



MASSACHUSETTS

Retailers association of Massachusetts

Blue Cross Blue Shield of Massachusetts

December 8, 2021

ACCOUNT WEBINAR SERIES

Retailers Association of Massachusetts



welcome back to the account webinar series

Blue Cross Blue Shield of Massachusetts continues to offer live webinars – hosted by our subject-matter experts – about our products and other health-related topics and services from around the industry. In partnering with your broker, we can help you and others in your organization get the most from your health plan benefits.

Account webinar series

Retailers Association of Massachusetts

Upcoming topics include:

Wednesday, December 15, 2021	10:00 a.m. – 11:00 a.m. ET	<u>End of Life Care</u>
Wednesday, December 15, 2021	7:00 p.m. - 8:00 p.m. ET	<u>Dueling Piano Holiday Event</u>
Wednesday, January 12, 2022	10:00 a.m. - 11:00 a.m. ET	<u>Federal Legislative Update</u>
Wednesday, January 19, 2022	10:00 a.m. - 11:00 a.m. ET	<u>States Legislative Update</u>
Wednesday, January 26, 2022	10:00 a.m. - 11:00 a.m. ET	<u>Countdown to 65</u>

To register, learn more, and view additional topics, please visit
<https://employer.bluecrossma.com/whats-new/account-webinars>

Account webinar series

Housekeeping

Important things that you'll need to know during today's session

Housekeeping

The **Chat** and **Hand Raise** Functions have been disabled; kindly use the **Q&A Button** for any questions you may have during today's session. We will address as many questions as we can live.

Please **complete the survey** at the end of session so we can weigh your feedback for future trainings.

We will be **recording** today's session and we will be posting it to the employer site.



MASSACHUSETTS

Retailers Association of Massachusetts

Jon B. Hurst
President

Ryan Kearney
General Counsel

AGENDA

- Introduction
- About Retailers Association of Massachusetts
- RAM and BCBSMA
- Benefits of RAM
- Appendix


Who is Ram



Established in 1918, RAM is a statewide trade association of approximately 4,000 member companies operating in the general retail, restaurant and service sectors of the retail industry.

Serving as the voice of the Commonwealth's retailers for over 100 years, RAM's extensive knowledge of retail issues and understanding of challenges facing small businesses uniquely positions the association to serve needs of its members.

RAM provides members with exclusive access to various money saving discounts on services and programs, valuable legislative and regulatory policy briefings, and highly effective representation on Beacon Hill.



**THE INNOVATIVE VOICE OF RETAILING
PROVIDING ADVOCACY AND MEMBER
BENEFITS SINCE 1918**

Advocacy
The Voice of Retail in the Commonwealth

Lobbying Team

Political Action Committee

Channels of Influence

Support for Pro-Business Leaders

Issues Management

Grassroots Initiatives

Member Value
Providing Benefits and Services to Members

Insurance Products

Membership Growth

RAM Brand

Education

Annual Conference

Public Awareness
The Credible Source of the Retail Sector Impact and Message

Press Relations

Foundation

Main Street Organizations

Social Media

Public Service

Chamber Relations

Awards, Recognitions & Scholarships

Retailer Profiles

Sector Economic Impact

Career Development

RetailersMA.org

RAM Health Insurance Cooperative



The Retailers Association of Massachusetts Health Insurance Cooperative (RAMHIC) is the Association's program designed to reduce health insurance costs for its small business members.

Authorized by state law, RAMHIC utilizes the increased purchasing power of the RAM membership to negotiate with health insurance carriers to obtain and offer discounted health insurance coverage.

The 3% Medical discount afforded to Cooperatives will sunset Dec 31 2021. RAMHIC in partnership with BCBSMA will assist members in offering a unique larger group benefit packages to smaller employer groups through a comprehensive wellness programming designed to create a healthier and more educated consumer of health care, and provides greater value to their premium dollars and through a comprehensive free ancillary benefits package.

RAM Eligibility



As a small business group purchasing cooperative regulated by the Massachusetts D.O.I., RAMHIC has established rules which reflect both the governing law, and our vision for success. To join and retain membership in RAMHIC, businesses must meet the following criteria:

- **Member of Participating Trade Association** - must be a member of either the Retailers Association of Massachusetts, Massachusetts Package Store Association or Northeastern Retail Lumber Association.
- **Retail Industry Employer** - must be an employer within the retail, restaurant or wholesale sectors of the retail industry.
- **Small Business** - workforce must consist of 50 or fewer eligible employees.
- **Wellness Participation** - must promote the RAMHIC wellness program to your covered employees and agree to maintain a participation rate of 50% of those covered employees.
- **Sign Membership Agreement** - must sign a RAMHIC membership agreement, which outlines the rules and potential administration and wellness program fees required by RAMHIC.
- **Three Year Waiting Period** - must not have withdrawn from or have been terminated from RAMHIC or another state-certified cooperative in the past 3 years.

RAM Membership



First and Second Year Membership Annual Dues:

- First Year of Membership \$50.00
- Second Year of Membership \$125.00

Third Year and Beyond Membership Annual Dues:

Annual Gross Sales	Membership Dues
Up to \$500,000	\$175
\$500,000 to 1,000,000	\$225
\$1,000,000 to 1,500,000	\$275
\$1,500,000 to 2,500,000	\$500
\$2,500,000 to 5,000,000	\$1000
\$5,000,000 to 7,500,000	\$1,500
\$7,500,000 to 10,000,000*	\$2,000
Over \$10,000,000	\$2,000 + \$1000 per additional \$10M in sales
Associate Members**	\$250.00 per year always

RAM & BCBSMA



- Since 2012, BCBSMA has partnered with RAM leveraging our strong network of relationships – with providers, communities, and members.
- In June of 2019 we allowed the full BCBSMA small group product portfolio to be offered to RAM member accounts.
- The most significant RAM growth has come in 2020 with a 3% discount resulting in over 438 accounts and 3,996 subscribers.
- With the sunseting of the 3% Cooperative rating factor RAM and BCBSMA are introducing a new enhanced employee benefit package. Now smaller groups will have benefits that were traditionally offered to larger groups
- RAMHIC is open to all licensed brokers who have been credentialed by RAM and BCBSMA.
- All RAM accounts must offer a wellness program.

RAM And Healthy Actions®



- All RAM accounts must have Healthy Actions as a part of their COOP fulfillment.
- Healthy Actions program helps control health care costs in one affordable, easy-to-execute solution. While achieving a healthier work force



Reduced
employee
absenteeism



Increased
morale



Incentives that
attract and
retain talent



Up to 7.5% of
your premium
reimbursed



Up to \$300 in
rewards for your
employees

RAMHIC Value Added Benefits



- **\$10,000 Group Life Insurance Policy**

Give your employees peace of mind knowing their families will be financially protected.

More than 20% of life insurance owners say they don't have enough coverage.² With a \$10,000 group life insurance policy offering for all Retailers Association of Massachusetts employees,³ we can help provide the financial security and assurance that lets your workforce protect what matters most to them.

A Comprehensive Benefit to Retain Top Talent

Group life insurance is key to attracting and retaining your organization's talent. Your group life insurance policy comes at no added cost to you or your employees and is available in partnership with USAble LifeSM, an independent company.

- **Hospital Indemnity Plan**

Peace of Mind When It's Needed Most

Businesses with two or more subscribers and their employees covered by Blue Cross gain access to a Hospital Indemnity Plan. Through our partnership with USAbleSM Life and the Retailers Association of Massachusetts, we can offer employees a benefit, paid directly to them, that they can use to help pay for any out-of-pocket expenses if they're hospitalized. This program can help ease the financial burden of those experiencing unexpected emergencies.

RAMHIC Value Added Benefits



- Blue 20/20

With our Blue 20/20 plans and our partnership with EyeMed, we can provide access to thousands of independent providers and national retailers.

- Exclusive Savings on designer frames, premium lenses and coatings, and contact lenses
- Laser vision correction – 15% off the retail price or 5% off the promotional price or LASIK or PRK Procedures
- 40% off a complete second pair of glasses
- 20% off non-prescription sunglasses

- Fees waived for Health Equity PSA (HRA/HSA/FSA)

- Accident Recovery

The Accident Recovery plan offers your employees an additional layer of financial protection. This plan pays your employees directly in the event of a covered accident.

PLAN HIGHLIGHTS

Benefits are paid directly to your employee, without coordination of benefits with their medical plan.

- Employee Assistance Program (EAP) Offered through New Directions

Each member can receive up to five counseling sessions with an EAP provider (including the initial evaluation and assessment session) per issue, per year. A counseling session can include psychological counseling services, in-person visits, interactive video, interactive text, and/or interactive chat modalities. Members also have access to an e-counseling platform, digital health solutions, and New Directions' EAP website and app. The website and app offer the ability to chat with a Care Manager and/or Work-Life Specialist, to request an EAP counseling session, and to access an on-demand Resource Library with self-assessments and tools.

RAMHIC Value Added Benefits



- **GeoBlue®**

Where-ever and whenever they venture, employees and their dependents will be covered with GeoBlue.

For additional health insurance coverage when vacationing away from home or studying abroad, our affordable GeoBlue plans provide your employees and their dependents with easy access to a trusted network of providers and hospitals. Plus, there are no claim forms when they see a contracted provider.

Highlights

GeoBlue Voyager (Up to \$1,000,000 medical/\$500,000 evacuation)

- Offers low premiums and two levels of coverage
- Covers single-trip plans up to 180 days
- Choice of medical limits and deductibles
- Provides pre-existing condition coverage option

GeoBlue Trekker (Up to \$250,000 medical/\$500,000 evacuation)

- Offers low premiums and two levels of coverage
- Covers unlimited, multi-trips (maximum of 70 days)
- Choice of medical limits
- Provides pre-existing condition coverage option

- **Access to the BCBSMA full portfolio of small group Dental Products**

RAMHIC Value Added Benefits



Give Financial piece of mind by offering a larger group benefit packages to Small Employer Groups

Choosing Blue Cross through Retailers Association of Massachusetts automatically gives your business added protection with hospital indemnity plan, a vision plan, EAP, 10K life insurance, accident policy and fees are waived with HRA/HSA through Health Equity, 1% premium wellness reward*

Earn Up to 7.5% in Premium Reimbursements

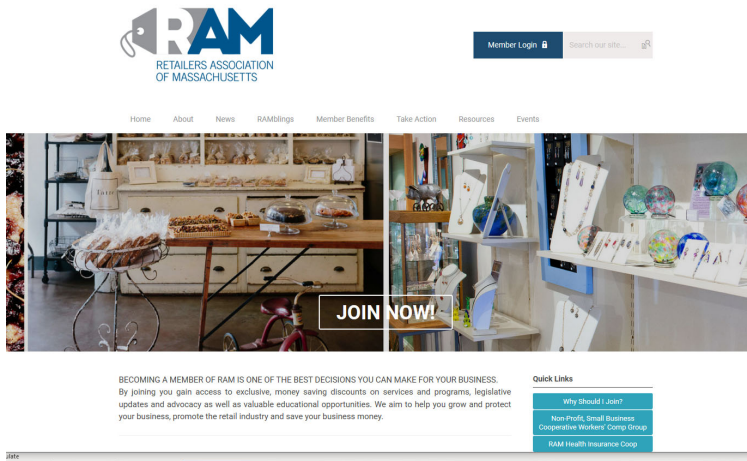
It pays to be healthy. Employees get rewarded for taking an active role in their health, and your business can earn back up to 7.5% of your premium.

Choose Two Plan Options

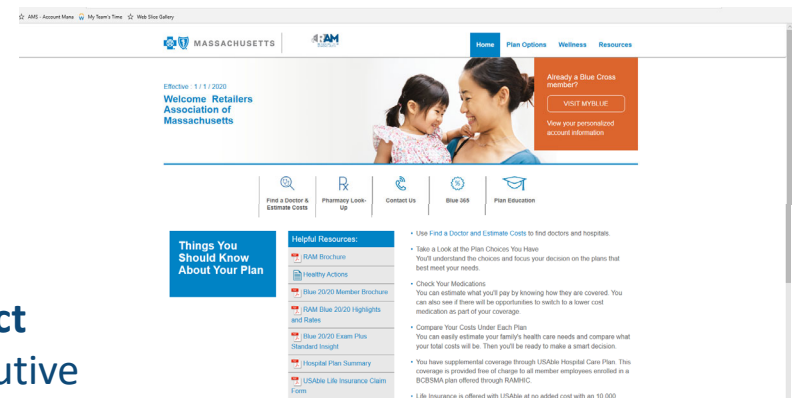
Blue Cross and the Retailers Association of Massachusetts give you the ability to choose from our full suite of products available in the small-group market.

* pending DOI approval

Key Contacts



BCBSMA Contact Your Account Executive



RAM Contact Ryan Kearney, *General Counsel* Phone: 617-523-1900 ext. 130 Email: rkearney@retailersma.org



THANK YOU

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