

RAMHIC OFFERING:

LARGE GROUP BENEFITS FOR SMALL RETAIL EMPLOYERS

With Blue Cross Blue Shield of Massachusetts, you're backed by a health insurance leader that's uniquely positioned to improve health care. Blue Cross' unrivaled network of relationships with providers, agents, and business groups can mean deeper discounts, better care, and benefits that are customized to you.

The Retailers Association of Massachusetts Health Insurance Cooperative (RAMHIC) provides our small retailers with large group benefits. RAM employers and their employees can now take advantage of the following benefits:

- Vision plan, administered by Blue 20/20¹
- Employee Assistance Program, administered by New Directions, an independent company¹
- Fee waiver for HealthEquitySM personal spending account (available at renewal)^{2,4}
- A 1% employer wellness reward administered by RAMHIC (issued separately and in addition to any Healthy ActionsSM earned incentive)
- Accident coverage, administered by US Able LifeSM, an independent company³
- \$10,000 Group Life Insurance, administered by US Able Life³
- Hospital Indemnity plan, administered by US Able Life³
- Healthy Actions, Blue Cross Blue Shield's wellness program (Blue Cross subscribers must be enrolled)
- Dental BlueSM and GeoBlueSM International Travel health insurance plans, at an additional cost to the employer

Participation in this program requires membership in RAM. Year one RAM dues start at \$50. In addition to RAMHIC, membership also provides access to benefits including workers' compensation, credit card processing, 401(k), policy advocacy, and more.

For more information about membership contact RAM Business Development Director, Joe Barnes at **1-978-478-7430** or **jbarnes@retailersma.org**.

1. Available to groups with 1-50 enrolled employees; coverage includes dependents
2. Available to groups of 1-50 enrolled employees
3. Available to groups with 2-50 enrolled employees, covering subscribers only
4. Cannabis industry benefits are limited by federal law.

QUESTIONS?

For more information, contact Inside Sales at **1-888-723-4840** or **insidesales@bcbsma.com** or contact your broker.