



November 2013

((Contact Name))  
((Client))  
((Address))  
((City, State Zip))

Client # \_\_\_\_\_

Dear ((Contact Name)):

Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) appreciates your business and looks forward to continuing to serve the health benefits needs of you and your employees. We understand the challenges small businesses face when considering employee health care coverage under Health Care Reform. Enclosed is the information you will need to renew your group health plan for the plan year January 1, 2014 through December 31, 2014. Because your current plan is not compliant with Health Care Reform regulations, you will need to select from the enclosed product listing.

The following materials are included:

- Shared Cost PPO and EPO Benefit Summary
- Health Savings PPO and EPO Benefit Summary
- Traditional Dental and BlueVision Premier Rate Schedule
- Health Care Reform compliant plans and rates
- Small Group Business Application and
- Renewal Guide.

### **Your Premium Rates for the Upcoming Benefit Period**

The enclosed Health Care Reform compliant plans and rates do meet Health Care Reform requirements. Using the benefit summary information and rates, you must choose the plan(s) that best meets your company's health care needs. Please be aware that the deadline for changing your coverage is 30 days prior to the effective date of your new coverage. Requests received after the deadline will result in a delay of one month beyond the effective date included in this letter. ***Please follow the instructions on the enclosed renewal guide when renewing or making a change to your existing coverage.***

## **Additional Information**

### **Sole Proprietor Groups of One**

Under both Delaware and Federal law the SHOP Exchange rules forbid covering a sole proprietor group of one as a small employer. However, Delaware law does allow a sole proprietor group of one to purchase small employer group health insurance, as long as this is done outside of the SHOP Exchange.

### **Carve-out and Medicare Complimentary Plans**

Due to Health Care Reform, effective January 1, 2014, as Clients renew our Carve-out and Medicare Complimentary Plans will no longer be available. Carve-out members have the option of either enrolling in a group benefit plan – where special carve-out rates will not apply, or a Medicare Supplement plan through our Individual Market with no medical underwriting. To inquire about our Individual Medicare Supplement plans, please contact Keith Webb at 302-421-3121 or Keith Webb@highmark.com.

### **Summary of Benefits and Coverage (SBC)**

The Patient Protection and Affordable Care Act (PPACA or health care reform) requires group health plans and health plan carriers to provide a Summary of Benefits and Coverage document (SBC) to eligible plan participants. SBCs, which must be created in a specific format with content dictated by Federal law, are intended to provide a uniform description of benefits and coverage. Beginning with new or renewing plan years on or after September 23, 2012, SBCs must be provided to your eligible employees and dependents as required by Section 2715 of the Public Health Service Act and related regulations. SBCs are available on our website at [https://www.highmarkbcbsde.com/sbc/bcbsde\\_smallgroup.html](https://www.highmarkbcbsde.com/sbc/bcbsde_smallgroup.html). If you do not have access to the internet, you can request a free paper copy by calling 1-800-572-4400.

Note: you can find more information about health care reform, including details on the provisions mentioned in this letter, online at [www.highmarkonhealthreform.com](http://www.highmarkonhealthreform.com).

### **Ceridian (COBRA Administration)**

Effective September 1, 2013, we will no longer provide COBRA administration services through Ceridian for any of our Clients. As a result you may choose to; handle your own Cobra administration, continue to work with Ceridian under a direct arrangement (by contacting Edward Brunson at 800-790-9057 ext. 8725 or email him at [Edward.brunson@ceredian.com](mailto:Edward.brunson@ceredian.com)), or look into other Cobra administrators.

## Ancillary Products

In addition to health insurance, you can offer your employees ancillary products, such as disability and life insurance, through our subsidiary company, Delaware Ancillary Insurance Agency (DAIA) which offers employer-paid group products, as well as voluntary products. That means you can offer your employees voluntary ancillary insurance products with no additional cost to your business. From disability and group life to dental insurance, you can customize your product offerings to meet the needs of your company and your employees. For more information, please contact Sue Dahms at **302-421-3348** or [sue.dahms@highmark.com](mailto:sue.dahms@highmark.com).

If you have any questions regarding your Highmark Delaware small group renewal, please contact your broker or a Highmark Delaware Marketing Representative at **800-572-4400**.

Sincerely,



David M. Buckler  
Director, Sales and Broker Relations

ENCLOSURES

## TRADITIONAL DENTAL AND BLUEVISION PREMIER RATES

For clients currently enrolled or those who wish to add dental and/or vision coverage(s) to their plan, the rates are listed below

### Traditional Dental Rates

<u>Employee Only</u>	<u>Employee &amp; Child(ren)</u>	<u>Employee &amp; Spouse</u>	<u>Employee &amp; Family</u>
\$40.73	\$104.51	\$104.51	\$104.51

### BlueVision Premier Rates

<u>Employee Only</u>	<u>Employee &amp; Child(ren)</u>	<u>Employee &amp; Spouse</u>	<u>Employee &amp; Family</u>
\$5.72	\$15.22	\$11.44	\$23.39