



SAVE MORE WITH A SOCA BENEFIT PLAN

The Southern Ohio Chamber Alliance (SOCA) has teamed up with Anthem to offer a self-funded solution for small employers and sole proprietors.¹ The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that lets small employers and sole proprietors join together to share in the overall claims risk. By being part of a large, self-funded pool, they receive financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, employers receive:

- Competitive rates.
- Fixed, predictable monthly payments.
- A variety of plan designs.
- Anthem's broad Blue Access PPO provider network and Essential Rx drug list.
- Coverage for claims run-out/terminal liability coverage.
- Expanded wellness offerings.
- Exclusive rates and plan options including vision, life, disability and more.²

FIND OUT HOW YOUR GROUP CAN SAVE

Contact the Northern Ohio Area Chambers of Commerce (NOACC) at 216.447.9900 or www.noacc.org to learn more about The SOCA Benefit Plan today.



SAVE 20 - 25%

ON YOUR MONTHLY MEDICAL SPEND WITH THE SOCA BENEFIT PLAN.³

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, due to regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. A sole proprietor must meet certain underwriting requirements and must demonstrate they are working more than 30 hours per week. Sole proprietors must submit a cover page for Form 1040 with a Schedule C or a Schedule F and a Schedule SE as proof of sole proprietorship status. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.

² Sole proprietors are not eligible for group specialty benefits. Please contact your broker or agent for individual specialty products.

³ 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.

HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH



SmartShopper Rewards Program

Employees get 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 lower 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 moms-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. Moms can have private and secure video visits with a lactation consultant, counselor or registered dietician via smartphone, tablet or computer with a webcam.



MyHealth Advantage

When claims or other health data show gaps or risks, we'll mail 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 get one-on-one help from a health care professional. They'll 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 to stay on top of their health and navigate 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. Our behavioral health is integrated with our health plans and includes an extensive network of psychiatrists, social workers and residential treatment centers.



LiveHealth Online

LiveHealth Online gives your employees easy and convenient access to the care they need through live video on a smartphone, tablet or computer with a webcam. They can see a board-certified doctor anytime, 24/7, with no appointments or long wait times. They can also schedule a visit with a psychiatrist^{1,2} licensed therapist³ 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 before they're done. This review helps make sure your employees are getting the appropriate care.

AND, WE'LL BE RIGHT BY YOUR SIDE.

We'll make sure you 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, more efficiency and bigger 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. Consider the advantages.

YOUR TIME MATTERS – REST EASY KNOWING WE'RE WORKING HARD TO GIVE YOU MORE.

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

Be sure to ask about adding products including vision, life, disability and more available through the SOCA Benefit Plan.

¹ Appointments subject to availability.

² 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.

³ 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.

SOCA Benefit Plan Marketing Dollar Distribution Out-of-Area Policy

I. Introduction

The SOCA Benefit Plan is a Multiple Employer Welfare Arrangement (MEWA) medical insurance program designed to provide quality, affordable coverage for small businesses and their employees. As the program expands, trustees should assess the effectiveness of the plan's marketing and distribution structure. The primary objective of this program is to offer a group medical plan option while encouraging new employers to actively participate in their local chamber activities.

Belonging to a local chamber refers to being a member of a regional business organization within the area in which the business is located. In this scenario, "local" denotes an area spanning within 40 miles from the chamber's headquarters or the city/cities/county it represents. This strategy aims to attract new businesses to chambers, thereby promoting networking, collaboration, and fostering business expansion.

II. Policy Guidelines

A. Distribution of Marketing Funds

- Marketing funds are allocated to chambers based on enrollee counts.
- These funds are designated for promoting the plan to current and potential area businesses.
- Chambers shall receive marketing funds only for members located within a 40-mile radius of the Chamber headquarters and city/cities/county represented.

B. Eligibility Criteria

- The 40-mile radius eligibility criterion applies to businesses enrolling after June 30, 2023.
- Existing members located outside the 40-mile radius will be considered "grandfathered" into the program and Chambers will

continue to receive distribution funds for grandfathered accounts until they end their Anthem contract.

C. Assessment of Marketing and Distribution Structure

- The Plan administrator and trustees shall regularly evaluate the marketing and distribution strategy effectiveness.
- This evaluation will consider factors such as enrollment numbers, market penetration, and member engagement in chamber activities.

D. Administrative and Marketing Costs

- As the plan grows, the costs associated with verifying the current membership of enrollees in each chamber will also increase.
- The revised 40-mile radius policy aims to streamline administration and marketing expenses without compromising the program's objectives.

III. Implementation

- Plan administrators and trustees shall communicate the revised policy to all relevant stakeholders.
- Chambers shall be informed of the new eligibility criteria and its effective date.

IV. Conclusion

By implementing this policy, the SOCA Benefit Plan will continue to grow while effectively providing coverage for small businesses and their employees. The revised 40-mile radius policy will help streamline administration and marketing costs, ultimately benefiting both the program and participating chambers.