



LARGE GROUP ENROLLMENT GUIDE

Everything you need to know
about your health plan coverage

TABLE OF CONTENTS

01	WHY US?	PG. 1
02	GETTING STARTED	PG. 2
03	ESSENTIAL BENEFITS	PG. 4
04	NETWORK PROVIDERS	PG. 7
05	UNDERSTANDING PREVENTIVE CARE	PG. 8
06	CASE MANAGEMENT	PG. 9
07	PHARMACY BENEFITS VERMONT BLUE RX	PG. 11
08	SPECIAL ENROLLMENT	PG. 12
09	OUR WEBSITE	PG. 13

01 WHY US?

For more than 30 years, we've been supporting Vermont's health and wellness as the state's only local, non-profit health plan.

We're not just a health care company, we're your friends and neighbors. We are dedicated to supporting you, our members, partners, and communities, not just today, but tomorrow and for years to come.

Be sure to follow us on LinkedIn, Facebook and Instagram so you can stay engaged with emerging health care trends and any upcoming Blue Cross community events.

Making a difference in our communities

We work directly with key community members through our community advisory boards to help us better understand local issues in Vermont.

Our programs and events bring people together across the state and emphasize the importance of healthy communities. Our events reach Vermonters of all ages, interests, and abilities.

02 GETTING STARTED

Your employer has selected Blue Cross of Vermont to provide your health benefits. This guide gives general information about your coverage. Please note that this guide does not give all of the limitations and exclusions of your coverage.



AFTER YOU ENROLL

1

Keep an eye on the mail

If you're new to Blue Cross, you'll need your new ID card to access services. Many people accidentally throw out their ID cards. So, remember at the time of your group's renewal, we will send you an:

- ID card
- Outline of coverage

Always have the most up-to-date ID card because it gives you access to the care you need, while your Outline of Coverage explains what you can expect to pay for certain services and supplies.

2

Once you receive your new card(s), register on our Member Resource Center.

Visit bluecrossvt.org/MRC. When you register, you'll gain access to:

- **Benefit Details:** covered services and what you'll pay for those services
- **Claims:** view your claims and how we paid them
- **Plan Materials:** order replacement ID cards, print proof of coverage, view your summary plan description or certificate of coverage. You may request hard copies, if you wish, by calling our customer service team at the number listed on the back of your ID card.

After your renewal, be certain to bring your new card with you the next time you need care or to fill a prescription.

03 ESSENTIAL BENEFITS

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



PRIMARY CARE

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

Even if your plan doesn't require you to select a primary care provider, we encourage you to develop a relationship with a single health care provider who knows about your health and can help you make decisions about your care. To select a primary care provider, please visit bluecrossvt.org/find-doctor.

To learn more about our networks, see "Network providers" on page 7.



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
- diagnostic services, such as X-rays
- nutritional counseling
- surgery
- therapy services

Once enrolled, you will receive either a Certificate of Coverage or Summary Plan Description, which will detail all covered benefits, limitations, and general exclusions. Please read your Certificate of Coverage or Summary Plan Description carefully; it governs your benefits.

*Services subject to cost-share, deductible, and co-pay.



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.

All our plans include 24/7 telemedicine access which is convenient, on-demand medical care that saves money. For more info, visit bluecrossvt.org/telemedicine.



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.



PRESCRIPTION DRUG COVERAGE

If your employer offers a prescription drug plan through us, you will receive benefits through Vermont Blue RxSM and our network of pharmacies in Vermont and nationwide.

For more details on your prescription drug coverage, please visit bluecrossvt.org/vtbluerx.



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. Any provider may help you fill out the form and give you other information you need to submit your request.
- 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 bluecrossvt.org/priorapproval or call the customer service number on the back of your ID card.



SERVICES YOUR PLAN MAY NOT COVER

You can be confident that your health plan covers a broad array of necessary services and supplies. Here are 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 or Summary Plan Description.

COVERED SERVICES

In general, all of our plans include services that fall under these categories of health benefits:

- 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, such as diagnostic tests and minor surgeries
 - rehabilitation
 - specialist visits like nutritional counseling and OBGYN services
- telemedicine services
 - therapy services
- urgent care services

04

NETWORK PROVIDERS

Every one of our plans provides access to the largest network of providers in Vermont and the U.S. and to hospitals in more than 190 countries and territories around the world through the Blue Cross Blue Shield Global[®] Core Program.

To view a list of doctors in our network, visit bluecrossvt.org/find-doctor.

HOW WE PROTECT YOUR PRIVACY

Federal and state laws require 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 bluecrossvt.org/privacypolicies.



05 UNDERSTANDING PREVENTIVE CARE

Each of our plans cover preventive health services*, received in-network, at no cost to you.

EXAMPLES OF PREVENTIVE SERVICES INCLUDE:

- **Check-ups:** wellness visits for you and your family
- **Screenings:** blood pressure, cholesterol, and more
- **Standard immunizations:** influenza, tetanus, MMR, etc.

For a full list of current preventive care services and supplies, and the corresponding billing codes (these are codes your provider submits to us), please visit bluecrossvt.org/preventivecare.

* As defined by state and federal law



06 CASE MANAGEMENT

Our team of registered nurses, licensed social workers, and behavioral health counselors can help you get the care you need.

Whether it's the exciting moments like discovering you're pregnant, the challenge of understanding a new diagnosis, managing your medications, or coping with an ongoing condition that impacts your daily life, we're here for you. We'll create a personalized plan for improving your health and well-being and connect you to important resources so you can get the support you need. Our case management health care services are free and available to all members. They are designed to support the 'whole' you—your physical and mental well-being and happiness.

LEARN MORE ABOUT OUR SERVICES

CONTACT OUR TEAM

Call:
(800) 922-8778, option 3

Visit:
bluecrossvt.org/casemanagement

Message:
Use the Member Resource Center, located at bluecrossvt.org/MRC to send a secure message to Case Management.

ADDICTION

Many Vermonters know someone affected by substance abuse. If you or a loved one is struggling with addiction, please reach out for help. Our team can connect you to the providers, community and care you need to help fight addiction.

CANCER CARE

Being diagnosed with cancer is a life-changing event—one that affects you physically as well as emotionally. Our team is here to help you and your family during this challenging time.

CHRONIC CONDITION AND DISEASE MANAGEMENT

Our team is standing by to guide you through dealing with long-term health conditions. These include asthma, COPD, diabetes, heart disease, seizures, rheumatoid arthritis, Crohn's, colitis, and many others.

END OF LIFE

When facing end-of-life decisions, it is important to know the options, the available resources, and the support for you or your loved one.

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MENTAL HEALTH

If you are struggling with anxiety, stress, depression, or other mental health conditions, you're not alone. Our team can connect you with professionals and resources to help you cope and feel better.

MATERNITY

Our popular Better Beginnings® program helps expectant moms create the healthiest, happiest start for their babies.

GENDER AFFIRMATION

Questions about gender affirmation services? Call to be connected to one of our case managers who can provide expert guidance and coordination.



From simple office visit benefits to personalized care with one of our case managers, we have you covered.



07 PHARMACY BENEFITS VERMONT BLUE RXSM

From our trusted pharmacists to easy-to-follow formularies and medication management programs, Vermont Blue Rx is designed to help you save money.

WHAT YOU GET WITH VERMONT BLUE RX:

- Experts who are dedicated to reducing the cost of care.
- Access to trusted local pharmacies and a nationwide network of retail pharmacies.
- Support from our personalized pharmacy counselor to help you manage chronic and special conditions, medication use, healthy diet, and exercise.
- This is your one-stop solution for prescription drug coverage.



NEED HELP?

Call the customer service number on the back of your ID card.

Visit bluecrossvt.org/VTbluerx

08 SPECIAL ENROLLMENTS

OPEN ENROLLMENT

You may add dependent(s) for any reason during your group's Open Enrollment period. We will make your enrollment changes effective the first day of your group's new plan year.

For example, if your Open Enrollment period is November 1 through November 30, and your group's effective date is January 1, you will be able to begin using your newly selected plan benefits on January 1.

SPECIAL ENROLLMENT

If you are declining enrollment for yourself or your dependent(s) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose that other coverage. However, you must request enrollment within 31 days of the date your coverage or your dependent(s) other coverage ends.

You may also use a special enrollment period to enroll yourself and your dependents under this group's plan for the first time if one of the following events occur:

- Changes in family status
- Changes in employment status

We will not allow retroactive changes unless required by law.

If you marry, you have 60 days to add your spouse and his/her/their dependent(s) onto your plan.

In the event of a birth or adoption, you have 60 days to add your new dependents to your plan*.

If you fail to add new dependent(s) within 60 days, you must wait until an Open Enrollment period to do so.

** If you already have a family membership, we cover your new child from the date of birth, legal placement, or adoption. You should, however, notify us in writing of your family addition within 60 days.*

09 OUR WEBSITE

Our website, bluecrossvt.org, is our front door. Our site features up-to-date news on our company and upcoming events in your community.



WHAT CAN YOU DO AT BLUECROSSVT.ORG?

Explore Coverage

Find medical policies that explain what's covered

Find Forms and Applications

Download a claim form, application or other forms you may need

Keep Up-to-Date with News

Read the news section of our website, which contains updates and legislative reports on health care-related issues



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
- Estimate upcoming visit and prescription costs to help you save money.
- View your Summary of Health Plan Payments for the last 18 months
- Send us a secure email message and much more!

To access the Member Resource Center, visit bluecrossvt.org/MRC, then follow the prompts to either log in or register as a new user.

Disclaimers

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 bluecrossvt.org/contracts, click on the plan in which you are enrolling and read the chapter entitled "General Exclusions." Once you enroll, you will receive an Outline of Coverage and a link to your Certificate of Coverage. Please read both carefully as they govern your specific benefits.

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 bluecrossvt.org/privacypolicies.

NOTICE: Discrimination is Against the Law

Blue Cross and Blue Shield of Vermont (Blue Cross) 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, ethnicity, sexual orientation, or HIV-status.

Blue Cross 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).

Blue Cross provides free language services to people whose primary language is not English. We provide, for example, qualified interpreters and information written in other languages.

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

ARABIC	للحصول على خدمات المساعدة اللغوية المجانية ، اتصل (800) 247-2583
CHINESE	如需免费语言协助服务，请致电，(800) 247-2583.
CUSHITE (OROMO)	Tajaajila gargaarsa afaanii bilisaa argachuuf, (800) 247-2583 bilibili.
FRENCH	Pour des services d'assistance linguistique gratuits, appelez le (800) 247-2583.
GERMAN	Für kostenlose Sprachunterstützungsdienste rufen Sie (800) 247-2583 an.
ITALIAN	Per i servizi di assistenza linguistica gratuiti, chiamare il numero (800) 247-2583.
JAPANESE	無料の言語支援サービスについては、(800) 247-2583.
NEPALI	निःशुल्क भाषा-सहायता सेवाहरूको लागि, कल गर्नुहोस्, (800) 247-2583.
PORTUGUESE	Para serviços gratuitos de assistência linguística, ligue para (800) 247-2583.
RUSSIAN	Чтобы получить бесплатную языковую помощь, позвоните по телефону (800) 247-2583.
SERBO-CROATIAN (SERBIAN)	За бесплатне услуге језичке помоћи позовите (800) 247-2583.
SPANISH	Para servicios gratuitos de asistencia lingüística, llame al (800) 247-2583.
TAGALOG	Para sa libreng mga serbisyo ng tulong pangwika, tumawag sa (800) 247-2583.
THAI	สำหรับบริการช่วยเหลือด้านภาษาฟรี โทร, (800) 247-2583.
UKRAINIAN	Щоб отримати безкоштовні мовні послуги, телефонуйте (800) 247-2583.
VIETNAMESE	Đối với các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi (800) 247-2583.



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