



### Anthem Chamber Executive Overview

As today's small businesses are searching for cost-saving health coverage options, the Georgia Chamber of Commerce is addressing this need by offering a new solution that can lead to more rate stability and offers potential savings for groups with 2 to 50 eligible employees.

The Georgia Chamber has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to administer the Georgia Chamber SMART Plan (SMART). This plan allows smaller employers to join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers have financial protection backed by Anthem.

In addition to financial protection, this innovative alternative offers:

- ◆ Competitive Rates
- ◆ Predictable, fixed monthly payments
- ◆ Flexibility in Choice of 18 different group medical benefit plans
- ◆ Anthem's Broad Open Access POS Network and Essential Rx
- ◆ Specialty products, including dental, vision, life, optional life and disability plans, that are offered at discounted rates to employers participating in the Georgia Chamber SMART Plan.

### In addition to this, by using our insurance brokerage firm the following services will be free;

#### Compliance

- HR Hotline - Employer Legal help
- ACA Reporting ( 1094 / 1095 )
- Legislative Briefs - State & Federal
- Monthly and Quarterly Newsletter Updates
- Health Care Reform Rules Updates
- Cobra Services and Administration
- Employee Handbook Templates
- Employment Policies and Procedures
- Section 125 Installation and Administration
- ZyWave MyWave Client Connect Portal
- Zywave HR Connection Employee Portal
- SPD Plan Document Preparation
- Human Resource IT Platforms (Zywave)
- Online Benefits Enrollment Platform

#### Employee Communication

- Employee Benefits Guides
- Simplified Summary of Benefits
- Plan Comparisons / Plan Highlights
- PPO or Other Network Access Information
- Benefits Statements (Annual)
- Ongoing Education Materials
- Custom Materials; Print or Electronic Format
- Enrollment Flyers and Posters
- Payroll Stuffers
- Open Enrollment New Hire Benefit Packets
- Pre-Populated Enrollment Forms
- New Hire Orientation Services
- Employee Advocacy on Claims issues
- Open Enrollment Management
- Employee Surveys

#### General Broker Services

- Benefit Plan Administration
- Self-Insurance Financing Analysis
- Contract and Rate Negotiation
- Renewal Management Team On-Site
- Consumer Directed Health Care Plans
- Employee Wellness Plans and Strategies
- Online Benefits Enrollment Platform
- Executive Program Consultation
- Custom Employee Communication
- Health Insurance Reform Education
- Claims Advocacy and Support
- Annual Market Analysis
- Eligibility Reporting Services
- Billing Reconciliation and Support
- Payroll Contribution Calculations

### Who is eligible for the Georgia Chamber SMART Plan?

The Georgia Chamber SMART Plan is available to small business employers with at least two employees enrolled on their medical plan and no more than 50 total employees, domiciled in Georgia. Eligible employers must also be a member of the Georgia Chamber or a participating local chamber in good standing.

### Why Anthem Blue Cross and Blue Shield?

Get peace of mind knowing that Anthem has been serving millions of members in Georgia for more than 80 years and is:

- ◆ One of the Nation's Largest Health Benefits Company
- ◆ Part of the BlueCard® Program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 97% of doctors in Georgia

### What is a Georgia Chamber SMART Plan?

The Georgia Chamber SMART Plan is a self-funded trust that is established or maintained for the purpose of offering group insurance. It is governed by Trustees and By-Laws that satisfy the Georgia Department of Insurance (DOI) requirements.

### Who makes the decisions for the Georgia Chamber SMART Plan?

The Georgia Chamber SMART Plan Board of Trustees will be responsible for the oversight of the Plan and ensuring that the Plan complies with all applicable laws and regulations.

### How do we determine if we are eligible to participate?

The Georgia Chamber SMART Plan is available to small business employers that have at least two employees enrolled on their medical plan and no more than 50 eligible employees. The business must be domiciled in Georgia and a member in good standing with the Georgia Chamber of Commerce or your local participating chamber.

### Why would we choose the Georgia Chamber SMART Plan over an ACA policy?

This alternative self-funded solution could be a good fit for you for many reasons including:

- ◆ Competitive rates
- ◆ Rating methodology similar to pre-ACA rating
- ◆ Predictable, fixed monthly payments with no additional financial risk
- ◆ Flexibility in choice of (18) group medical benefit plans
- ◆ Protection of being part of a larger self-funded pool backed by Anthem
- ◆ Anthem's broad Open Access POS network and Essential Rx Formulary

### Do we need to meet certain participation and contribution requirements?

Yes. At least 75% of the Net Eligible Employees (*Defined as the total eligible less valid health benefit waivers for coverage*) Valid health waivers include; Spousal Group Coverage, Medicare, Medicaid, Coverage through prior employer retiree, Military, Tricare, FEHB, Parents plan if under Age 26 and Individual plan.

The minimum employer contribution is at least 25% of the total cost for health benefits chosen in the event the employee has dependent benefits, and at least 50% of the total cost for health benefits in the event the employee has single benefits. If you contribute 100% of the premium equivalent, 100% of the net eligible employees must enroll.

### Can we join the Georgia Chamber SMART Plan at any time during the year?

Yes, however, all participating employers in the Georgia Chamber SMART Plan renew on April 1 of every year starting in 2020.

**Open Enrollment Services on-site are included free.**





**The Anthem Chamber program also includes exceptional health and wellness programs.**

**24/7 NurseLine:** Registered nurses are on call 24/7 to help with everything from a baby's fever to allergy relief tips and can advise your employees on where to go for care.

**Future Moms:** Nurses help moms-to-be follow a health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. FutureMoms with Breastfeeding Support on LiveHealth Online offers moms visits with a lactation consultant, counselor or registered dietician through private and secure video using a smartphone, tablet or computer.

**MyHealth Advantage:** When gaps or risks are identified, we mail a confidential MyHealth Note to the employee outlining specific actions he or she can take for better health and lower health care costs.

**ConditionCare:** If you have employees dealing with a chronic condition like asthma or diabetes, they get one-on-one help from a health care professional. They'll learn easier ways to manage their health and reach their health goals.

**Case Management:** Your employees with complex health issues work with our nurses and behavioral care managers to stay on top of their health issues and navigate the health care system. Backed by a team of doctors, pharmacists, exercise physiologists and others, our case managers have the latest information and treatment options.

**Behavioral Health:** Your employees' emotional well-being is as important as their physical well-being to your organization's ability to stay competitive. Employees who are dealing with depression, anxiety, stress or substance abuse need help. Our Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.

**SmartShopper Rewards Program:** Rewards your employees for using lower-cost, high-quality locations for certain health care services and procedures. The program gives members a way to compare costs and if they select a lower-cost location, they not only get a cash reward, but they save on out-of-pocket costs.

**Online Wellness Toolkit:** Available on anthem.com, the Online Wellness Toolkit gives your employees the tools they need to set and achieve their unique health goals. It includes a Health Assessment for identifying health risks, guidance for lowering those risks, personalized trackers to track progress and fun activities that promote healthier decision-making.

**LiveHealth Online:** LiveHealth Online gives your employees easy and convenient access to the care they need anytime, 24/7, with no appointments or long wait times. Employees can see a board-certified doctor or psychiatrist, licensed therapist or lactation consultant through live video on their smartphone, tablet or computer with a webcam.

**Autism Spectrum Disorder Program:** Helps connect your employees with licensed behavioral analysts who work with children on the spectrum.



### **What other insurance programs are available through Health Planning Associates?**

- ◆ **Dental Plans**
- ◆ **Group Disability – Short / Long Term**
- ◆ **Life / AD&D ( Group Term Life )**
- ◆ **Vision / Optical Plans**
- ◆ **Cancer & Critical Illness Plans**
- ◆ **Accident Plans**
- ◆ **Hospital Indemnity Plans**
- ◆ **MetLaw Legal Plans**
- ◆ **MetLife Home & Auto Plans**

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Free confidential quote on  
this program: 800-508-0795  
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***“ Our experienced advisors deliver exceptional results, exceed expectations and always fulfill your specific needs.”***