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Contact BRS
Do you have questions about Business Resource Services (BRS) health care plans or any other BRS services? Would you like to learn more about how BRS can work with you? Please feel free to call, write or email BRS directly, or ask your broker for details.

For more information about BRS membership, contact:
Business Resource Services
P.O. Box 9967
South Burlington, VT 05407-9967
Phone: (802) 865-4560
Email: resources@brsvt.com
Web: www.brsvt.com

BlueCross and Blue Shield of Vermont (BCBSVT)
does not discriminate on the basis of race, color, national origin, age, disability, gender identity or sex. For free language-assistance services, call (800) 247-2583. Pour obtenir des services d’assistance linguistique gratuits, appelez le (800) 247-2583. Para servicios gratuitos de asistencia con el idioma, llame al (800) 247-2583.

The Value of Blue
As a BCBSVT member, you and your employees have access to:

BlueCard®, the nation’s most comprehensive provider network
Receive care within the largest network of health care providers within Vermont and the U.S. with over 96 percent of hospitals and 91 percent of providers, as well as BlueCard, the most comprehensive national network of the Blue Cross and Blue Shield Association of health plans. This includes access to care in all 50 states and in 200 countries worldwide, 24/7, 365 days a year. The BlueCard Worldwide program ensures access to doctors and hospitals in more than 200 countries and territories.

Best-in-class member experience
Our award-winning member service always puts the member first and is guided by principles such as offering a single point of contact for all questions and resolving issues on the first call and is only a click, call, or email away.

Pharmacy programs to help you keep your costs down
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Online tools and resources to help you take charge of your health and wellness
• Member Resource Center
• Check the status of a claim
• Print a temporary proof of coverage or order a new ID card
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• View your Summary of Health Plan Payments and other contract documents to better understand your health care benefits
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Blue Cross Blue Shield of Vermont
An Independent Licensee of the Blue Cross and Blue Shield Association.
### PLAN BENEFITS

<table>
<thead>
<tr>
<th>Financial accounts</th>
<th>Individual plan deductible</th>
<th>Individual plan out-of-pocket maximum</th>
<th>Medical cost-sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>deductible, then 10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>deductible, then 10%</td>
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<tr>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>deductible, then 10%</td>
</tr>
</tbody>
</table>

### MEDICAL

- Deductible, then $100
- Deductible, then $250
- Deductible, then $500
- Deductible, then $1,000
- Deductible, then $1,500

### PHARMACY

- Deductible, then $100
- Deductible, then $250
- Deductible, then $500
- Deductible, then $1,000
- Deductible, then $2,000

### MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th>Single</th>
<th>Two Person</th>
<th>Adult and Child</th>
<th>Family</th>
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</thead>
<tbody>
<tr>
<td>$630.65</td>
<td>$1,257.83</td>
<td>$1,788.93</td>
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<tr>
<td>$598.98</td>
<td>$1,066.14</td>
<td>$1,654.77</td>
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<tr>
<td>$543.60</td>
<td>$965.72</td>
<td>$1,452.81</td>
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<tr>
<td>$492.15</td>
<td>$874.55</td>
<td>$1,317.03</td>
<td></td>
</tr>
</tbody>
</table>

### 2019 Qualified Health Plans (for comparison)

**Blue Rewards Health and Wellness plans and premiums**

**Standard plans and premiums**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Financial accounts</th>
<th>Individual plan deductible</th>
<th>Individual plan out-of-pocket maximum</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Blue Rewards Health and Wellness Plan GOLD CDHP</td>
<td>Stacked</td>
<td>$300</td>
<td>$3,000</td>
<td>deductible, then $30</td>
</tr>
<tr>
<td>Blue Rewards Health and Wellness Plan PLATINUM</td>
<td>Stacked</td>
<td>$500</td>
<td>$1,350</td>
<td>deductible, then $50</td>
</tr>
<tr>
<td>Blue Rewards Health and Wellness Plan GOLD</td>
<td>Stacked</td>
<td>$800</td>
<td>$4,700</td>
<td>deductible, then $80</td>
</tr>
<tr>
<td>Blue Rewards Health and Wellness Plan SILVER</td>
<td>Stacked</td>
<td>$1,200</td>
<td>$7,500</td>
<td>deductible, then $120</td>
</tr>
<tr>
<td>Blue Rewards Health and Wellness Plan BRONZE</td>
<td>Stacked</td>
<td>$1,500</td>
<td>$1,350</td>
<td>deductible, then $150</td>
</tr>
<tr>
<td>Blue Rewards Health and Wellness Plan BRONZE</td>
<td>without Rx MOOP</td>
<td>$1,500</td>
<td>$1,350</td>
<td>deductible, then $150</td>
</tr>
</tbody>
</table>

*This plan does not include a separate prescription drug out-of-pocket maximum (Rx MOOP). All expenses accumulate to the overall out-of-pocket maximum.*

**Regardless of all other cost-sharing, if one individual’s out-of-pocket costs reach $7,900 in a year, we begin paying 100 percent of the allowed amount for that person’s covered services and supplies.**
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**Contact Information**

For more information about health plans call your local chamber of commerce, your broker or us!

VACE health plans are administered by:
The Vermont Association of Chamber of Commerce Executives
P.O. Box 810
Montpelier, VT 05601
(802) 229-2231
Email: vacehealth@vtchamber.com
www.VACE.insurance.com

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## VACEplus 2019 plans and premiums

### Option #1: VACE Advantage 100% H.S.A.
- $3,000 aggregate deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $1,550 aggregate deductible.
- $4,125 aggregate deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $350 stacked medical.
- $2,850 aggregate deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $850 stacked medical.
- $5,500 aggregate deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $5,250 aggregate deductible.

*This plan does not include a separate prescription drug out-of-pocket maximum (Rx MOOP). All expenses accumulate to the overall out-of-pocket maximum.*

### Option #2: VACE Advantage Co-Pay
- $3,000 aggregate deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $1,350 Rx $0 $15 $30 deductible.
- $4,700 stacked medical.

### Option #3: VACE Advantage Co-Pay H.S.A.
- $3,000 aggregate deductible, then $0 deductible, then $0 deductible, then $0 deductible, then $0 combined with $1,350 Rx $0 $10 $30 deductible.
- $4,700 stacked medical.

### 2019 Qualified Health Plans (for comparison)

#### Blue Rewards Health and Wellness Plan

<table>
<thead>
<tr>
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<th>Individual plan deductible</th>
<th>Individual plan out-of-pocket maximum</th>
<th>Medical cost-sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GOLD CDHP</strong></td>
<td>$3,000 aggregate</td>
<td>$3,000</td>
<td>Deductible, then no cost</td>
</tr>
<tr>
<td><strong>REFLECTIVE SILVER CDHP</strong></td>
<td>$4,125 aggregate</td>
<td>$4,125</td>
<td>Deductible, then $50</td>
</tr>
</tbody>
</table>

#### Monthly Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Individual prescription deductible</th>
<th>Individual prescription out-of-pocket maximum</th>
<th>Prescription drugs cost-sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GOLD CDHP</strong></td>
<td>$1,350</td>
<td>$10 co-payment for generic only</td>
<td>Deductible, then no cost</td>
</tr>
<tr>
<td><strong>REFLECTIVE SILVER CDHP</strong></td>
<td>$1,350</td>
<td>$10 co-payment for preferred brands</td>
<td>Deductible, then no cost</td>
</tr>
</tbody>
</table>

**Note:**
- Health Savings Account (HSA) (available only through an employer).
- Financial accounts:
  - Health Reimbursement Arrangement (HRA)
  - Health Savings Account (HSA)
- Preventive care: visit www.bcbsvt.com/preventive for the full list of preventive services covered at $0 cost.
- Deductible is doubled for 2-person and family policies.

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### Standard plans and premiums

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</thead>
<tbody>
<tr>
<td><strong>PLATINUM</strong></td>
<td>$350 stacked</td>
<td>$1,350 aggregate plus $1,350 Rx</td>
<td>Deductible, then $50</td>
</tr>
<tr>
<td><strong>GOLD</strong></td>
<td>$850 stacked</td>
<td>$4,700 aggregate plus $2,750 Rx</td>
<td>Deductible, then $50</td>
</tr>
<tr>
<td><strong>SILVER</strong></td>
<td>$2,800 stacked</td>
<td>$7,900 aggregate plus $3,050 Rx</td>
<td>Deductible, then $50</td>
</tr>
<tr>
<td><strong>BRONZE</strong></td>
<td>$5,500 stacked</td>
<td>$7,900 aggregate plus $3,050 Rx</td>
<td>Deductible, then $50</td>
</tr>
<tr>
<td><strong>BRONZE</strong> (Members under 60*)</td>
<td>$7,600 stacked</td>
<td>$7,600 aggregate plus $3,050 Rx</td>
<td>Deductible, then $50</td>
</tr>
<tr>
<td><strong>SILVER CDHP</strong></td>
<td>$5,550 stacked</td>
<td>$6,650 aggregate plus $3,050 Rx</td>
<td>Deductible, then $50</td>
</tr>
<tr>
<td><strong>BRONZE CDHP</strong></td>
<td>$5,250 stacked</td>
<td>$6,650 aggregate plus $3,050 Rx</td>
<td>Deductible, then $50</td>
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</tbody>
</table>

**Note:**
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**2019 Qualified Health Plans (for comparison)**

<table>
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<th>Plan</th>
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<tbody>
<tr>
<td><strong>GOLD CDHP</strong></td>
<td>$1,350</td>
<td>$5/40%/60%</td>
<td>Deductible, then $50</td>
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<tr>
<td><strong>REFLECTIVE SILVER CDHP</strong></td>
<td>$1,350</td>
<td>$5/40%/60%</td>
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**Note:**
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**Contact Information:**

- (800) 255-4550 | consumersupport@bcbsvt.com | www.bcbsvt.com