

GREATER SAVINGS WITH THE SOCA BENEFIT PLAN

A NEW OPTION FOR YOUR SMALL BUSINESS



Your small business deserves predictable rates and competitive benefits that help keep your employees healthy and your costs in check. The SOCA Benefit Plan offers a self-funded solution for small businesses that lets you save on overall costs.

How does it work? The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA). MEWAs allow small businesses to join together to share in the overall claims risk. By being part of a large, self-funded pool, eligible businesses have financial protection backed by Anthem's stop loss coverage.

Along with financial protection, eligible businesses receive:



Competitive rates.



Fixed, predictable monthly payments.



A variety of plan designs.



Anthem's broad Blue Access PPO network and Essential Rx formulary.



Coverage for claims run-out and terminal liability coverage.

You also receive expanded wellness offerings and innovative tools, programs and resources that work together to improve health and lower costs. You have access to special rates and plan options created exclusively for SOCA Benefit Plan participants, too.¹ This includes vision, life, disability and more.

HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH



SmartShopper Rewards Program

Employees earn 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 reduce their 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 parents-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. Private and secure video visits with a lactation consultant, counselor or registered dietitian are available via mobile device or computer with a webcam.



MyHealth Advantage

When claims or other health data show gaps or risks, we will send 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 receive one-on-one help from a health care professional. Employees will 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 for help with staying top of their health and navigating 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. Behavioral health benefits are integrated with our health plans and include an extensive network of psychiatrists, social workers and residential treatment centers.



LiveHealth Online

Employees can have video visits with a board-certified doctor 24/7, using a mobile device or computer with a webcam. They can also schedule a visit with a psychiatrist,^{2,3} licensed therapist⁴ 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 ahead of time. This review helps make sure your employees are receiving the appropriate care.

SUPPORT IS AVAILABLE

You will 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, efficiency and 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.

YOU DESERVE A PLAN THAT HELPS YOU MEET YOUR GOALS, AT AN AFFORDABLE COST

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

Ask about adding products, including vision, life, disability and more, available through the SOCA Benefit Plan.¹



FREQUENTLY ASKED QUESTIONS

What is a MEWA

A MEWA is a multiple employer welfare arrangement. It's an employee welfare benefit plan, trust or other arrangement that is established or maintained for the purpose of offering group insurance. It is governed by trustees and bylaws that satisfy the Ohio Department of Insurance (ODI) requirements.

How will the SOCA Benefit Plan pay enrollees' claims? Will they have the funds necessary?

The initial capital requirement is \$500,000. The ODI does a quarterly adequate-risk-based capital monitoring of the plan to ensure the capital is adequate as the MEWA membership grows. Anthem is also providing additional reinsurance protection under a quota share arrangement in addition to the specific and aggregate stop loss coverage provided.

Who makes the decisions for the SOCA Benefit Plan?

The SOCA Benefit Plan board of trustees is responsible for the oversight of the plan and ensures that the plan complies with all applicable laws and regulations.

What are the benefits of choosing a MEWA over an Affordable Care Act (ACA) plan?

This alternative, self-funded solution offers these advantages:

- Competitive rates
- Rating methodology similar to pre-ACA rating
- Predictable, fixed monthly payments
- Protection of being part of a large, self-funded pool backed by Anthem's stop loss
- Anthem's broad Blue Access PPO network
- Flexibility in choice of benefit plans

Which businesses are eligible to participate?

The SOCA Benefit Plan is available to small business employers who have at least two employees enrolled in their medical plan and no more than an average of 50 total employees. Sole proprietors⁵ are also eligible to participate under certain conditions.

Sole proprietors must:

- Meet underwriting requirements and demonstrate they are working more than 30 hours per week.
- Submit a cover page for Form 1040 with a Schedule C or Schedule F and a Schedule SE as proof of sole proprietorship status.

For all eligible businesses, corporate headquarters must be located in Ohio, and the business must be 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 or 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)

Do businesses need to meet certain participation and contribution requirements?

Yes. At least 75% of the net eligible employees and a minimum of two employees must be covered under the plan. The minimum employer contribution is at least 25% of the total cost for health benefits chosen in the event the employee has dependent benefits, and at least 50% of the total cost for health benefits in the event the employee has single benefits. If you contribute 100% of the premium equivalent, 100% of the net eligible employees must enroll.

Can a business join the SOCA Benefit Plan at any time during the year?

Yes. Renewal for all participating businesses in the SOCA Benefit Plan is on May 1 every year.

How are premium equivalent rates determined?

There are multiple factors that impact your premium equivalent rate, including:

- Medical history and expected risk of enrolled members' future health claims.
- Age and gender of enrollees.
- Number of people enrolled in the benefit plan.
- Where your company is located.
- Benefits that are being offered.

What components are included in the premium equivalent rate? Are there other amounts to pay in addition to the premium equivalent rate?

Your premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premium. In addition, chamber membership dues and product dues must be paid. These amounts are paid to the chamber that you are a member of and the SOCA Benefit Plan, respectively.

How will the annual renewal increase be determined?

An overall renewal increase needed for the SOCA Benefit Plan will be calculated based on a projection of the claims for the upcoming policy year for the entire SOCA Benefit Plan. The increase for each participating business will then be calculated based on their specific risk profile and claims history, as well as any changes in demographics and number of enrollees.

Can we terminate our policy at any time?

During the policy period, you may only elect to withdraw from the MEWA at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, you must give written notice at least 30 days in advance.

We currently have an Anthem Blue Cross and Blue Shield policy. Will our employees have to change their doctors?

The SOCA Benefit Plan uses Anthem Blue Cross and Blue Shield's Blue Access health care provider network — one of the largest networks in the state. To make sure doctors are in-network prior to any service, they can use the Find a Doctor tool on anthem.com.

Are vision, life, disability and other plan options available?

Yes, participating employers in the SOCA Benefit Plan are eligible for other plans offered by Anthem.¹ These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

**Save 20% to 25%
on your monthly
medical spend with the
SOCA Benefit Plan.⁶**

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

¹ Sole proprietors are not eligible for group specialty benefits. Contact an Anthem broker or agent for individual specialty products.

² Appointments subject to availability.

³ 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.

⁴ 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.

⁵ Due to regulatory requirements, total sole proprietor membership cannot exceed 10 percent of the plan's total membership.

⁶ 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.

Anthem  **SMALL BUSINESS**