal, visit www.bcbsvt.com/RxCenter.

My Blue Health Wellness Center

By using https://mybluehealth.bcbsvt.com, you’ll find the resources you need to help you take charge of your wellbeing. You can use My Blue Health on your mobile devices, making it easy to track while you’re on the go. New to My Blue Health Wellness Center? Take a free health assessment! This assessment helps identify your health risks and then generates a personalized wellness plan. Our tool also offers:

- educational content
- interactive wellness workshops
- logs/trackers
- fitness and diet plans
- exercise demos

Stay connected wherever life takes you!
**General exclusions**

While your health plan covers a broad array of necessary services and supplies, it doesn’t cover every possible medical expense. If you would like to review the list of general exclusions before enrolling, visit www.bcbsvt.com/contracts, click on the plan in which you are enrolling and read the chapter entitled “General Exclusions.” Once you enroll, you will receive your Certificate of Coverage. Please read your certificate carefully; it’s the part of your contract that governs your specific benefits.

**NOTICE: Discrimination is Against the Law**

Blue Cross and Blue Shield of Vermont (BCBSVT) and its affiliate The Vermont Health Plan (TVHP) comply with applicable federal and state civil rights laws and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, age, disability, gender identity or sex.

BCBSVT provides free aids and services to people with disabilities to communicate effectively with us. We provide, for example, qualified sign language interpreters and written information in other formats (e.g., large print, audio or accessible electronic format).

**For free language-assistance services, call (800) 247-2583.**

**How we protect your privacy**

The law requires us to maintain the privacy of your health information by using or disclosing it only with your authorization or as otherwise allowed by law. You may find information about our privacy practices at www.bcbsvt.com/privacypolicies.

For free language-assistance services, call (800) 247-2583.

**ARABIC**

للحصول على خدمات المساعدة اللغوية المجانية ، اتصل على الرقم (800) 247-2583.

**CHINESE**

如需免费语言协助服务，请致电 (800) 247-2583。

**CUHUTHE (OROMO)**

Tajajila gargaarsa afana hiikuu kaffaltii malee argachuuf (800) 247-2583 bibilaa.

**FRENCH**

Pour obtenir des services d’assistance linguistique gratuits, appelez le (800) 247-2583.

**GERMAN**

Kostenlose fremdsprachliche Unterstützung erhalten Sie unter (800) 247-2583.

**ITALIAN**

Per i servizi gratuiti di assistenza linguistica, chiamare il numero (800) 247-2583.

**JAPANESE**

無料の通訳サービスのご利用は、(800) 247-2583までお電話ください。

**NEPALI**

नि:श्लुक भाषा सहायता सेवाहरूका लागि, (800) 247-2583 मा कल गन्नुहोस्।

**PORTUGUESE**

Para serviços gratuitos de assistência linguística, ligue para o (800) 247-2583.

**RUSSIAN**

Чтобы получить бесплатные услуги переводчика, позвоните по телефону (800) 247-2583.

**VIETNAMESE**

Để biết các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi số (800) 247-2583.

You can file a grievance by mail, or email at the contacts above. If you need assistance, our civil rights coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

- U.S. Department of Health and Human Services
  Office for Civil Rights
  200 Independence Avenue, SW
  Room 509F, HHH Building
  Washington, D.C. 20201
  (800) 368-1019
  (800) 537-7697 (TDD)