



# LARGE GROUP ENROLLMENT GUIDE 2025

Everything you need to know about your  
health plan coverage

## INSIDE:

Serving Vermonters  
Next Steps  
Care & Coverage  
Support Services

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## VERMONTERS SERVING VERMONTERS

When you have a Blue Cross VT health plan, you get so much more than just insurance. You get a team of Vermonters putting you first. You also get:

- Coverage from a trusted, local, non-profit organization.
- Support from our award-winning, Vermont-based customer service team and staff.
- Access to care from the largest network of health care providers and hospitals in Vermont, plus many across the U.S. and the world.
- Free health and wellness tools, classes, events, and member discounts to help you live your best Vermont life.

For more than 40 years, we've been the state's only local, non-profit health plan, committed to the health and wellness of Vermonters. We're not just a health care company—we're your friends and neighbors. We're dedicated to supporting you, our partners, and our communities today, tomorrow, and for years to come.

Thank you for allowing us to be a part of your health journey.





# NEXT STEPS: AFTER YOU'VE ENROLLED

## 1. KEEP AN EYE ON YOUR MAIL

If you are new to Blue Cross VT, we will send you and your covered family members new ID cards in the mail. You'll need your ID card(s) for health care visits, medical services, and to fill a prescription at the pharmacy or through mail-order.





## 2. REGISTER ONLINE FOR OUR MEMBER RESOURCE CENTER

To register online for the Member Resource Center (MRC) at [bluecrossvt.org/MRC](https://bluecrossvt.org/MRC). With the MRC you can:

- Review plan benefits and any out-of-pocket expenses
- Check your claims for payment status and any amount you may owe.
- View plan materials including your proof of coverage and outline of coverage. You can also request hard copies of these documents by contacting our customer service team at the number shown on the back of your ID card.
- Order replacement ID card(s).
- Sign up for our member newsletter.

## 3. EXPLORE FREE EVENTS, EDUCATION & DISCOUNTS

With a Blue Cross VT health plan, you have a toolkit of useful resources and wellness programs to help make prioritizing your health and well-being a little easier... and fun!

- Join us for Apple Days, Snow Days, and Mountain Days, our free annual community events. Learn more at [bluecrossvt.org/community](https://bluecrossvt.org/community).
- Check out our Be Well VT blog for helpful articles on current health and wellness topics: [bluecrossvt.org/blog](https://bluecrossvt.org/blog)
- Explore member discounts from businesses across Vermont and New Hampshire at [bluecrossvt.org/memberdiscounts](https://bluecrossvt.org/memberdiscounts)
- Follow @bluecrossvt on social media:    



# CARE & COVERAGE: FOR LIFE'S MANY UPS AND DOWNS

Your health plan includes these essential health benefits, offering you the reliable, quality care you deserve and the confidence to live your life with fewer "what-ifs."



## PRIMARY CARE AND NETWORK PROVIDERS

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](https://bluecrossvt.org/find-doctor).

Your health plan also gives you access to the largest network of providers and hospitals in Vermont. You also have access to providers and hospitals in more than 190 countries and territories around the world through the Blue Cross Blue Shield Global Core Program.



## \$0 PREVENTIVE CARE

Get in-network preventive care services\* at \$0 cost to you: annual check-ups and standard immunizations; screenings for blood pressure, cholesterol, and diabetes; mammograms, colonoscopies, and more. Learn more at [bluecrossvt.org/preventive](https://bluecrossvt.org/preventive).

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



## OFFICE VISITS

Our plans cover a range of inpatient and outpatient services, including nutritional counseling, surgery, diagnostic services, advanced imaging (x-rays, CT, MRI, or PET scans), infusion therapy, and chemotherapy.



## URGENT CARE

For non-emergency health needs that can't wait for an appointment with your PCP, you can visit urgent care facilities across Vermont. You can also see an online provider through our telemedicine options.



## EMERGENCY CARE

When an emergency happens, wherever you are, your care through emergency services is covered. No prior approval is necessary for emergency care.



## PRESCRIPTION DRUG COVERAGE

If your employer offers a prescription drug plan through us, you will receive benefits through Vermont Blue Rx<sup>SM</sup> and our network of pharmacies in Vermont and nationwide.

For more details on your prescription drug coverage, please visit [bluecrossvt.org/vtbluerx](https://bluecrossvt.org/vtbluerx).



## COVERED SERVICES

Generally, all of our plans include services that fall under these types of health benefits: chiropractic care, hospice services, hospitalizations, medical equipment, rehabilitation, therapy services, and more.



## SERVICES YOUR PLAN MAY NOT COVER

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.



## PRIOR APPROVAL

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

- If you see an out-of-state provider, you may need to get prior approval before seeking care.
- You do not need prior approval for emergency medical care.
- For the most recent prior approval list, visit [bluecrossvt.org/priorapproval](https://bluecrossvt.org/priorapproval) or call the customer service number on the back of your ID card.

# SUPPORT SERVICES: BEYOND THE BASICS

Essential benefits are important – but sometimes you need something more. We've got you covered.

## Be Well Vermont<sup>SM</sup>

Take charge of your physical, emotional, and financial well-being.

Be Well Vermont connects you with the world's #1 personalized health care platform, **powered by Personify Health<sup>TM</sup>**.

- **Download the app.** If you're 21 or older, our free wellness portal, Be Well Vermont<sup>SM</sup>, offers health support, wellness challenges, and the ability to track your daily activity through a connected fitness device or watch.
- **Set up your personalized experience online.** Choose your preferences and start exploring health topics that interest you.

Sign up at [bluecrossvt.org/bewellvt](https://bluecrossvt.org/bewellvt)



## VIRTUAL CARE SERVICES

### Amwell<sup>®</sup> 24/7 Telemedicine

Connect with a board-certified provider via live video through a secure telemedicine website or mobile app. It's the most convenient way to get non-emergency health care.

- **Common consultations** for everything from flu symptoms to allergies
- **Specialized health care** for nutritional counseling, women's health, and weight loss services
- **Mental health support services** with a psychologist or counselor



Sign up at [bluecrossvt.org/amwell](https://bluecrossvt.org/amwell)

Use service code VERMONT to schedule an appointment with a provider online.

### Valera Health<sup>®</sup> – ongoing mental health support

Connect with virtual therapy providers who specialize in Serious Mental Illness (SMI), Child & Adolescent, and Maternal Health, offering a balance of human connection and technology to care for conditions ranging from depression to schizophrenia.

### SonderMind<sup>®</sup> – virtual and in-person mental health care

Find the support you need, virtually or in-person, for conditions including anxiety, depression, insomnia, bipolar disorder, couples therapy and other mental health needs. Help is available for individuals ages 6 and older, and members can coordinate sessions and track progress online.



Learn more at [bluecrossvt.org/virtualcare](https://bluecrossvt.org/virtualcare)



## MEDICATION GUIDANCE PROGRAM

Get free consultations with our staff pharmacists who will help you understand the medications you're taking and explore possible alternatives. Learn more at [bluecrossvt.org/medmanage](https://bluecrossvt.org/medmanage).

Our website, [bluecrossvt.org](https://bluecrossvt.org), is our front door. Our site features up-to-date news on our company and upcoming events in your community.



## JOIN OUR MEMBER PANEL

As part of our commitment to make healthcare work better for Vermonters, we're inviting you to join our Customer Insights Group. Join our member panel and share your voice to help us continually improve the products and services you need. Learn more and sign up at: [bluecrossvt.org/customer-insights-group](https://bluecrossvt.org/customer-insights-group)



## 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 the Be Well VT Blog

**Read about trending health and wellness topics and health care-related issues.** You can also stay informed about our company and industry on the news section of the website.

### Connect with Vermont Events and Community Programs

See our Community Events Calendar

### Find a Doctor and Compare Costs for Specific Procedures

Use this helpful tool to browse by health care category, location, and procedure type.

### Shop & Compare Plans with the Cost Transparency Tool

Search for services and get cost estimates for more than 1,000 common medical services and procedures.

If you have questions or need help, we're here for you, by phone or email, Monday – Friday, 8 a.m. to 4:30 p.m.



(800) 255-4550 | (TTY/TDD: 711)



[consumersupport@bcbsvt.com](mailto:consumersupport@bcbsvt.com)



# PERSONAL HEALTH SUPPORT SERVICES

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

When you need a little help with your health, our team of registered nurses and licensed clinicians is here for you—free of charge. They offer one-on-one support to help you address your health-related challenges.



## LEARN MORE ABOUT OUR SERVICES

### Addiction

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.



[bluecrossvt.org/personalhealthsupport](https://bluecrossvt.org/personalhealthsupport)

### 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 have some extra support to help you and your loved ones.

### 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.

## CONTACT OUR TEAM

We're here to help.

If you're working with an agent outside of Blue Cross VT, please feel free to continue doing so.



**(800) 922-8778, option 3**



Use the Member Resource Center, located at [bluecrossvt.org/MRC](https://bluecrossvt.org/MRC) to send a secure message to Case Management.



# 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](https://bluecrossvt.org/contracts), click on the plan in which you're 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](https://bluecrossvt.org/privacypolicies).

### NOTICE: Discrimination is Against the Law

BlueCross and BlueShield of Vermont (Blue Cross VT) 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 VT 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 VT provides free language services to people whose primary language is not English. We provide, for example, qualified interpreters and information written in other languages.

If you need these services, contact [civilrightscordinator@bcbsvt.com](mailto:civilrightscordinator@bcbsvt.com).

If you believe that Blue Cross VT has failed to provide these services or discriminated in another way based on race, color, national origin, age, disability, gender identity or sex, ethnicity, sexual orientation, or HIV-Status, you can file a grievance with: Kienan D. Christianson, Civil Rights Coordinator, P.O. Box 186, Montpelier, VT 05601-0186, call (800) 247-2583 (TTY/TTD: 711), fax (802) 229-0511, or email [civilrightscordinator@bcbsvt.com](mailto:civilrightscordinator@bcbsvt.com). You can file a grievance in person, by mail, via fax, or by email. If you need help filing a grievance, Kienan D. Christianson, 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 or through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at:

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

Complaint forms are available at  
[hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html)

**For free language-assistance service,  
call (800) 247-2583 (TTY/TTD: 711).**

ARABIC	للحصول على خدمات المساعدة اللغوية المجانية ، اتصل (800) 247 2583 (TTY/TTD: 711). lilhusul ealaa khadmat almusaeadat allughawiat almajaaniat, atasal (800) 247-2583 (TTY/TTD: 711).
CHINESE	如需免费语言协助服务，请致电， (800) 247-2583 (TTY/TTD: 711). Rú xū miǎnfèi yǔyán xiézhù fúwù, qǐng zhìdiàn (800) 247-2583 TTY/TTD: 711).
CUSHITE (OROMO)	Tajaajila gargaarsa afaanii bilisaa argachuuf, (800) 247-2583 (TTY/TTD: 711) bilbili.
FRENCH	Pour des services d'assistance linguistique gratuits, appelez le (800) 247-2583 (TTY/TTD: 711).
GERMAN	Für kostenlose Sprachunterstützungsdienste rufen Sie (800) 247-2583 (TTY/TTD: 711) an.
ITALIAN	Per i servizi di assistenza linguistica gratuiti, chiamare il numero (800) 247-2583 (TTY/TTD: 711).
JAPANESE	無料の言語支援サービスについては、 (800) 247-2583 (TTY/TTD: 711). Muryō no gengo shien sābisu ni tsuite wa, (800) 247- 2583 (TTY/TTD: 711) made o denwa kudasai.
NEPALI	निःशुल्क भाषा-सहायता सेवाहरूको लागि, कल गर्नुहोस् , (800) 247-2583 (TTY/TTD: 711). Niḥśulka bhāṣā-sahāyatā sēvāharūkō lāgi, kala garnuhōs (800) 247-2583 (TTY/TTD: 711).
PORTUGUESE	Para serviços gratuitos de assistência linguística, ligue para (800) 247-2583 (TTY/TTD: 711).
RUSSIAN	Чтобы получить бесплатную языковую помощь, позвоните по телефону (800) 247-2583 (TTY/TTD: 711).
SERBO- CROATIAN (SERBIAN)	За бесплатне услуге језичке помоћи позовите (800) 247-2583 (TTY/TTD: 711). Za besplatne usluge jezičke pomoći pozovite (800) 247-2583 (TTY/TTD: 711).
SPANISH	Para servicios gratuitos de asistencia lingüística, llame al (800) 247-2583 (TTY/TTD: 711).
TAGALOG	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 247-2583 (TTY/TTD: 711).
THAI	สำหรับบริการช่วยเหลือด้านภาษาฟรี โทร.(800) 247-2583 (TTY/TTD: 711). Sǎhṙāb brikār ch̄wŷhēlǎx dān phās'a frī thor (800) 247-2583 (TTY/TTD: 711).
UKRAINIAN	Щоб отримати безкоштовні мовні послуги, telefonуйте (800) 247-2583 (TTY/TTD: 711). Shchob otrymaty bezkoshtovni movni posluhy, telefonuyte (800) 247-2583 (TTY/TTD: 711)
VIETNAMESE	Đối với các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi (800) 247-2583 (TTY/TTD: 711).



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[bluecrossvt.org](https://bluecrossvt.org)

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