Health Connector for Business

We’ve made it easier than ever for Massachusetts businesses with fewer than 50 employees to offer health and dental insurance to their employees. Small businesses now have the ability to control health insurance costs, find exclusive savings on premiums, and offer significant flexibility to their employees—all in an easy-to-use online experience.

Benefits for employers and brokers

It’s easy.
Employers can quickly find a local broker to help them manage a plan for their business, or create a plan on their own. It’s also easy for employees to compare their options and pick a plan through a quick, online process.

It’s flexible.
Employers can select a plan that best reflects the needs of their company as a whole. Some options allow employees to choose from a range of plans to best meet their needs.

It’s affordable and makes costs predictable.
Employers choose a “reference” plan and contribution rate to lock in their monthly costs for coverage. Employees then have the option of choosing from a variety of plans to find one that meets their health care needs.

Many plans to choose from
We offer health plans from:
- AllWays Health Partners
- Blue Cross Blue Shield of Massachusetts
- Boston Medical Center Health Plan
- Fallon Community Health Plan
- Harvard Pilgrim Health Care
- Health New England
- Tufts Health Plan
- UnitedHealthcare

We also offer Health Saving Account (HSA) compatible plans and out-of-state PPO health plans.

If you buy a health plan, you may also choose to add one of our dental plans, offered from:
- Altus Dental
- Delta Dental

Learn more about our dental plans on the next page.

Flexible ways to offer coverage
Employers have three ways to offer health coverage so employees can find the plan that best meets their needs.

One Plan: You choose one health plan. All employees will enroll in that same plan.

One Level: You choose a benefit level. Employees can choose a plan from any carrier at the level that you chose. No matter which plan they choose, you’ll still pay the same amount towards their coverage.

One Carrier: You choose an insurance company (carrier). Employees can choose from several plans offered by that carrier at different benefit levels. No matter which plan they choose, you’ll still pay the same amount towards their coverage.

Learn more at www.MAhealthconnector.org/business
Health Connector for Business Dental

When you buy health coverage through Health Connector for Business, you can add dental coverage for your employees at the same time. We have dental plans from Altus Dental and Delta Dental of MA with varying levels of coverage, as well as limited, statewide, and national provider networks.

Standardized dental benefits

The chart below shows the features and costs for the our standardized dental plans. Standardized plans are offered by both Altus Dental and Delta Dental of MA. The standardized plans have different names but include the same core benefits and costs for services. We also offer one non-standardized plan from Delta Dental of MA.

<table>
<thead>
<tr>
<th>PLAN FEATURE/SERVICE</th>
<th>HIGH PLANS (COMPREHENSIVE COVERAGE)</th>
<th>LOW PLANS (BASIC COVERAGE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$50 Individual $150 Family</td>
<td>$50 Individual $150 Family</td>
</tr>
<tr>
<td>Deductible Applies to:</td>
<td>Major &amp; Minor Restorative</td>
<td>Major &amp; Minor Restorative</td>
</tr>
<tr>
<td>Maximum Annual Per-Person Benefit (For members 19+ yrs. only)</td>
<td>$1,250</td>
<td>$750</td>
</tr>
<tr>
<td>Maximum Annual Out-of-Pocket (For members under 19 yrs. only)</td>
<td>$350 for 1 person $700 for 2+ people</td>
<td>$350 for 1 person $700 for 2+ people</td>
</tr>
<tr>
<td>Preventive &amp; Diagnostic Services Co-Insurance (percentage member pays for service)</td>
<td>0% in-network 20% out-of-network</td>
<td>0% in-network 20% out-of-network</td>
</tr>
<tr>
<td>Basic Restorative Co-Insurance (percentage member pays for the service)</td>
<td>25% in-network 45% out-of-network</td>
<td>25% in-network 45% out-of-network</td>
</tr>
<tr>
<td>Major Restorative Co-Insurance (percentage member pays for service)</td>
<td>50% in-network, 70% out-of-network</td>
<td>Not covered for adults. Children under 19 only: 50% in-network, 70% out-of-network</td>
</tr>
</tbody>
</table>

Good to know:
- You can buy a dental plan in addition to a health plan; you cannot buy a dental plan without having health coverage from Health Connector for Business
- For dental coverage, all employees must enroll in the same plan
- There are no minimum participation rates or contribution requirements for dental coverage

Learn more at www.MAhealthconnector.org/business