Blue Cross and Blue Shield of Vermont (BCBSVT) does not discriminate on the basis of race, color, national origin, age, disability, gender identity or sex. For free language-assistance services, call (800) 247-2583.

As a BCBSVT member, you and your employees have access to:

BlueCard®, the nation’s most comprehensive provider network

Receive care within the largest network of health care providers within Vermont and the U.S. with over 96 percent of hospitals and 91 percent of providers, as well as BlueCard, the most comprehensive national network of the Blue Cross and Blue Shield Association of health plans. This includes access to care in all 50 states and in 200 countries worldwide, 24/7, 365 days a year. The BlueCard Worldwide program ensures access to doctors and hospitals in more than 200 countries and territories.

Best-in-class member experience

Our award-winning member service always puts the member first and is guided by principles such as offering a single point of contact for all questions and resolving issues on the first call and is only a click, call or email away.

Pharmacy programs to help you keep your costs down

Your employees will have access to our National Preferred Formulary (NPF), which is designed to provide effective medications at a fair price as well as Accredo, our specialty pharmacy provider. Through Accredo, members who need specialty medications have access to specialty-trained pharmacists and avoid higher paying higher costs for their medications through direct delivery.

Integrated health programs

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.

Online tools and resources to help you take charge of your health and wellness

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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.

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.VACE.insurance.com

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.

Phone: (800) 255-4550 | consumersupport@bcbsvt.com | www.bcbsvt.com

An Independent Licensee of the Blue Cross and Blue Shield Association.

The Value of Blue

BlueCross BlueShield of Vermont
The table below illustrates the financial accounts, individual plans, individual plan out-of-pocket maximums, and medical cost-sharing for various plans offered by VACEplus for the year 2019. The plans include Standard Platinum, Gold, Silver, Bronze options, and VACE Advantage plans. The table also provides details on prescription drug cost-sharing and monthly premiums for different plan combinations.

<table>
<thead>
<tr>
<th>PLAN BENEFITS</th>
<th>Individual plan deductible</th>
<th>Individual plan out-of-pocket maximum</th>
<th>MEDICAL</th>
<th>PHARMACY</th>
<th>MONTHLY PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Financial accounts</td>
<td>Individual prescription deductible</td>
<td>out-of-pocket maximum</td>
<td>Prescription drugs cost-sharing</td>
<td>single</td>
</tr>
<tr>
<td>Option #1:</td>
<td>Health Savings Account (HSA)</td>
<td>$3,000 aggregate $3,000 $0 deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $2,800 stacked $7,500 $0 $30 $75 deductible, then $350 stacked $1,350 medical $5,250 aggregate $6,650** $0 deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with</td>
<td></td>
<td></td>
<td>$596.00</td>
</tr>
<tr>
<td>Option #2:</td>
<td>VACE Advantage 100% H.S.A.</td>
<td>$3,000 aggregate $3,000 $0 deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Option #3:</td>
<td>VACE Advantage Co-Pay</td>
<td>$3,000 aggregate $6,750 $0 deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The table also includes a note indicating that regardless of all other cost-sharing, if one individual's out-of-pocket costs reach $7,900 in a year, they will begin paying 100 percent of the allowed amount for that person's covered services and supplies.

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