



Offer a health plan
that **treats your**
employees like family



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**Small businesses, like yours,
are the backbone of our economy.
You deserve a cost-effective
plan that helps your employees
lead healthy, productive lives.**

You don't have to do it alone

Join other small businesses and save money as a group



Together you can provide benefits that help your employees feel **covered**, **protected**, and **confident**.

The Indiana Chamber of Commerce, in partnership with Anthem, offers plans designed to help small businesses **enjoy lower costs, simplify healthcare, and build healthier employees** and communities. These plans:

- Deliver care through diverse networks with nationwide reach.
- Include benefits, programs, and services reflective of local employee communities.

Introducing: The ChamberCare Health Alliance Plan

Who:

The Indiana Chamber of Commerce partnering with **Anthem**

Partnership with one of the nation's largest health companies means confidence, protection, and stability for your small business, your employees, and their families.

What:

A self-funded employee welfare benefit plan, trust, or other arrangement

Established as a simpler, more cost-effective way to offer group insurance to small business chamber members.

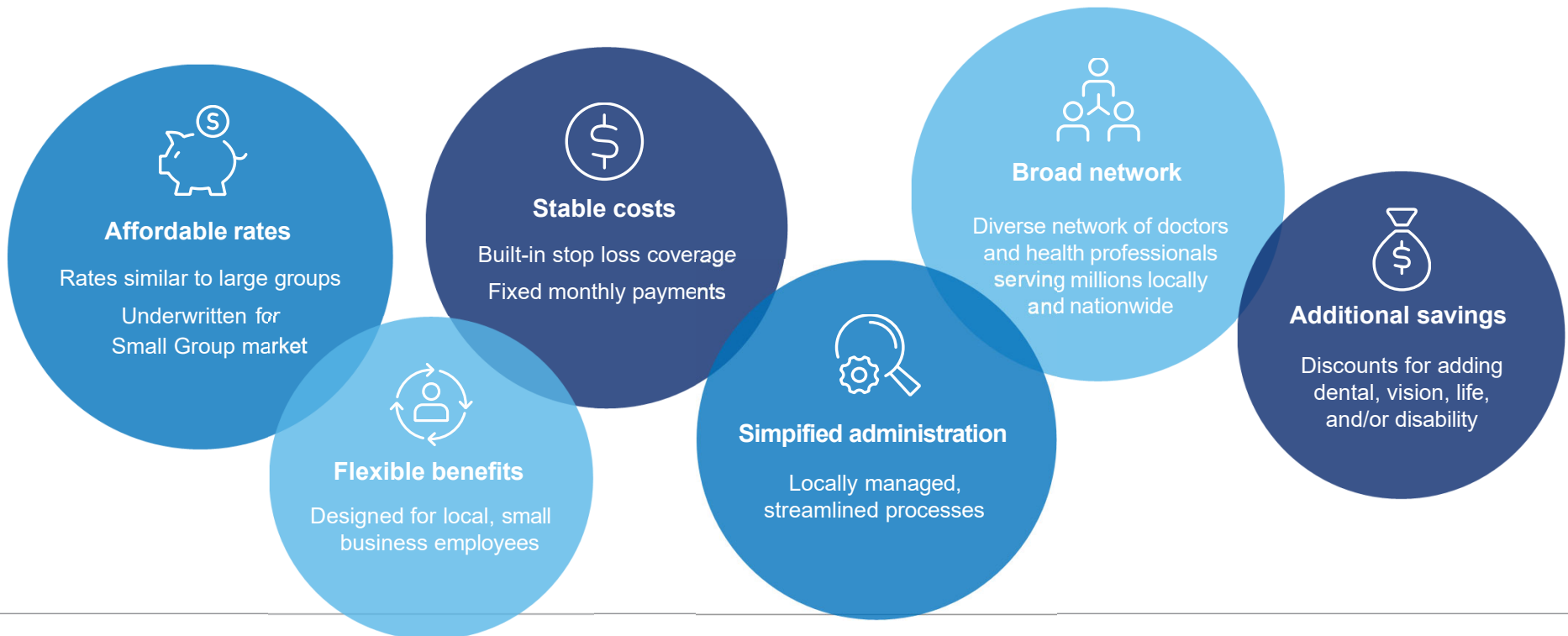
Why:

Joining a larger group for access to financial protection and competitive rates

Small businesses share overall claims risk and enjoy lower, predictable costs, providing comprehensive benefits to employees.

Big benefits for small business

ChamberCare Health Alliance membership has its perks



The Anthem difference

Drive down costs while providing benefits your employees want through a network they know and trust.

**Financial protection
and stability**



Cost advantages

**Power of
partnership**



Inclusive access

**Simplified
healthcare**



Ease of use

Cost advantages

Confidence comes from financial safeguards, cost savings, and knowing what to expect.

- **Competitive rates** based on medically underwritten Small Group market
- **Stop loss coverage** protects you from high-cost claims
- **Premium equivalent rate** means predictable monthly payments
- **Additional savings** for adding dental, vision, life, and/or disability coverage



9 out of 10 small business owners renew with Anthem each year.¹

The ChamberCare Health Alliance plan is a great alternative to Affordable Care Act (ACA) plans for small businesses like yours. On average, employers save 20% to 25% on monthly health costs.²

1 Anthem/HealthLink internal data, 2022.
2 Anthem internal data, 2022.

Cost advantages (continued)

The premium equivalent rate

Know what to expect to pay with fixed monthly payments that include:



Administrative service fees



Stop loss coverage



Claims fund



Taxes and assessments



General expense allowance

Cost advantages (continued)

Save when you add on coverage

Add dental, vision, life, and/or disability coverage to your medical plan and:

- Have more choices, more savings, and more protection.
- Give doctors a complete view of a person's health, leading to better health and more long-term savings.

Anthem Whole Health Connection®

A cost-effective way to help your employees lead healthy, productive lives.



Inclusive access

Employees can access integrated care when, where, and how they need it



Anthem's broad Blue Access preferred provider organization (PPO), Essential Rx formulary, and BlueCard program (care away from home)



Health and wellness tools designed for every moment of health



Virtual care through our SydneySM Health app



Plans designed exclusively for your local employee communities

Care around the corner — and across the country

The BlueCard program through the Blue Cross Blue Shield Association includes more than 1.7 million doctors and hospitals nationwide, more than any other insurer.¹ Employees can also have a video visit or chat with a doctor 24/7 in English or Spanish through the Sydney Health app.²

¹ Blue Cross and Blue Shield Association: *The Blue Cross Blue Shield System* (accessed June 2022); bcbs.com.

² Appointments subject to availability.

Inclusive access to care anytime, anywhere

Sydney Health makes healthcare easier with one place to access real-time personalized health information



Annual virtual wellness visits on video



Wellness incentives and challenges



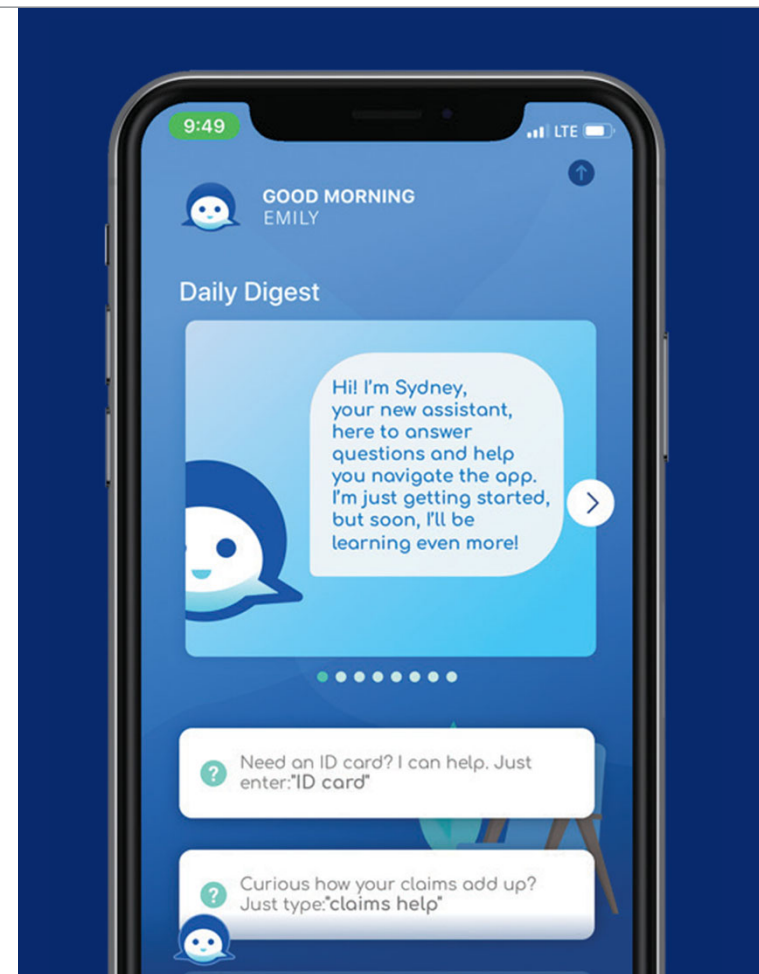
In-app chat available 24/7



Account and benefit information

Inspire your healthiest workforce

- Simplify access to healthcare
- Increase and enhance engagement
- Lower risk
- Improve health outcomes
- Reduce costs
- Expand personalization



Ease of use

You want a plan that's easy for employees to use and saves you time, hassle, and worry.



**One local team
to handle
your issues**



**Streamlined plan
administration
and renewal**



**A single place
to manage
multiple plans**

Easier for your employees

Your employees
access care and
view benefits using
one ID card, one
enrollment website,
and one mobile app.

Find out more and get started

Be part of making healthcare work better
for everyone.

Contact the Indiana Chamber of Commerce or the Indy Chamber for details about chamber membership dues and how to join.

Indiana Chamber of Commerce

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[Indianachamber.com/chambercare](https://indianachamber.com/chambercare)

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