



## Welcome

Dear Business Partner:

Thank you for your strong support over our first quarter. We enjoyed continued success in the market in early 2004, thanks in large part to your efforts to help us secure and maintain a leadership position.

Early spring brings growth as well as new exciting features in our programs and services. We're looking forward to feedback from you and your clients about our launch of the online Enrollment Management Tool at BlueLinks for Employers. We also hope to see you at our next Go Walking event—an organized 5K Walk and Health Fair. This family-friendly event will take place on June 5th and hometown football heroes, Tedy Bruschi and Troy Brown will be joining us for a day of healthy fun. We will be providing you and your clients with more information as the date gets closer.

Take a look at the updates on BlueLinks for Employers to learn more. We've also included a brief overview of some product changes, including the Medicare Modernization Act and Dental benefits for small group markets. If you have any questions about these new resources, please contact your Account Executive.

Sincerely,

Tim O'Brien  
Senior Vice President Sales

## In the April 2004 issue of BlueLinks eNews:

- [BlueLinks for Employers and Enrollment Management: Account Management Made Easier Than Ever](#)
- [The Impact of the Medicare Modernization Act](#)
- [Get healthy, have fun, and meet Tedy Bruschi & Troy Brown](#)
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- [Online Tools for a Healthier You](#)
- [Staying Well...at Work](#)

### **BlueLinks for Employers and Enrollment Management: Account Management Made Easier Than Ever**

Blue Cross Blue Shield of Massachusetts is pleased to announce the release of our BlueLinks for Employers website featuring Enrollment Management, our brand new online enrollment maintenance tool. With these new online tools and resources, we've streamlined the way your clients can manage their account and answer the needs of their employees.

#### *Make Changes in Real Time*

Enrollment Management allows you quick and easily viewed employee rosters and updates to enrollment in real time. They can:

- Add a subscriber/spouse/dependent
- Update personal information for a subscriber/spouse/dependent
- Transfer, reinstate, re-enroll, or cancel coverage
- Order ID cards
- Update PCP information
- Download group rosters

And with our best-practice security, your clients can feel confident that both account and employee information is safe and secure.

#### *More Than Just Enrollment*

Beyond Enrollment Management, the BlueLinks for Employers website offers your clients access to information and resources that make managing their plan and helping their employees easy. Take advantage of:

- **Forms & Brochures.** A large selection of employer- and employee-focused forms and program brochures are available for download in PDF format.
- **Health & Dental Plans.** Learn more about our medical and dental plans from the convenience of your desktop.
- **Questions & Answers.** Your most commonly asked questions are answered here.
- **News.** Stay on top of what's new at Blue Cross Blue Shield of Massachusetts and the health care industry as a whole.

#### *Have Your Accounts Register Today*

Because the BlueLinks for Employers website and the Enrollment Management tool are behind security, your clients must register and obtain a unique user name and password. To register, have them:

1. **Call their Account Service Representative.** Their Account Service Representative will provide them with their company's account number and an 8-character PIN. They will use this information to access our online registration feature.
2. **Go to [www.bluecrossma.com/foremployers](http://www.bluecrossma.com/foremployers).** Once there, select **Manage Your Account** from the top navigation. Scroll down and follow the link for **Register Now**. Enter the company's account number and the 8-character PIN to get started.
3. **Complete the online registration.** Whoever is deemed the primary user at the company, will complete the online registration. At the end, they will receive their unique user name. (For security, their password will be delivered in a separate email.) Complete the registration by downloading the BlueLinks Registration Agreement, filling it out, and faxing it back to us. Once we receive it, we'll send the primary user their password and they can get on their way.

The registration process for brokers is similar. Contact your Account Executive today to learn more.

#### *More Information On the Way*

In the coming weeks we will be starting our direct mail campaign with brokers and accounts. Be on the lookout for your package. Inside will be more information about the benefits of Enrollment Management and Frequently Asked Questions about the registration process.

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## **The Impact of the Medicare Modernization Act**

In order to keep you up-to-date with the Medicare Modernization Act (MMA) recently signed into law by President Bush, Blue Cross Blue Shield of Massachusetts has conducted an assessment of the MMA's potential impact on retiree group health plans, beginning in 2006. We've presented the highlights of that assessment here, and created a more detailed [Fact Sheet](#) (PDF, 660 KB).

Key highlights:

- Beginning January 1, 2006, all Medicare beneficiaries will have access to enrollment in a Part D prescription drug plan (PDP).
- Medicare Part D benefits will be delivered through private PDPs offered by health plans, or through pharmacy benefits managers.
- Medicare+Choice members will also have access to drug coverage through those plans. (Medicare+Choice will be renamed Medicare Advantage.)
- The monthly Part D premium is estimated to be \$35/month for 2006, and will be deducted from the beneficiary's Social Security check (in the same way that Part B premium deductions currently occur).
- The Part D premium is estimated to be equivalent to about 25% of the actuarial value of the standard Part D plan benefit.
- The Part D premium is indexed to the annual cost of living adjustment and will increase in succeeding years.

If, after reviewing the [Fact Sheet](#) (PDF, 660 KB), you have more detailed questions, please contact your Account Executive.

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## Get healthy, have fun, and meet Tedy Bruschi & Troy Brown

Go Walking—it's one healthy move! Come and have fun while you're making strides toward good health. On June 5, 2004, take a walk in Artesani Park, in Brighton, Mass., at the Blue Cross Blue Shield of Massachusetts' 5K Walk and Health Fair.

Join us and meet football champs, Tedy Bruschi and Troy Brown. From 11:00 a.m. to 3:00 p.m., you can walk the 5K course, and receive free health screenings, fitness tips, and healthy food samples. Bring the whole family and take the kids to our "Jump Up and Go" Kids' Health Zone—they'll have face painting, free health screenings for kids, and amusements.

Get [directions to Artesani Park](#) (PDF, 48 KB) and learn more about this healthy, educational, and fun event.

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## New Dental Benefits Available to Small Group Markets

*Dental Blue® PPO becomes available to Small Groups with between 5 and 50 employees.* Dental Blue® PPO Plan 1 & Dental Blue PPO Plan 2 will now be available to the small group market. The eleven Dental Blue® PPO plans now available to the Small Group market may be offered for effective dates of 6/1/04 and beyond.

For more information on offering Dental Blue® PPO, please contact your Account Executive.

*BCS Life Benefit and HIAA Rider package becomes available on Dental Blue Plans for Small Groups with between 5 and 50 employees*

Blue Cross Blue Shield of Massachusetts is excited to offer our BCS Life Benefit to non-credible accounts as of 9/1/04. This benefit provides coverage on our Dental Blue 1 & Dental Blue 2 plans for in-state non-participating dentists.

This benefit will be added automatically on renewal on or after 9/1/04 to non-credible groups with between 5 and 50 employees, who currently offer the HIAA rider. The HIAA rider provides coverage for out-of-state non-participating dentists.

Both benefits will be offered as a package to non-credible accounts. Accounts that currently do not offer the HIAA rider have an option to renew their benefit plans as is or ask for an alternative quote to add these benefits.

Going forward, all new or alternative plans for small business will include these two benefits.

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## Online Tools for a Healthier You

When Blue Cross Blue Shield of Massachusetts members register at Member Self Service, they'll get access to a whole new world of health—MyBlueHealth. This comprehensive suite of online lifestyle management tools and resources is designed to help your clients' employees make healthy, informed health care choices. To get started, members use the secure registration feature at [Member Self Service](#), and can then explore the online Personal Health Assessment, Fitness, Nutrition, and health care decision-making workshops.

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## Staying Well...at Work

Empowering employees to make informed, healthy lifestyle choices can also help them make the connection between their care and its cost. Blue Cross Blue Shield of Massachusetts has developed a unique group of worksite wellness programs that suit your clients' specific needs. From onsite support to online wellness, we've

got something for companies of 1 or 1,000. For more information, visit the [Worksite Programs](#) page on our BlueLinks for Employers site.

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If the above links are not functioning in your email, copy and paste the URLs listed below into a browser window.

For Employers:

<http://www.bluecrossma.com/foremployers>

MMA Fact Sheet:

[http://www.bluecrossma-bluesline.com/BlueLinks\\_eNews/Brk\\_April04\\_Email/Medicare\\_MA\\_Fact.html](http://www.bluecrossma-bluesline.com/BlueLinks_eNews/Brk_April04_Email/Medicare_MA_Fact.html)

Directions to Artesani Park:

[http://www.bluecrossma-bluesline.com/BlueLinks\\_eNews/Brk\\_April04\\_Email/GW\\_directions.html](http://www.bluecrossma-bluesline.com/BlueLinks_eNews/Brk_April04_Email/GW_directions.html)

Member Self Service:

<http://www.bluecrossma.com/member/service>

BlueLinks For Employers Worksite Programs:

<http://www.bcbsma.com/employer/central/Content/Page?navPath=ValueAddedPrograms/WorksitePrograms>

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