ChamberCHOICE: A LEVEL FUNDING ASO OPTION

AT WORK FOR SMALL **BUSINESS**

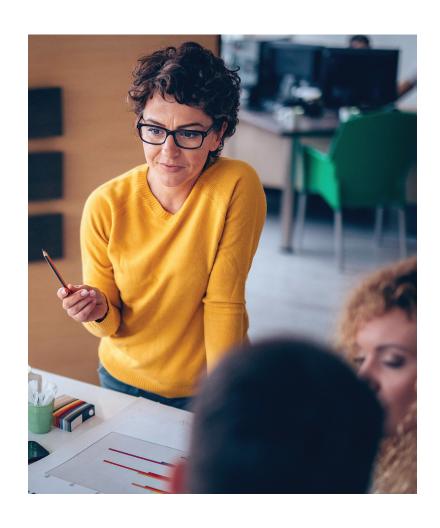
For businesses with 5-99 enrolled employees.

Blue Cross and Blue Shield of Kansas City (Blue KC) has made small business a priority for more than 80 years. And we understand the unique challenges you face today.

Today's small employers are under constant pressure to mind the bottom line. That's why there's ChamberCHOICE - a suite of hand-picked health insurance products designed in partnership with the Greater Kansas City Chamber of Commerce for small employers across the Kansas City region.

Chamber membership is not required to select these plans.

ChamberCHOICE Level Funding Administrative Services Only (ASO) plans provide a great alternative to traditional, fully insured small group health plans. The plans have been designed to be fully funded. Blue KC will help you evaluate your maximum claims risk and then blend specific and aggregate stop-loss insurance to create level funding you can budget for each month.



AT WORK FOR EMPLOYERS AND THEIR EMPLOYEES

Chamber Choice offers a packaged combination of plan options for small employers. Offer one plan or as many that fits your needs. The monthly level-funded money remitted to Blue KC will include:

- Administrative costs and stop-loss insurance
- Claims funding

Your maximum annual claims, including claims run-out liability, are predetermined to create level funding that is easy to administer. Employees can elect the following coverage levels:

- **Employee Only**
- Employee and Children
- Employee and Spouse
- Employee and Family



For more information on ChamberCHOICE, visit us online at BlueKC.com/ChamberCHOICE.

All plans that cover prescription drugs are considered creditable coverage for Medicare Part D.

Blue KC subcontracts with other organizations to perform certain services such as utilization management (e.g., hospital concurrent review, prior authorizations, peer medical necessity review, denials/approvals, appeals), member complaints, provider credentialing and case management for members with complex and catastrophic conditions.