



Even with all the Health Care Reform changes you can still get a discount through your local chamber.

If you wonder how the Affordable Care Act (ACA) may impact your company, Anthem Blue Cross and Blue Shield and the Northern Ohio Area Chambers of Commerce (NOACC) are here with answers.

We know you don't have time to read the entire ACA. That's why we brought together all the important information you need to know in one helpful website – www.makinghealthcarereformwork.com.

As a chamber member with 2-50 employees, you can get a discount on any health plan from Anthem Blue Cross and Blue Shield – including industry-leading HSAs, HRAs and HIAs.*

Despite the ongoing changes and confusion surrounding health care reform, your local chamber continues to offer employer insurance options with a 1.4% discount exclusively for chamber members!

Go to www.noacc.org for more information or contact your broker, your local chamber or NOACC at 866-466-6222. Receive a free quote online at www.chambersaver.com/noacc.

*Discount only applies to Chamber members who do not already have Anthem insurance. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. An independent licensee of the Blue Cross and Blue Shield Association. © Anthem is a registered trademark. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.

Complete Your Benefits Package with

- Dental
- Vision
- Life Insurance
- Long-term disability
- Short-term disability
- Employee assistance programs

Your chamber membership creates value for your company.

The savings alone is nice. But consider what comes with it.

- Your choice of plans, from industry-leading consumer-driven health plans (HSAs, HRAs, HIAs), to traditional PPOs, HMOs and point-of-service products
- Administrative convenience of working with one carrier who offers a complete menu of coverage options: prescription drugs, dental, vision, life insurance, long-term and short-term disability and employee assistance programs
- Extensive selection of providers and lower in-network costs
- Strong local service

You'll also benefit from access to discounts on Anthem dental, vision, disability and life products.

Product	Group Size	Discount
Dental Prime and Dental Complete	2-99	4%
Dental Prime and Dental Complete	100-499	2%
Smart Access Dental	2-50	4%
Full Service Blue View Vision Plans	2-499	15%
Life and Disability	Discounts and products vary, please contact your broker or Anthem rep for more information.	

In addition to these great savings, our products offer industry-leading product features and networks.

Dental Prime and Dental Complete

- 100% coverage for in-network preventive care, including exams, cleanings and X-rays
- Industry-leading local and national networks give employees deep discounts
- Our dedicated dental customer service department delivers excellent service results. Average claim is paid in less than 3 days, with 99% financial accuracy.¹
- Choice of the benefits you want with our custom plan designs, including a choice of 1 or 2 year rate guarantees

Smart Access Dental (groups 2-50)

- PPO dental plan offering the cost savings typically found with a dental HMO or EPO plan
- Members can visit any dentist and there is no need to pre-select a dentist or get a referral
- Network dentists are specifically chosen for their patient-centered dentistry approach which provides you with the cost savings normally associated with a dental HMO or EPO plan

Blue View Vision

- Industry-leading network, including popular national stores like LensCrafters®, Pearle Vision®, Sears OpticalSM, Target Optical® and JCPenney® Optical.
- Transitions® UV protection and impact-resistant lenses for kids
- Award-winning customer service, with live access 7 days a week
- Groups with 2-499 employees will receive a 2 year rate guarantee

Disability and Life

- Innovative programs to help employees – like work retention to help employees stay at work, counseling for mental health issues, identity theft victim recovery services and more
- Industry leading claims turn-around time and payment accuracy that exceed industry standards per a recent consultant audit
- Integration of short-term disability and our health benefits improves employee health and productivity

• Standard broker commissions apply.
• Offer available to Ohio-headquartered businesses adding new Anthem dental or vision plans with effective dates of 1/1/13 or later.
• This discount program can be changed or terminated at any time.

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