

Did you know you can get a discount on health insurance for your company through your local chamber of commerce?

The relationship you have with your employees is key, especially when it comes to your health plan. That's why the Youngstown/Warren Regional Chamber and Anthem Blue Cross and Blue Shield have teamed up to offer you ChamberSaver discounts.



What matters most to you when it comes to your company's health coverage?

An affordable health plan? Healthier employees? A full range of health insurance offerings? That's exactly what you get when you choose ChamberSaver. Companies with 2-50 eligible employees can save 1.4% and companies with 51-500 eligible employees can save 1% on health insurance – and not just on a few plans, but rather, on Anthem's full range of health insurance offerings.*

Access to care that's right for your employees When employees feel good, they are usually more focused and more likely to perform at a higher level, which can have a positive affect on a company's bottom line. That's why every Anthem plan includes 100% coverage for checkups, flu shots, and other preventive care services for your employees and their families. The reward is peace of mind and better health at no extra cost to your employees.

Want to learn more?

For more information, contact your broker or the Regional Chamber at (330) 744-2131.

Request a free quote at www.chambersaver.com/regionalchamber.

* Discount for fully-insured plans



Your chamber membership creates value for your company.

The savings alone is great. But consider what also comes with it.

- o Your choice of plans, from industry-leading consumer-driven health plans to point-of-service products
- o 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
- o Extensive selection of providers and lower in-network costs
- o Strong local service

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

Product	Group size	Discount
Dental	2-50	5%
	51-99	4%
	100+	2%
Full-service Blue View Vision plans	2-499	15%
Life and Disability	2-9	5%
	10+	10%

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

Dental

- Industry-leading local and national networks with deep discounts, saving members an average of 34% on covered services when they visit an in-network provider
- No waiting periods for major services with employer-paid plans
- Flexible plan designs and optional benefits like annual maximum carryover and brush biopsy
- A dedicated dental service department that provides fast and accurate claims processing that beats the industry average, with the average claim paid in less than 3 days¹
- Expanded care with our clinically integrated program, Anthem Whole Health Connection, is included at no extra cost. This includes additional dental services for members with certain health conditions.

Blue View Vision

- One of the largest vision networks in the nation, with the choice of independent eye doctors or Glasses.com, ContactsDirect, 1-800 CONTACTS, LensCrafters®, Pearle Vision®, Sears Optical®, Target Optical®, or JC Penney® Optical stores
- Members can buy extra pairs of glasses for 40% off from any network provider. And kids under age 19 get UV-blocking Transitions® lenses at no extra cost while adults get a discount.²
- Access to a dedicated and knowledgeable customer support team 7 days a week
- Enhanced care with our clinically integrated program call Anthem Whole Health Connection is included at no extra cost. This includes 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-add programs include at no additional charge provide emotional, financial and legal support, along online will preparation and identity theft recovery services
- Telephone claim intake is standard in addition to a dedicated call center with calls answered live during business hours
- Outstanding claims turnaround time and payment accuracy – and we help with Social Security disability filings and approvals
- Integration of short-term disability and our health benefits may improve employee health and productivity



¹ Internal data 2017

² Except when discounting of non-covered 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.

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