



Chamber members can save on health coverage with ChamberSaver

If you want to offer your employees high-quality benefits at a special price for you, consider ChamberSaver.

The ChamberSaver program, offered through a partnership between Anthem and NOACC, includes a full range of benefits with 100% coverage for preventive care. That's added peace of mind and improved health for your employees, all at no extra cost for you.

Your chamber membership creates value

Although savings is important, ChamberSaver also provides:

- A choice of plans, from industry-leading, consumer-driven health plans to preferred provider organization (PPO) plans.
- The administrative convenience of one carrier for all your coverage options, including prescription drugs, dental, vision, life insurance, long-term and short-term disability, and employee assistance programs.
- An extensive selection of providers and lower costs when employees use providers in the plan's network.
- Strong local service in your community that's there when you need it.

See the savings on all of Anthem's fully insured plans

- Employer groups with 2 to 50 eligible employees can **save 1.4%**.
- Employer groups with 51 to 500 eligible employees can **save 1%**.



Receive discounts on Anthem dental, vision, life, and disability

| Product | Group size | Discount |
|---------------------|------------|----------|
| Dental | 2-50 | 5% |
| | 51-99 | 4% |
| | 100+ | 2% |
| Blue View Vision | 2-499 | 5% |
| Life and disability | 2-9 | 5% |
| | 10+ | 10% |

Dental

- Local and national networks with deep discounts, saving members an average of 36% on covered services when they visit a dentist in the plan's network.
- No waiting periods for major services when 60% of net eligible employees enroll.
- Flexible plan designs that include annual maximum carry-over, implants, posterior composites, and brush biopsies.
- A dedicated dental service department that provides fast and accurate claims processing surpassing the industry standard, with the average claim paid in less than three days.¹
- Expanded care with our clinically integrated program, Anthem Whole Health Connection®, at no extra cost including additional dental services for members with certain health conditions. Additional services do not count towards the annual maximum.

Blue View Vision

- One of the largest vision networks in the nation, including independent eye doctors as well as Glasses.com, ContactsDirect, 1-800 CONTACTS, LensCrafters®, Pearle Vision®, and Target Optical®
- Extra pairs of glasses at 40% off from any provider in the plan's network and UV-blocking Transitions® lenses discounted for adults and at no extra cost for kids under 19.²
- Access to a dedicated and knowledgeable customer support team seven days a week.
- Enhanced care with Anthem Whole Health Connection at no extra cost including market-leading collaboration between primary care doctors and eye doctors.

Life and disability

- A broad portfolio of life and disability products and an A.M. Best financial rating of A (excellent).
- Value-added programs at no extra cost, including emotional, financial and legal support, online will preparation, and identity theft recovery services.
- Standard claim intake by phone with a dedicated call center available during business hours.
- Outstanding claims turnaround time and payment accuracy, and with Social Security disability filings and approvals.
- Integration of short-term disability and health benefits to improve employee health and productivity.

Learn more about ChamberSaver

**Contact NOACC at 216-447-9900
or visit noacc.org.**

Ask your broker for a quote today.



¹ Anthem internal data, 2017.

² Except when discounting of noncovered services is prohibited by state law. Standard broker commissions apply. Offer available to Ohio-headquartered businesses adding new Anthem dental, vision, life, and /or disability plans. This discount program can be changed or terminated at any time.



SAVE MORE WITH A SOCA BENEFIT PLAN

The Southern Ohio Chamber Alliance (SOCA) has teamed up with Anthem to offer a self-funded solution for small employers and sole proprietors.¹ The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that lets small employers and sole proprietors join together to share in the overall claims risk. By being part of a large, self-funded pool, they receive financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, employers receive:

- Competitive rates.
- Fixed, predictable monthly payments.
- A variety of plan designs.
- Anthem's broad Blue Access PPO provider network and Essential Rx drug list.
- Coverage for claims run-out/terminal liability coverage.
- Expanded wellness offerings.
- Exclusive rates and plan options including vision, life, disability and more.²

FIND OUT HOW YOUR GROUP CAN SAVE

Contact the Northern Ohio Area Chambers of Commerce (NOACC) at 216.447.9900 or www.noacc.org to learn more about The SOCA Benefit Plan today.



SAVE 20 - 25%
ON YOUR MONTHLY MEDICAL SPEND WITH THE SOCA BENEFIT PLAN.³

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, due to regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. A sole proprietor must meet certain underwriting requirements and must demonstrate they are working more than 30 hours per week. Sole proprietors must submit a cover page for Form 1040 with a Schedule C or a Schedule F and a Schedule SE as proof of sole proprietorship status. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.

² Sole proprietors are not eligible for group specialty benefits. Please contact your broker or agent for individual specialty products.

³ Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a SOCA plan in Ohio. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH



SmartShopper Rewards Program

Employees get rewards for using lower-cost, high-quality locations for certain health care services and procedures. Employees can compare costs, then select a lower-cost location to receive a cash reward and lower out-of-pocket costs.



24/7 NurseLine

Registered nurses are on call 24/7 to help with everything from a baby's fever to allergy relief tips and can advise your employees on where to go for care.



Future Moms

Nurses help moms-to-be follow their doctor's care plan, make healthier decisions during pregnancy and prepare for delivery. Future Moms with Breastfeeding Support is also available on LiveHealth Online. Moms can have private and secure video visits with a lactation consultant, counselor or registered dietician via smartphone, tablet or computer with a webcam.



MyHealth Advantage

When claims or other health data show gaps or risks, we'll mail a confidential MyHealth Note to the employee outlining specific actions they can take for better health and lower health care costs.



ConditionCare

If you have employees dealing with a chronic condition like asthma or diabetes, they can get one-on-one help from a health care professional. They'll learn ways to manage their health and reach their health goals.



Case management

Employees who have complex health issues can work with our nurses and behavioral care managers to stay on top of their health and navigate the health care system. Backed by a team of doctors, pharmacists and others, our case managers have the latest information and treatment options.



Behavioral health

Employees dealing with depression, anxiety, stress or substance abuse need help. Our behavioral health is integrated with our health plans and includes an extensive network of psychiatrists, social workers and residential treatment centers.



LiveHealth Online

LiveHealth Online gives your employees easy and convenient access to the care they need through live video on a smartphone, tablet or computer with a webcam. They can see a board-certified doctor anytime, 24/7, with no appointments or long wait times. They can also schedule a visit with a psychiatrist^{1,2} licensed therapist³ or lactation consultant.



AIM clinical review

AIM Specialty Health (AIM) is a leading specialty benefits management company that uses current evidence-based clinical guidelines to review services and procedures before they're done. This review helps make sure your employees are getting the appropriate care.

AND, WE'LL BE RIGHT BY YOUR SIDE.

We'll make sure you have an easy transition and simple plan administration with:

- One single account management team empowered to answer your questions and resolve issues.
- One place to manage multiple plans.

ANTHEM WHOLE HEALTH CONNECTION®

This innovative clinical integration solution connects all of our plans for better care, more efficiency and bigger savings — at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care and a more personalized member experience. Consider the advantages.

YOUR TIME MATTERS – REST EASY KNOWING WE'RE WORKING HARD TO GIVE YOU MORE.

To learn more about the SOCA Benefit Plan's many advantages, call 1-844-MED-OHIO or visit 844MedOhio.com, or ask your chamber of commerce for a referral to a participating broker.

Be sure to ask about adding products including vision, life, disability and more available through the SOCA Benefit Plan.

¹ Appointments subject to availability.

² Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

³ Online counseling is not appropriate for all kinds of problems. If someone is in crisis or having suicidal thoughts, it's important that they seek help immediately. They should call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 for help. If it's an emergency, they should call 911 or go to the nearest emergency room. LiveHealth Online does not offer emergency services.



Anthem  | SMALL BUSINESS

STEADY RATES, RICH BENEFITS ARE YOURS WITH THE SOCA BENEFIT PLAN

As a sole proprietor, you may be looking for a cost-saving benefit solution. The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that offers predictable rates and competitive benefits usually reserved for larger groups. This means eligible businesses join together to share in the overall claims risk. By being part of a larger, self-funded pool, they have financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, sole proprietors receive:



Competitive rates.



Fixed, predictable monthly payments.



A variety of plan designs.



Anthem's broad Blue Access PPO Network and Essential Rx drug list.



Coverage for claims run-out/terminal liability coverage.



Expanded wellness offerings and innovative tools, programs and resources that all work together to improve health and lower costs.

Who is eligible?

The SOCA Benefit Plan is available to sole proprietors who¹:

- Meet underwriting requirements.
- Work more than 30 hours per week (attested to on the employee application).
- Submit a cover page for Form 1040 with Schedule C or Form 1040 with Schedules F and SE.
- Are headquartered in Ohio.
- Are a member in good standing with a chamber of commerce that is qualified to offer the SOCA Benefit Plan.

These chambers must belong to one of the following Associations/Alliances:

- Southern Ohio Chamber Alliance (SOCA)
- Northern Ohio Area Chambers of Commerce (NOACC)
- Central Ohio Chambers of Commerce (COCC)
- Dayton Area Chamber of Commerce (DACC)
- Youngstown/Warren Regional Chamber (YWRC)

The Anthem difference

Eligible businesses have peace of mind knowing that Anthem has been serving millions of members in Ohio for more than 75 years and is:

- Part of the nation's largest health benefits company.
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 95% of doctors in the country.²
- Highly experienced in alternate funding plans.

HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH

Count on Anthem's outstanding core health and wellness programs and services, including 24/7 NurseLine, Future Moms, ConditionCare, LiveHealth Online and more.

For access to high-quality health care at an affordable cost, you can rely on the SOCA Benefit Plan. Contact your broker for a quote. If you don't have a broker, call 1-844-Med-Ohio or visit 844medohio.com.

Frequently asked questions

Are there any restrictions on the number of sole proprietors eligible to participate in the plan?

Regulations limit sole proprietor membership to 10 percent of total SOCA Benefit Plan membership.

If a sole proprietor has employees, are they eligible?

To be eligible, a sole proprietor with employees must register as an employer with the IRS. The IRS will assign an Employer Identification Number (EIN). For the purposes of the SOCA Benefit Plan, the sole proprietor will be considered an employer group once the EIN has been assigned.

If a sole proprietor without employees hires employees during the plan year, do they need to re-apply?

A new employer application indicating EIN should be provided, but no rating change will happen until renewal.

If a sole proprietor with employees is enrolled as an employer group, but drops to one employee during the plan year, do they need to re-apply?

A new employer application indicating sole proprietor should be provided, but no rating change will happen until renewal.

How does a sole proprietor differ from an LLC or S Corp comprised of one individual?

Whether a business is a sole proprietor, LLC or S Corp is based on how the individual has legally structured and filed the business. A sole proprietor is an unincorporated business owned and run by one individual. LLC and S Corps are filed as corporations and have EINs. An LLC files a Schedule SE and a Schedule K-1. An LLC has an EIN. If an LLC has only one enrolling they are a "group of one" which is not eligible to participate in the SOCA Benefit Plan. A sole proprietor files a Schedule C or Schedules F and SE.

What if a sole proprietor was just established and does not have tax documents yet?

The sole proprietor would not be eligible to participate in the SOCA Benefit Plan until tax documents are available.

Is the SOCA Benefit Plan required to provide a proposal or enroll a sole proprietor upon request?

No, a sole proprietor can be declined by underwriting.

How can a sole proprietor meet the requirement to demonstrate that they work 30 hours?

The Anthem employee application asks for full-time hours worked. A sole proprietor must attest that they are working the required 30 hours.

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² Blue Cross Blue Shield Association website: *Personalized HealthCare Nationwide* (accessed September 2019): bcbs.com.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.