



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

# Why Blue Edge Classic<sup>SM</sup>

Innovative Benefits to Support a Culture of Health and Wellness.



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01

# CHOOSING YOUR HEALTH PLAN PARTNER

For more than 40 years, Blue Cross and Blue Shield of Vermont has stood alongside Vermonters as the state's only local, non-profit health plan. We're dedicated to supporting our local employers, members, and communities every step of the way.

**BLUE EDGE CLASSIC**  
To learn more about  
**Blue Edge Classic** and to  
find out if it's right for your  
company, please contact  
Khifer O'Connor at  
[oconnork@bcbsvt.com](mailto:oconnork@bcbsvt.com)  
or call (802) 371-3681



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# WHY CHOOSE BLUE EDGE CLASSIC

Your employees want great health benefits, and your organization needs plans that are affordable, flexible, and protect against high healthcare costs. With Blue Edge Classic, your organization gets both.

**45%**  
of Blue Edge Classic groups received  
an average claim settlement of  
**\$28,100**

**63%**  
of Blue Edge Classic groups received  
a distribution amount averaging  
**\$22,200**

*Distributions and settlements based on  
a 4-year performance from 2020-2023.*



#### PREDICTABLE COST

The same rates every month allow you to budget accordingly.



#### PERFORMANCE SETTLEMENT RETURN

There is potential for your organization to receive a return, like a dividend, based upon the performance of groups enrolled in Blue Edge Classic.



#### LARGEST NETWORK OF PROVIDERS

Our plans provide access to the largest network of providers in Vermont, U.S., and globally.



#### BEWELL@WORK<sup>SM</sup> WELLNESS AT WORK PROGRAM

Health and wellness programming with financial resources and integrated and impactful support from team of Wellness Consultants.



#### PLAN CHOICES

An alternative benefit package to Qualified Health Plans with options you can choose from.



#### INTEGRATED STOP-LOSS

Stop Loss provides a safety net against catastrophic or unexpectedly high medical claims, potentially shielding your organization from massive financial loss.



#### VERMONT-BASED ACCOUNT MANAGEMENT

With 150 years of combined service — our account managers live in Vermont, have children in local schools, volunteer their time in our communities, and pride themselves on supporting you.

We developed Blue Edge Classic with organizations like yours in mind, offering a comprehensive benefits package at a budget-friendly price that delivers real value for you and your employees.

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### PREDICTABLE COST AND PEACE OF MIND

Receive monthly rates that are the same amount each month. No surprises or budgeting challenges.

- With predictable monthly costs, you get your claims settlement up front, so you have lower monthly billed rates.
- An Integrated Stop-Loss policy provides a safety net against catastrophic or unexpectedly high medical claims, potentially shielding your organization from financial loss.
- When your organization has a positive group claims experience, it provides a potential settlement return, like a dividend. Based upon group claim performance, you may receive a return of 50% of the excess funding at the end of the year. If health care costs exceed expectations, there are no penalties.
- Flexibility to add or remove certain mandates and assessments.
- Choice of your Rx formulary list through Vermont Blue Rx, maximizing savings while providing medications needed to stay healthy.

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### BEWELL@WORK WORKSITE WELLNESS

Build a workplace culture of health and wellness, creating value for you and your employees.

- Provide incentives to your employees that encourage preventive care and help you create and manage your wellness programming.
- Increase employee engagement and productivity with coordinated health and wellness planning and actionable analytics from our dedicated team of health and wellness consultants. They will provide strategic guidance, programming, and resources to help you achieve your health and wellness goals.
- Your employees have access to a member wellness platform that provides personalized recommendations, education, programs, and tools to improve health and wellness.

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### QUALITY HEALTH PLANS FROM A LOCAL PARTNER

Support from a trusted partner that cares for your employees' health as much as you do.

- Health plan coverage from a trusted, local non-profit organization.
- Support from our award-winning Vermont-based customer service team.
- Access to quality care from the largest network of providers and hospitals in the nation and globally.
- 24/7 telemedicine services for physical and mental health care, anytime and anywhere.
- Free health and wellness tools, events, and member discounts help your employees achieve their health goals.

03

# WELLNESS WORKS

## LEARN MORE ABOUT OUR PROGRAM BEWELL@WORK

Our team of dedicated Health and Wellness Consultants help your organization develop a wellness strategy that evolves over time. We provide support, funding and a roadmap designed to engage your employees and build a workplace wellness culture. There are three different levels of engagement: Building Foundations, Creating Healthy Habits, and Sustaining Change.

### LEVELS OF ENGAGEMENT

Levels of engagement are determined by:

- Leadership Support
- Wellness Team Design
- Wellness Strategy Components
- Types of Wellness Programming

#### Sustaining Change

Groups have developed a best-in-class wellness strategy that results in high engagement, robust programming, and above-benchmark rates for preventive care. Employee wellness is embedded in the organization's culture and environment.

#### Creating Healthy Habits

Groups are further developing their wellness strategy, building a dedicated wellness team, and utilizing data to offer meaningful programming. Wellness programming is evolving from awareness to action-based initiatives.

#### Building Foundations

Groups are building the foundations to create an effective wellness strategy.

## KEEPING YOUR EMPLOYEES ENGAGED AND THRIVING



### TURN-KEY QUARTERLY WELLNESS CAMPAIGNS

Keep health and wellness front and center through compelling employee engagement campaigns. We work with you to promote quarterly wellness campaigns that are ready for you to roll out to employees, and we provide a step-by-step guide on why and how to promote popular wellness topics, encouraging your employees to adopt healthier habits.



### 24/7 TELEMEDICINE

Virtual care is available at any time and anywhere, from urgent care to mental health services. Learn more at [bluecrossvt.org/telemedicine](http://bluecrossvt.org/telemedicine).



### MEDICATION GUIDANCE

Free consultations are available with our staff pharmacists to help members understand the medications they're taking and explore possible alternatives. Learn more at [bluecrossvt.org/medmanage](http://bluecrossvt.org/medmanage).



### PERSONAL HEALTH SUPPORT

When members need help managing their health, our team of registered nurses and licensed clinicians is here for them – free of charge. They offer one-on-one support to help members address their health-related challenges. Learn more at [bluecrossvt.org/healthsupport](http://bluecrossvt.org/healthsupport).



### BETTER BEGINNINGS® MATERNAL HEALTH PROGRAM

Expecting mothers, up to 34 weeks of pregnancy, who enroll in our free Better Beginnings maternal health program will be partnered with one of our experienced nurses who coordinate care for moms and babies and provide guidance during and after pregnancy. Learn more at [bluecrossvt.org/betterbeginnings](http://bluecrossvt.org/betterbeginnings).

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# OUR COMMITMENT TO YOUR EMPLOYEES

We understand that health care can be challenging. To help make it easier, we offer 24/7 access to online resources so your employees can manage their benefits and get the most out of their health care dollars.



## MEMBER RESOURCE CENTER (MRC)

Your employees have access to all their health plan information inside the MRC.

Once they have set up their online account, they can:

- Check the status of a claim
- Print a temporary proof of coverage or order a new ID card
- Access the **Find-a-doctor** and cost transparency tools
- View their Summary of Health Plan Payments and other contract documents to better understand their health care benefits



## PHARMACY RESOURCE CENTER

With Vermont Blue Rx, your employees can:

- Compare the cost of medication via a pharmacy or mail order
- Find a pharmacy locally or nationally
- Refill home delivery prescriptions online and check the status of orders
- View pharmacy benefit information
- Print a temporary proof of coverage or order a new ID card



## AWARD-WINNING CUSTOMER SERVICE

Need additional guidance? Our award-winning and nationally recognized and Vermont-based customer service is available Monday–Friday from 7:00 a.m. to 6:00 p.m.

# 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](http://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](http://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.

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 Whitney Standefer-Smith, [civilrightscoordinator@bcbsvt.com](mailto:civilrightscoordinator@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: Whitney Standefer-Smith, Civil Rights Coordinator, P.O. Box 186, Montpelier, VT 05601-0186, call (800) 247-2583 (TTY/TDD: 711), fax (802) 229-0511, or email [civilrightscoordinator@bcbsvt.com](mailto:civilrightscoordinator@bcbsvt.com). You can file a grievance in person, by mail, via fax, or by email. If you need help filing a grievance, Whitney Standefer-Smith, the 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 <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  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at:  
<https://www.hhs.gov/ocr/complaints/index.html>

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

للحصول على خدمات المساعدة اللغوية المجانية، اتصل على الرقم المجاني، (800) 247-2583 lilihusul ealaa khadmat almusaadat allughawiat almajaaniat, atasal (800) 247-2583.

ARABIC

如需免费语言协助服务, 请致电, (800) 247-2583. Rú xū miǎnfèi yǔyán xiézhù fúwù, qǐng zhídìàn (800) 247-2583.

CHINESE

Tajaajila gargaarsa afaanii bilisaa argachuuf, gara (800) 247-2583 bilbili.

CUSHITE (OROMO)

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

FRENCH

Für kostenlose Sprachunterstützungsdienste rufen Sie (800) 247-2583 an.

GERMAN

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

ITALIAN

JAPANESE

निःशुल्क भाषा-सहायता से वाहरूको लागि, केल गनुरहोस् Nihusulta bhasa sahayata sevaharuko lagi (800) 247-2583 ma kala garnuhos.

NEPALI

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. Za besplatne usluge jezičke pomoći pozovite (800) 247-2583.

SPANISH

Para servicios gratuitos de asistencia lingüística, llame al (800) 247-2583.

TAGALOG

Para sa libreng serbisyong tulong sa wika, tumawag sa (800) 247-2583.

THAI

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UKRAINIAN

Щоб отримати безкоштовні (800) 247-2583. Shchob otrymaty bezkoshtovni (800) 247-2583

VIETNAMESE

Đối với các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi (800) 247-2583.



@bluecrossvt

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

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**BlueCross BlueShield**  
of Vermont

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