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## FAQ on Blue Solutions® – IBC's New Product Suite for Small Employers

1. **Q: What is Blue Solutions?**

**A:** Blue Solutions is a portfolio of health care products that promote comprehensive coverage at affordable costs. It was designed exclusively for small group customers (50 or fewer enrolled employees) with the goal of making it easier for them to purchase a complete health care program. In addition to coverage for hospitalization, office visits, diagnostic tests, and emergency care, these plans are enhanced by including coverage for prescription drugs and vision care.

2. **Q: Why was Blue Solutions developed?**

**A:** The Blue Solutions portfolio reduces the product offerings for our customers to 25 of the most popular Flex-based plan designs. This makes it easier for our customers to choose the right plan. These programs also meet the new health care reform guidelines. Plus, the new portfolio will help reduce administrative costs and makes the carrier's products more responsive to market needs.

3. **Q: Will the Blue Solutions portfolio be the only products available for small employers?**

**A:** Yes. Beginning January 1, 2011, the carrier will no longer offer the existing Flex copay, deductible, and HSA plans, as well as the old Personal Choice products that were sold prior to January 1, 2004, to groups with 50 or fewer employees. All new and renewing customers will need to select a plan from the new Blue Solutions product portfolio. However, customers will be able to renew their *existing* Traditional Blue Cross Blue Shield coverage.

4. **Q: What are some of the differences between the existing Flex products and the new Blue Solutions plans?**

**A:** All of the Blue Solutions plans reflect the following health care reform regulations: 100 percent coverage for certain preventive care services, no annual or lifetime dollar maximums on coverage for essential benefits, and adult child coverage up to age 26. Additionally, the new plans are enhanced to include prescription and vision benefits. Some benefits have increased cost sharing for certain covered services, including durable medical equipment and outpatient surgery.

5. **Q: What are some of the additional differences between existing non-Flex products and the new Blue Solutions plans?**

**A:** In addition to complying with the new federal health care reform regulations, the Blue Solutions plans include prescription and vision benefits. The carrier has increased member cost sharing and included visit/session limits on certain services to help manage costs. You will also notice that emergency room copayments are no longer waived when a member is admitted to the hospital.

6. **Q: Can prescription and/or vision coverage be removed from the plans?**

**A:** To provide members with coverage that meets all of their health care needs, all new and renewing customers will select from the Blue Solutions portfolio of products that include prescription drug and vision coverage.

7. **Q: My company does not offer prescription drug coverage now. Am I required to provide this benefit?**  
**A:** At renewal, you will be provided with one recommended Blue Solutions option that does not include prescription coverage. You will also receive two additional recommended plan options that include prescription drug and vision coverage. If you do not select the suggested plan that does not include prescription benefits, then you must select a Blue Solution plan with integrated prescription benefits.
8. **Q: Will members have access to the same network of participating doctors and hospitals?**  
**A:** Yes. Members have access to IBC's expansive network of more than 55,000 physicians and more than 100 hospitals. Keystone DPOS and Personal Choice PPO plans will also provide coverage for out of network providers.
9. **Q: How is the Blue Solutions portfolio priced?**  
**A:** The carrier has designed the plans across price points so you can select a Blue Solutions product that fits your budget.
10. **Q: Will members still be able to take advantage of the Healthy Lifestyles<sup>SM</sup> programs?**  
**A:** Yes. Blue Solutions includes our popular Healthy Lifestyles programs including reimbursement incentives for quitting smoking, joining a gym, and losing weight. Members will also be able to get discounts on fitness club memberships, acupuncture, laser vision correction, and much more. We will also continue to have 24/7 access to a Health Coach.
11. **Q: What about my dental needs?**  
**A:** Customers will have the option to include dental insurance. There are freestanding dental plans as well as HMO rider options available from United Concordia.
12. **Q: My company currently offers two plans; can I change only one to a Blue Solutions plan?**  
**A:** Beginning January 1, 2011, customers must select from the Blue Solutions plans and comply with the dual offering underwriting requirements.
13. **Q: What options will be reflected in the January 1, 2011, renewal packages?**  
**A:** The renewal package will provide you with information on a Blue Solutions plan that is similar to your existing plan and will also receive two alternate options. Customers that do not return their renewal package with a selection will be enrolled in the Blue Solutions plan that was suggested as being similar to their existing plan.
14. **Q: Will members receive new ID cards?**  
**A:** Yes. All members enrolled in a Blue Solutions plan will receive new benefits materials and ID cards. You can also request a new ID card by contacting TAI's Customer Service Department at (800) 634-4428.