




BlueCross BlueShield of Oklahoma

Experience. Wellness. Everywhere.®

Chamber
Choice




G R E A T E R
OKLAHOMA CITY
C H A M B E R



Affordable coverage for
Oklahoma small businesses



Chamber *Choice*

Blue Cross and Blue Shield of Oklahoma and the Greater Oklahoma City Chamber are working together to make it easy for small businesses to provide affordable group health coverage to employees. With Chamber Choice, businesses and their employees can choose the right health care plan, priced within their budget, with the physicians and health care providers they trust.

Chamber Choice Features

- **No medical underwriting:**
Coverage is guaranteed for Chamber members who meet contribution and participation requirements.
- **BlueOptions® PPO:** More in-network choices than any other Oklahoma PPO plan, with four deductible options.
- **BlueOptimizeSM PPO:** This new set of flexible choices includes three deductible options.
- **BlueLincs HMOSM:** Coverage available with or without an annual deductible. *(Not available in some areas.)*
- **Prescription drug coverage:**
PPO — 50 percent coinsurance applies at network pharmacies up to a \$10,000 stop loss. Blue Cross and Blue Shield of Oklahoma then pays 100 percent of allowable prescription drug charges.
HMO — \$300 deductible applies, then drug card may be used at network pharmacies, with copayments. Network availability in all 50 states
Office visit copayments: \$20 or \$30 copayments, depending on the plan you choose.
- **Network availability in all 50 states.**
- **Office visit copayments: \$20 or \$30 copayments, depending on the plan you choose.**

Most BlueOptions PPO and BlueLincs HMO plans are qualified as Insure Oklahoma health plans. **Insure Oklahoma** helps small businesses save up to 60 percent on health care coverage costs for eligible employees. The program is funded by the Oklahoma tobacco tax and federal funds. For more information on employer and employee eligibility, visit bcbsok.com/insureoklahoma.html.



Annual Deductible	\$500 \$750 \$1,000 \$1,500 \$2,500
Coinsurance	80% BluePreferred® network 70% BlueChoice® network 60% BlueTraditional® network 50% Out-of-network (to BlueChoice allowed amount)
Out-of-pocket Limits*	\$2,000 per family member, plus deductible, for BluePreferred providers \$3,000 per family member, plus deductible, for BlueChoice providers \$4,000 per family member, plus deductible, for BlueTraditional providers \$5,000 per family member, plus deductible, for out-of-network providers and charges above BlueChoice network allowable
Lifetime Maximum	Unlimited
Office Visits	\$30 OVC includes office visit, lab and radiology. Limit six per adult; unlimited for children. Deductible/Coinsurance will apply after sixth visit.
Prescription Drugs	50/50 Drug Card
Routine Child Care	Paid at 100 percent in-network for members under age 19
Preventive Care	Services rated "A" or "B" in U.S. Preventive Services Task Force recommendations, including routine physical exams, well-child care and routine diagnostic tests, covered at 100% in-network
Immunizations	Includes MMR, pneumonia, HIB, DPT, tetanus and polio vaccines. Childhood immunizations (under age 19) are paid at 100% (no copay, no deductible and no coinsurance).
Inpatient Care	\$250 for \$500 deductible \$500 for \$1,000 deductible \$750 for \$1,500 deductible \$1,250 for \$2,500 deductible (in addition to deductible and coinsurance)
Outpatient Care	\$200 (in addition to deductible and coinsurance)

*Some items will not be applied to the out-of-pocket expense limit including office visit copayments, deductibles including per-occurrence deductible on inpatient, outpatient, ER or mental health/substance abuse covered charges, reductions in benefits due to non-compliance with utilization management program requirements and mental health and chemical dependency treatment services (groups 50 and fewer).

<p>\$500 \$1,000 \$2,500</p>	<p>No annual deductible or \$500 individual/\$1,500 family</p>
<p>70% BluePreferred® network 60% BlueChoice® network 50% BlueTraditional® network 50% Out-of-network (to BlueChoice allowed amount)</p>	<p>No coinsurance, but a 20% copayment of the allowable charge applies for some services.</p>
<p>\$6,000 per family member, plus deductible, for BluePreferred providers \$8,000 per family member, plus deductible, for BlueChoice providers \$10,000 per family member, plus deductible, for BlueTraditional providers \$10,000 per family member, plus deductible, for out-of-network providers and charges above BlueChoice network allowable</p>	<p>\$2,000 maximum per individual/\$6,000 maximum per family - per year (does not include some copayments)</p>
<p>Unlimited</p>	<p>Unlimited</p>
<p>\$30 OVC includes office visit and lab only. Radiology excluded. Limit six per adult; unlimited for children. Deductible/Coinsurance will apply after sixth visit.</p>	<p>\$20 copayment for Primary Care Physician (PCP) visits</p>
<p>50/50 Drug Card</p>	<p>\$300 deductible Generic: \$12/30% copayment Preferred: \$25 copayment Other Drug: \$25/30% copayment</p>
<p>Paid at 100 percent in-network for members under age 19</p>	<p>Paid at 100 percent in-network for members under age 19</p>
<p>Services rated "A" or "B" in U.S. Preventive Services Task Force recommendations, including routine physical exams, well-child care and routine diagnostic tests, covered at 100% in-network</p>	<p>Services rated "A" or "B" in U.S. Preventive Services Task Force recommendations, including routine physical exams, well-child care and routine diagnostic tests, covered at 100% in-network</p>
<p>Includes MMR, pneumonia, HIB, DPT, tetanus and polio vaccines. Childhood immunizations (under age 19) are paid at 100% (no copay, no deductible and no coinsurance).</p>	<p>Includes MMR, pneumonia, HIB, DPT, tetanus and polio vaccines Childhood immunizations (under age 19) are paid at 100% (no copay, no deductible and no coinsurance)</p>
<p>\$250 for \$500 deductible \$500 for \$1,000 deductible \$750 for \$2,500 deductible (in addition to deductible and coinsurance)</p>	<p>20% copayments for surgeon, anesthesiologist, and hospital services</p>
<p>\$200 (in addition to deductible and coinsurance)</p>	<p>20% copayments for diagnostic, radiology, laboratory, surgeon, and anesthesiologist services</p>

2011 Chamber Choice Rates

Effective Jan. 1, 2011 - Dec. 31, 2011

BlueOptions PPO (\$500 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$246.95	\$321.02	\$340.24
25-29	\$289.20	\$337.65	\$340.24
30-34	\$351.21	\$386.34	\$340.24
35-39	\$362.18	\$398.41	\$340.24
40-44	\$406.10	\$446.71	\$340.24
45-49	\$460.97	\$507.09	\$340.24
50-54	\$589.94	\$648.93	\$340.24
55-59	\$716.17	\$751.96	\$340.24
60-64	\$952.12	\$971.17	\$340.24
65+	\$1,028.97	\$1,028.97	\$340.24

Market Plan ID# OKCR52H

BlueOptions PPO (\$750 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$231.24	\$300.59	\$318.57
25-29	\$270.79	\$316.15	\$318.57
30-34	\$328.84	\$361.74	\$318.57
35-39	\$339.13	\$373.03	\$318.57
40-44	\$380.25	\$418.27	\$318.57
45-49	\$431.62	\$474.79	\$318.57
50-54	\$552.39	\$607.60	\$318.57
55-59	\$670.57	\$704.08	\$318.57
60-64	\$891.50	\$909.33	\$318.57
65+	\$963.45	\$963.45	\$318.57

Market Plan ID# OKCR53H

BlueOptions PPO (\$1,000 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$221.62	\$288.10	\$305.34
25-29	\$259.53	\$303.01	\$305.34
30-34	\$315.18	\$346.70	\$305.34
35-39	\$325.02	\$357.53	\$305.34
40-44	\$364.44	\$400.87	\$305.34
45-49	\$413.68	\$455.06	\$305.34
50-54	\$529.43	\$582.35	\$305.34
55-59	\$642.70	\$674.82	\$305.34
60-64	\$854.44	\$871.54	\$305.34
65+	\$923.41	\$923.41	\$305.34

Market Plan ID# OKCR54H

BlueOptions PPO (\$1,500 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$212.30	\$275.98	\$292.49
25-29	\$248.62	\$290.26	\$292.49
30-34	\$301.92	\$332.12	\$292.49
35-39	\$311.35	\$342.49	\$292.49
40-44	\$349.12	\$384.01	\$292.49
45-49	\$396.28	\$435.91	\$292.49
50-54	\$507.16	\$557.85	\$292.49
55-59	\$615.66	\$646.43	\$292.49
60-64	\$818.50	\$834.88	\$292.49
65+	\$884.57	\$884.57	\$292.49

Market Plan ID# OKCR56H

BlueOptions PPO (\$2,500 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$194.98	\$253.47	\$268.62
25-29	\$228.33	\$266.58	\$268.62
30-34	\$277.29	\$305.03	\$268.62
35-39	\$285.96	\$314.55	\$268.62
40-44	\$320.62	\$352.69	\$268.62
45-49	\$363.95	\$400.35	\$268.62
50-54	\$465.77	\$512.35	\$268.62
55-59	\$565.43	\$593.69	\$268.62
60-64	\$751.73	\$766.77	\$268.62
65+	\$800.22	\$812.40	\$268.62

Market Plan ID# OKCR57H

BlueLincs Value Option HMO (no annual deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$296.00	\$383.16	\$398.90
25-29	\$315.61	\$365.91	\$398.90
30-34	\$392.74	\$426.26	\$398.90
35-39	\$399.92	\$435.36	\$398.90
40-44	\$486.61	\$528.28	\$398.90
45-49	\$564.21	\$618.32	\$398.90
50-54	\$688.73	\$747.15	\$398.90
55-59	\$838.17	\$865.45	\$398.90
60-64	\$1,066.15	\$1,076.19	\$398.90
65+	\$1,142.76	\$1,142.76	\$398.90

Market Plan ID# OKCAROP

BlueLincs Value Option HMO (\$500 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$259.38	\$335.78	\$349.58
25-29	\$276.60	\$320.68	\$349.58
30-34	\$344.18	\$373.56	\$349.58
35-39	\$350.48	\$381.54	\$349.58
40-44	\$426.46	\$462.97	\$349.58
45-49	\$494.45	\$541.87	\$349.58
50-54	\$603.59	\$654.77	\$349.58
55-59	\$734.54	\$758.46	\$349.58
60-64	\$934.34	\$943.15	\$349.58
65+	\$1,001.48	\$1,001.48	\$349.58

Market Plan ID# OKCAROP5

BlueOptimize PPO (\$500 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$224.57	\$291.91	\$309.38
25-29	\$262.98	\$307.02	\$309.38
30-34	\$319.35	\$351.30	\$309.38
35-39	\$329.33	\$362.27	\$309.38
40-44	\$369.26	\$406.18	\$309.38
45-49	\$419.15	\$461.08	\$309.38
50-54	\$536.43	\$590.07	\$309.38
55-59	\$651.21	\$683.74	\$309.38
60-64	\$865.76	\$883.08	\$309.38
65+	\$935.64	\$935.64	\$309.38

Market Plan ID# OKCROMX505

BlueOptimize (\$1,000 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$201.77	\$262.29	\$277.98
25-29	\$236.29	\$275.87	\$277.98
30-34	\$286.95	\$315.65	\$277.98
35-39	\$295.91	\$325.51	\$277.98
40-44	\$331.80	\$364.97	\$277.98
45-49	\$376.63	\$414.30	\$277.98
50-54	\$482.01	\$530.20	\$277.98
55-59	\$585.14	\$614.38	\$277.98
60-64	\$777.93	\$793.48	\$277.98
65+	\$828.10	\$840.71	\$277.98

Market Plan ID# OKCROMX506

BlueOptimize PPO (\$2,500 deductible)			
Age Range	Employee	Spouse	Children(s)
0-24	\$177.94	\$231.32	\$245.15
25-29	\$208.37	\$243.29	\$245.15
30-34	\$253.06	\$278.37	\$245.15
35-39	\$260.97	\$287.06	\$245.15
40-44	\$292.61	\$321.87	\$245.15
45-49	\$332.14	\$365.37	\$245.15
50-54	\$425.06	\$467.57	\$245.15
55-59	\$516.03	\$541.81	\$245.15
60-64	\$686.03	\$699.76	\$245.15
65+	\$730.29	\$741.41	\$245.15

Market Plan ID# OKCROMX507

For employee and spouse, premiums change the month following a change in age range.

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O K L A H O M A C I T Y
C H A M B E R





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Chamber Choice Eligibility

Chamber Choice is available to businesses with two to 50 employees. Companies must be a member of the Greater Oklahoma City Chamber and/or a member of a participating chamber in the county where the company is headquartered. Counties with participating chambers include:

Canadian County

El Reno Chamber of Commerce	(405) 262-1188
Mustang Chamber of Commerce	(405) 376-2758
Piedmont Chamber of Commerce	(405) 373-2234
Yukon Chamber of Commerce	(405) 354-3567

Cleveland County

Moore Chamber of Commerce	(405) 794-3400
Noble Chamber of Commerce	(405) 872-5535
Norman Chamber of Commerce	(405) 321-7260

Logan County

Guthrie Chamber of Commerce	(405) 282-1947
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McClain County

Blanchard Chamber of Commerce	(405) 485-8787
Newcastle Chamber of Commerce	(405) 387-3232

Oklahoma County

Greater Oklahoma City Chamber	(405) 297-8961
Edmond Chamber of Commerce	(405) 341-2808
<i>(For businesses headquartered within Edmond city limits in Oklahoma County.)</i>	

Pottawatomie County

Greater Shawnee Area Chamber	(405) 273-6092
McLoud Chamber of Commerce	(405) 964-6566
Tecumseh Chamber of Commerce	(405) 598-8666



For more information about chamber membership, call (405) 297-8961 or visit okchamber.com/chamberchoice.

Call today for more information.

To find out more about **Chamber Choice**, contact your Blue Cross and Blue Shield of Oklahoma representative, call **1-800-281-0446** or visit our website at bcbsok.com.

Or, contact an approved Blue Cross and Blue Shield of Oklahoma agent. Visit okchamber.com/chamberchoice for a listing of approved agents.

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