

VACE *plus*

SEPTEMBER 26, 2018





The VACE Insurance Program Team

- Chamber Benefits Inc. Board – Provides oversight of VACE Insurance Program
- Shannon Wilson – Vice President of Operation of Vermont Chamber of Commerce
- Karen Winchester – VACE Program Manager
- Jessica Jacobs – Account Executive The Richards Group - VACE Advisor
- Natosha Jones – BCBSVT VACE Account Manager
- Cindy Horan – BCBSVT VACE Manager
- Andrew Garland – BCBSVT VACE Strategy Lead
- Tom Scull – Vice President The Richards Group – VACE Strategy Lead

The VACE Health Insurance Program *may* be back

- Planning started January 2018
- DOL issued final Association Health Plan regulation in June 2018 - Federal
- DFR issued emergency rule in August 2018 - State
- Vermont Association of Chamber of Commerce Executives submitted application to offer AHP
- The Plan is to offer enrollment in fully-insured products beginning in October/November for a January 2019 effective date

VACE *plus*

Vendor Partners



Broker Compensation – VACE Health Plans

- \$10 Per employee, per month paid by VACE quarterly in arrears
 - Same for all plans and applies to any tier: Single, Single/Spouse, Single Child(ren), Family
- Bonus program Paid by BCBSVT (payment schedule TBD)
 - \$25 PEPY for new business to BCBSVT
- ❖ *You are still free to bill your Clients in addition to the above*

VACE Association Requirements

- 1-100 employees eligible
- Sole Proprietors welcome
- Employer choice of VACE plan(s) *only*
- Employers must be in good standing as a member of a Vermont Chamber of Commerce
- VACE will process enrollment & eligibility no different than current and past
- BCBSVT will bill and collect premium from your groups
- Employers who dis-enroll from VACE AHP cannot re-enroll for 18 months
- Status quo applies for ACA Affordability tests, Medicare & COBRA (guidance expected shortly from DOL)

VACE Health Plans – The VACE Advantage

- EPO Blue Cross National Network and Express Scripts
- 3 Simple Plans with only a deductible and co-pays, **no confusing co-insurance**
- 2 of the plans are stacked HSA-qualified plans
- All 3 plans have a \$3,000 stacked deductible (2x couple or family maximum)
 - *VACE will offer the only stacked HSA qualified plans in small group market*
- State Mandated Rx out-of-pocket maximum applies \$1,350
- Includes coverage for all State mandates and Essential Health Benefits
 - *(except Pediatric Vision/Dental)*
- Generic Wellness Rx \$10 copay-only and excluded from Deductible on both HSA-qualified plans
- *If desired, you are welcome to use any HRA, FSA or HSA of your choice*

VACE Advantage Plans

VACE ADVANTAGE COPAY

Services excluded from deductible:

- Preventive care 100%
- Office visits \$30 copay
- Urgent care \$50 copay
- Rx:
 - \$10 Generic
 - \$50 Name Brand
 - \$75 non-preferred

Deductible: \$3,000

100% covered after co-pay or deductible

VACE ADVANTAGE COPAY HSA

Services excluded from deductible:

- Preventive care 100%
- Generic Wellness Rx: \$10

Deductible: \$3,000 then:

- Office visits \$30 copay
- Hospital \$500 per day
- Urgent care \$50 copay
- Rx:
 - \$10 Generic
 - \$50 Name Brand
 - \$75 non-preferred

100% covered after co-pay or deductible

VACE ADVANTAGE 100% HSA

Services excluded from deductible:

- Preventive care 100%
- Generic Wellness Rx: \$10

Deductible \$3,000 then 100% coverage

VACE Dental



- Member-only group rates for groups as small as one
- No employer contribution required
- Choice of plan options
- Delta Dental provides the most extensive dental networks available
 - Plan 1 – Delta Dental PPO Plus Premier
 - Plan 2 – Delta Dental PPO
- Health through Oral Wellness® (HOW®) program helps keep members healthy
- Double-Up Max included with the Delta Dental PPO Plus Premier plan
- Vision Discount Program is free and automatically included (Discounts up to 35% through EyeMed Vision Care)

2019 Dental Rates

PPO Plus Premier	Group Rates	Broker Commission
Single	\$50	\$5
Two Person	\$91	\$5
Family	\$152	\$5

PPO	Group Rates	Broker Commission
Single	\$40	\$5
Two Person	\$70	\$5
Family	\$111	\$5

VACE Vision



VACE*plus* offers vision coverage to eligible employees of Chamber members regardless of size participation.

2019 VSP Vision Rates

	Group Rates	Broker Commission
Single	\$12	\$2
Two Person	\$19	\$2
Family	\$29	\$2



*Stay tuned for more information about additional 2019 Vision coverage options through VACE*plus**

Upcoming Events

- Local Chamber meetings
- Additional Broker webinars
- Broker meetings