



The Right Choice for Small Employers

Carolina  
ADVANTAGE

BlueChoice<sup>®</sup>  
HealthPlan  
South Carolina





## CarolinaADVANTAGE

Small-business owners make big decisions every day to keep their businesses growing. Deciding on whether or not to offer affordable health care coverage to their employees shouldn't be one of those decisions.

**CarolinaADVANTAGE** is an affordable and flexible health plan with options to suit most anyone.

## The Advantages of Choosing CarolinaADVANTAGE

All CarolinaADVANTAGE plans are flexible, open access, point of service plans. Members can visit any doctor they choose, without getting a referral from a doctor.

**Comprehensive Office Visit Copayments** – Covers all diagnostic and treatment services (including labs and X-rays) provided at a medical office of a participating doctor. Also provides coverage at other authorized places such as LabCorp and specialty providers. On behalf of BlueChoice HealthPlan, LabCorp provides a network of laboratories. LabCorp is an independent company. These services include preventive services, diagnostic procedures, therapeutic procedures, surgical procedures, medical supplies, consultation and treatment. OB/GYN doctors are considered primary care physicians and would fall under the lower copayment.

**Preventive Services** – Automatically includes routine health screenings, well-baby and well-child care provided by in-network doctors with no dollar maximums or age limits.

**Routine Screening for Colonoscopy and Mammogram** – Covered at 100 percent at network providers.

**Specialist Care** – No referral necessary! Members can stay within our network or seek medical care outside the network. If they use professionals within our network, they'll typically receive higher benefits.

**Chiropractic Care** – Automatically included and covered under the specialist copayment up to \$1,000 maximum per person per benefit period.

**Vision** – Automatically included and covers one eye exam each year and one pair of glasses or contact lenses every two years (in network only).

**Dental Care** – Automatically included and covers an allowed amount per benefit period for preventive exams and cleanings at any licensed dentist.



## The Series Plans:

### Series II

Series II plans offer comprehensive health coverage. Employers can choose from a variety of plans with varying copayment levels, deductibles and coinsurance maximums. Some of the features of CarolinaADVANTAGE Series II include:

- Primary and specialty doctor services
- Preventive care, including routine health screenings, well-baby and well-child care provided by in-network doctors
- Hospital services (inpatient and outpatient)
- Urgent and emergency care
- Prescription drugs, including mail order
- Mental health and substance abuse treatment
- Physical, speech and occupational therapy
- Ambulance service
- Dental services needed for accidental injury
- Durable medical equipment and medical supplies
- Home health and hospice care
- Initial prosthetic appliances
- Private duty nursing or skilled nursing facility care
- Vision care
- Great Expectations® *for health*, our health management programs

### Series III

Series III offers employers additional plan design options for their coverage. Some of these plans offer higher deductibles than are available with Series II. While Series III offers both in- and out-of-network benefits and all the same services as Series II, the primary difference between Series II and III is the greater use of deductibles and coinsurance for a number of benefits. Members share more in the cost of services so the employer can still offer a comprehensive health plan at a savings over a comparable plan on Series II.



## High Deductible Health Plans

A high deductible health plan (HDHP) can lower employees' insurance costs and help save tax-free funds for future medical and reimbursement costs. Our product combines an HDHP with a separate savings account called a health savings account (HSA). The HDHP gives members comprehensive coverage for unexpected or large expenses. The HSA lets members set aside tax-deductible, interest-earning funds

to help offset their deductibles and qualified medical expenses. Once they meet the plan deductible, the plan starts paying for their covered medical expenses according to their coinsurance percentages.

Members can roll over any funds in their HSAs that they do not use during the benefit period and save them for future medical expenses. The HSA is completely portable. It stays with members even if they

change jobs or insurance coverage. Member can make withdrawals from their accounts tax-free, as long as they use the funds for qualified medical expenses. As the account holder, the member is responsible for deciding how to use HSA funds and meeting all IRS requirements.

For more information on a BlueChoice HealthPlan HDHP or HSA, visit our website at [BlueChoiceSC.com](http://BlueChoiceSC.com).



## How to Establish an HSA

BlueChoice HealthPlan does not administer HSAs. Once a group's HSA is in force, the employer or employees can apply for an HSA through BlueChoice HealthPlan's recommended HSA trustee, HSA Bank,<sup>™</sup> or through any administrator or financial institution that offers HSAs. HSA Bank is not affiliated with BlueChoice HealthPlan. On behalf of BlueChoice HealthPlan, HSA Bank administers some health savings accounts. HSA Bank is an independent company.

### HSA Bank (A division of Webster Bank, N.A.)

HSA Bank combines convenient service and savings with its HSAs. HSA Bank offers low account maintenance fees, high interest rates, 24-hour account access online or through an automated telephone system, and outstanding personal service. Please visit its website at [hsabank.com](http://hsabank.com) or call HSA Bank at 800-357-6246

for further details. HSA Bank has knowledgeable personal bankers available to answer any HSA questions.

HSA Bank  
605 N. 8th Street, Ste. 320  
Sheboygan, WI 53081  
Phone: 800-357-6246  
Fax: 877-851-5274  
Email: [BlueChoiceSC@hsabank.com](mailto:BlueChoiceSC@hsabank.com)

## Series II, III and HDHP Dual Options

Looking for flexibility in health care coverage? Employers have the option of offering their employees a select combination of two health plans from our Series II, III and HDHP options. With a variety of plans to choose from, dual options can be set up with as few as two employees in a group. We have the right fit for any employer.

## First Sun Employee Assistance Program (EAP)

First Sun EAP provides a broad array of services designed to help people and encourage success at all levels in an organization. First Sun EAP is a separate company that does not offer BlueChoice HealthPlan products. These services are offered by First Sun EAP, not BlueChoice HealthPlan. BlueChoice HealthPlan has no responsibility for these services. EAP services are aimed at HR, managers, workers and their family members. As part of their CarolinaADVANTAGE coverage, employees can get up to three face-to-face sessions at no charge for assessments or short-term problem resolution. Some of the counseling issues First Sun EAP can assist with are:



- Grief and loss
- Anxiety/Depression
- Stress management
- Substance abuse
- Relationship issues
- Anger management

Employees and their families can also receive up to three, free over-the-phone sessions of life management services that include:

- Financial counseling
- Telephone legal assistance
- Elder care assistance
- Child care assistance
- College and school assistance
- Parenting/Adoption assistance
- Pet care assistance

HR, managers and supervisors can get assistance with:

- Consultation on and coordination with behavioral health policies
- 24/7/365 professional consultation on risk management and workplace performance issues
- Manager referral services for work performance issues

Optional services priced per project include on-site orientations, educational workshops, supervisory training or critical incident stress management.

First Sun EAP can be reached at 800-968-8143 or 803-376-2668 in the Greater Columbia area. Members can also review its services at its website, [FirstSunEAP.com](http://FirstSunEAP.com).



## The BlueCard® Program

BlueCard is a national program in which all Blue Cross and Blue Shield licensees participate, including BlueChoice HealthPlan. This worldwide program enables BlueChoice HealthPlan members living or traveling outside of South Carolina to receive the highest level of benefits when they obtain services from any physician or hospital designated as a BlueCard PPO provider. Doctors and hospitals in the BlueCard program are participating providers. To see if a doctor or hospital is in the BlueCard network, go to [BlueCard.com](http://BlueCard.com).



## QuickBill<sup>SM</sup> & QuickEnroll<sup>SM</sup>

**QuickBill** is an electronic benefit service that allows groups to view their invoices online via the Internet, 24 hours a day, seven days a week. Groups can pay invoices via an electronic funds transfer and receive immediate invoice corrections. This is available to all CarolinaADVANTAGE groups.

**QuickEnroll** is a comprehensive online electronic benefit administration tool. New-hire processing and enrollment transactions are quick, painless and paper free. This is available to employee groups with 20 or more employees.

## Additional Products

Companion Life offers a complete portfolio of innovative and competitive employee benefit plans. Companion Life is a separate company that does not offer BlueChoice HealthPlan products. These products are offered by Companion Life, not BlueChoice HealthPlan. BlueChoice HealthPlan has no responsibility for these products. Companion Life specializes in comprehensive and affordable group life, disability income and dental insurance programs with a variety of features and flexible plan design options. Products can be offered on a voluntary or group basis.

### Life

Group term life insurance can be offered as a flat amount or multiple of salaries up to \$500,000 with accidental death and dismemberment included. Guaranteed issue amounts are available depending on the size of the group.

### Short- and Long-Term Disability

Short-term disability protection offers a wide selection of benefit percentages, waiting periods, benefit maximums and payment durations up to one year. Partial disability is also available. Small group short-term disability, two to 19 employees, is offered with no pre-existing limitations.

Long-term disability protection provides choices for benefit payment maximums, elimination periods and benefit duration periods. New enhancements include a less restrictive definition of a disability and a less restrictive definition of own occupation. Companion Life long-term disability includes an employee assistance program (EAP) at no cost to the employer.

### Dental

Group dental insurance offers flexibility so employers can customize their plans to meet specific needs. Options include different deductibles, waiting periods, contract year maximums, increasing maximums, orthodontia, retiree benefits and Companion Global Dental. Companion Global Dental is a separate company that does not offer BlueChoice HealthPlan products. These services are offered by Companion Global Dental, not BlueChoice HealthPlan. BlueChoice HealthPlan has no responsibility for these services. Employees have the freedom to select any dentists they choose.

Companion Life group products are offered to employers with two or more employees. Voluntary product participation varies depending on the product and the size of the group.

**These dental products are separate from the preventive and comprehensive dental products available with our CarolinaADVANTAGE coverage.**

## Great Expectations Programs

Our Great Expectations® **for health** programs help educate members about their overall health, or a particular disease or condition.

The Great Expectations **Alcohol Management** program is the Essential Solutions<sup>SM</sup> program, administered by Companion Benefit Alternatives (CBA). CBA is a separate company that does not offer BlueChoice HealthPlan products. These services are offered by CBA, not BlueChoice HealthPlan. BlueChoice HealthPlan has no responsibility for these products. Members receive educational materials and 20-minute phone assessments and follow-ups, as appropriate, from behavioral health specialists.

Great Expectations **Asthma** helps members learn how to better manage their asthma and improve their quality of life. We automatically enroll all members with asthma at no charge.

Great Expectations **Back Care** was created to help members manage any back pain that may be keeping them from completing daily tasks, being active or just fully enjoying life.

Great Expectations **Case Management** is for members who have extraordinary medical needs or conditions. This includes those with advanced stage cancer, severe trauma, multiple chronic conditions, complex wounds requiring negative pressure wound therapy, gastric bypass, Hepatitis C, a brain injury, transplants and neuro-muscular diseases.

The Great Expectations **Children's Health** program helps parents put their children on track for healthy futures. From the time a child is born and all through the growing years, parents will enjoy educational materials about important health issues. They'll also get timely reminders for their children's checkups and immunizations.

The Great Expectations **COPD** program is our educational program for members with chronic obstructive pulmonary disease (COPD). COPD is a chronic disease of the lungs.

The Great Expectations **Depression** program helps members understand more about depression. We know that depression can be overwhelming. So we provide information and resources to help members manage their depression.

Great Expectations **Diabetes** helps members learn how to manage their diabetes better. We educate members about how to reduce their risk of getting complications and improve their quality of life. We automatically enroll all members with diabetes at no charge.

The Great Expectations **Healthy and Active Kids** program will help motivate members and their kids to eat well and stay active. These two important concepts are the focus of this program. The goal is to prevent childhood obesity.

Great Expectations **Heart Disease** helps members learn how to better manage their heart disease. Our goal is to help members understand more about these conditions and show steps they can take toward good health.

Great Expectations **Maternity** helps members take the right steps toward having a healthy baby. We provide educational materials and ongoing support and monitoring by our staff.

Great Expectations **Men's Health** is our unique and informative program for men. We offer educational resources to all men and timely reminders to those men who have not had their annual physicals in the past year.

Great Expectations **Migraine** is a program to help members who suffer from severe, recurrent headaches.

The new Great Expectations **Pre-diabetes** program helps members learn how to manage their pre-diabetes and reduce the risk of developing type 2 diabetes. The program consists of educational materials to encourage lifestyle changes, telephonic counseling when needed and free glucose monitors.

BlueChoice HealthPlan understands that it's hard to stop smoking, and we provide information and resources to support members as they become tobacco-free. Great Expectations **Quit Smoking** can help them kick the habit.

Great Expectations **Walking Works<sup>SM</sup>** for South Carolina schools promotes physical activity to target childhood obesity. BlueChoice HealthPlan will collaborate with schools in South Carolina, at no charge, providing initial training and telephonic support for teachers and administrators to develop a school-based walking initiative.

BlueChoice HealthPlan knows that changing members' eating and exercise habits can be tough. That's why we offer our members the Great Expectations **Weight Management** program. We provide information and resources to support them as they work toward reaching a healthy weight.

Great Expectations **Women's Health** is our innovative and informative health and wellness program for women. The program educates and empowers women about important health issues impacting their health through every stage of life.

## Highest Rating in Keeping Employees Healthy

The National Committee for Quality Assurance (NCQA) has given all our health plans “Excellent Accreditation” status – the highest level awarded. BlueChoice HealthPlan received six consecutive accreditations at the highest level and 100 percent compliance in all categories measured at the last two reviews. This means we work hard to encourage employees to seek preventive care and manage any illnesses they may have – so they can lead healthier, more productive lives! NCQA is an independent, not-for-profit organization dedicated to measuring the quality of America’s health care.



## Our Award-Winning Website: BlueChoiceSC.com

When members need to download forms, learn specifics about their health plan, send us emails, review the prescription drug list, or read about our wellness programs, they can visit BlueChoiceSC.com. Our website is a protected, secure and convenient way for members to access information on their own schedules – not ours. Online services such as My Health Toolkit®, QuickEnroll<sup>SM</sup> and QuickBill<sup>SM</sup> allow members to access timely information.

### My Health Toolkit

Registered members can:

- Review the status of claims
- View and print a copy of their Explanation of Benefits
- See how much they have paid toward their deductibles or out-of-pocket limits
- Ask customer service a question through secure email
- Request a new ID card

In the **Benefits** section, members can access these features:

- *Find a Doctor* – Find a network health care professional or hospital within South Carolina, outside South Carolina or around the world
- *My Pharmacy Manager*<sup>SM</sup>  
View prescription history
  - Find information about medications they are taking or have taken
  - Learn about potential therapeutic options to discuss with a physician
  - Compare drug costs
  - Get up-to-date information about drug benefits

**Note:** If a plan does not have pharmacy benefits, access to My Pharmacy Manager may be limited.

In the **Health and Wellness** section, members can use these helpful tools:

- *Personal Health Record* – Track medical history, appointments, doctors, prescriptions and more.
  - Learn about managing conditions, such as diabetes and asthma
- *Health Library* – Browse health topics from A to Z, explore a variety of tools and calculators, or find articles on first aid, common illnesses, symptoms and more
- *Check Drug Interactions* – Check for possible interactions with other prescriptions, food, alcohol, caffeine and more

In the **Money** section, members have access to:

- *Contribution Calculators* – Use these handy tools to help determine health savings account (HSA) and flexible spending account (FSA) contributions
- *Drug Costs* – Look up costs and consumer information about a prescription drug
- *Treatment Costs* – Research the average costs and days of treatment for specific medical conditions and procedures

My Health Toolkit can be accessed from the member homepage of BlueChoiceSC.com.



# BlueChoice<sup>®</sup> HealthPlan

South Carolina



[www.BlueChoiceSC.com](http://www.BlueChoiceSC.com)



BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

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