



South Carolina

2025 Business BlueEssentialsSM

Small Group Fully Insured ACA Plans



Flexible Employee Health Plans

Plans for Groups With 2 – 50 Employees



The Power of Blue

Your small-business clients need health insurance their employees can count on. BlueCross BlueShield of South Carolina offers them more plan options, value and service.



Commitment to South Carolina:

- Local service combined with worldwide coverage
- Award-winning customer service
- An AM Best Rating of A+ for financial security*

Business minded options to fit your clients' needs and budget:

- 32 plan options through Business BlueEssentials
- Comprehensive dental coverage with a large network
- Discounts and added values

BlueCross plan benefits:

- A robust network
- Low drug copays and a large covered drug list
- \$500 extra for preventive services

Time saving services:

- Online access to group renewals
- Online tools and services for group leaders and members

*Rating as of Dec. 20, 2022. For latest rating, access www.AMBest.com

Network Size and Strength



Preferred Blue network

With access to more providers, it's easy for members to make the most of their benefits.



**More than
26,000 providers
in South Carolina**



**More than 3 million doctors
and hospitals across the
United States**

Coverage beyond South Carolina:

- **BlueCard**® allows members to use their health care benefits throughout the country.
- **GeoBlue**® international health insurance helps members access health care coverage around the world. This is an additional coverage option for your clients traveling overseas. Visit www.SouthCarolinaBlues.com for more information.

Out-of-network coverage

For covered services, members are responsible for 50 percent of the allowed amount plus any charges over the allowed amount. Out-of-network expenses do not go toward the deductible or out-of-pocket maximum.



Search for providers at
www.SouthCarolinaBlues.com/links/2025/providers/preferredblue

Plan Benefits



No-cost preventive services

All plans provide these preventive services at no cost for members:

- Wellness exams
- Immunizations
- Flu shots
- Contraceptive devices
- Mammograms
- Prostate screenings and lab work in accordance with the American Cancer Society*

Pediatric vision benefits

All plans also include vision benefits for members ages 18 and younger. These include low copays on vision exams and discounts on lenses, frames and contacts:



Eye exam

\$25 copay per benefit period



Lenses and frames

\$50 copay per benefit period

Our \$500 Sustained Health Benefit combined with our one-of-a-kind discounts translates into even more savings for members.



*The American Cancer Society is an independent organization that provides health information you may find helpful.

Pharmacy Services



With Business BlueEssentials plans, employers can provide prescription drug benefits that include a rich formulary and a large pharmacy network.

Prescription Drug Tiers	
TIER 0 DRUGS	These are considered preventive medications under the Affordable Care Act. They are usually covered at no cost to the member.
TIER 1 DRUGS	These are usually generic medications . They typically cost less than brand-name drugs.
TIER 2 DRUGS	Most often brand-name drugs, Tier 2 drugs are sometimes referred to as preferred drugs , as these cost less than other brand-name drugs.
TIER 3 DRUGS	These are most often brand-name drugs, sometimes referred to as nonpreferred drugs , as they usually cost more than other brand-name drugs. These drugs may have generic equivalents.
TIER 4 DRUGS	These are usually specialty drugs that treat complex conditions. Members tend to pay more for drugs in this tier.

Members can get up to a 90-day supply of their medications at discounted rates with our mail-order program.

Members can get up to a 31-day supply of specialty medications through our specialty pharmacy providers.



Specific plans feature a separate drug deductible and coinsurance. These plans are labeled on the grid.



Members can visit www.SouthCarolinaBlues.com/links/2025/pharmacy/businessblueessentials to see the network and covered drug list.

Creditable Coverage

What is creditable drug coverage?

Prescription drug coverage that is “at least as good as” coverage provided by the standard Medicare Part D benefit.

Who needs to know if they have creditable drug coverage?

Your employees that are approaching Medicare or have worked past their Initial Enrollment Period for Medicare need to know.

Why is this important?

If an employee does not have creditable drug coverage, when they transition to Medicare, they face financial penalties for not having met the minimum drug coverage.

How is BlueCross helping?

BlueCross is providing information noting which plans meet the minimum drug requirements based on the size of your business. This chart can help you decide on your plan offerings to your employees or if your employees need to make the transition to Medicare even though they continue to work.

Plan Name	Medicare Secondary (20 and above employees)	Medicare Primary (19 and under employees)
Business BlueEssentials PPO Gold 1	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 2	Creditable Coverage	Creditable Coverage
Business BlueEssentials HD Gold 3	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 5	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 6	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 7	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 8	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 9	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 11	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 1	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 2	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 3	Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Silver 4	Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Silver 5	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 6	Creditable Coverage	Creditable Coverage
Business BlueEssentials HD Silver 9	Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Silver 10	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 11	Creditable Coverage	Creditable Coverage
Business BlueEssentials HD Silver 14	Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Silver 18	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 19	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 20	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 21	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Silver 22	Creditable Coverage	Creditable Coverage
Business BlueEssentials PPO Gold 12	Creditable Coverage*	Creditable Coverage*
Business BlueEssentials PPO Bronze 1	Non-Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials HD Bronze 2	Non-Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials HD Bronze 5	Non-Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Bronze 6	Non-Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Bronze 8	Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Bronze 9	Non-Creditable Coverage	Non-Creditable Coverage
Business BlueEssentials PPO Bronze 10	Creditable Coverage*	Creditable Coverage*

*Plan passed simplified determination

Discount and Value-Added Programs



Our members enjoy discounts and value-added programs at no additional cost!



Fitness center memberships



Weight management



Allergy relief



Hearing care

BlueCross members have access to **Blue365**[®], a website with discounts on everyday products that can help you and your family live healthier, happier lives.

The Blue365 program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield companies.



Visit www.Blue365Deals.com/BCBSSC to view deals.

Blue CareOnDemand Powered by MDLIVE



Get virtual care when you need it.

See a doctor anytime through virtual video consults provided by Blue CareOnDemand Powered by MDLIVE. Members can use their smartphones, tablets or computers through My Health Toolkit to access fast, easier, on-the-go care for minor health conditions, including cold and flu symptoms, fevers, rashes, and more.



Powered by **MDLIVE**

- **Easy to use**
- **Free to enroll**
- **Low out-of-pocket costs**

MDLIVE is an independent company that provides telehealth services on behalf of BlueCross BlueShield of South Carolina.



Start making informed health care decisions now by visiting www.SouthCarolinaBlues.com or downloading the free mobile app in the App Store or Google Play.

Tools To Help Employees Manage Their Health



Making the right health care decisions is easy using My Health Toolkit®. An online information and customer service center, My Health ToolKit gives members access to important information about plan benefits.

With My Health Toolkit, members get access to:

- Claims, eligibility and benefit information.
- Contact preferences.
- Authorization status.
- Their ID card — members can save a digital version of their ID card for faster access.
- A treatment cost estimator.
- Telehealth services.



Start making informed health care decisions now by visiting www.SouthCarolinaBlues.com or downloading the free mobile app on the App Store or Google Play.



Online Tools and Services



Small groups want to spend less time managing their benefits and more time managing their businesses. Our online tools can help.

Online tools include:

- **BluesEnroll**SM — Group leaders can add or delete employees and/or dependents, order new ID cards, and much more.
- **Blue e-Bill**SM — Group leaders can access and manage their accounts and pay their bills 24/7.
- **eExchange** — Ideal for groups that have their enrollment information with external vendors and in multiple formats, this service consolidates and transmits enrollment data to BlueCross membership systems.

We also integrate with the **Employee Navigator** benefit administration system, which lets group leaders transfer and process enrollment data.



Funding Solutions



Health savings accounts (HSAs)

Paired with a qualified high-deductible health plan, an HSA is a tax-exempt account to pay or reimburse your qualified medical expenses.

What does an HSA cover?

The Internal Revenue Service (IRS) determines what medical expenses qualify for payment with HSA funds. Medical expenses are the costs you pay for the diagnosis, treatment or prevention of disease and the costs for treatments affecting any part or function of the body. These expenses include the following:

- Payments for medical services by physicians, surgeons, dentists and other medical practitioners
- Medical equipment
- Medical supplies
- Diagnostic devices
- Prescription drugs

Can anyone sign up for an HSA?

To qualify for an HSA, the following must be true:

- You must be covered under a qualified high-deductible health plan.
- You have no other health coverage. (Certain flexible spending accounts and health reimbursement arrangement accounts are acceptable under strict conditions. Visit www.irs.gov* for details.)
- You are not enrolled in Medicare or Tricare.
- No one else can claim you as a dependent on his or her tax return.

Health reimbursement arrangements (HRAs)

HRAs save employers and employees a considerable amount of money on health care costs. They are a smart, tax-advantaged solution for small-business owners who want to provide high-value benefits to their employees while keeping their budgets top of mind.

HRA benefits from BlueCross offer:

- Flexible plan designs that hit the mark.
- Cost savings on traditional health plans.
- Flexibility to roll over unused funds to the next plan year or return funds to the employer.
- A debit card option for traditional HRAs.
- Online access and a best-in-class customer service center for all benefits.
- Automated setup and processing on all HRA plan options. Saving time = saving money!
- Workforce protection with a flexible cost-sharing strategy.

Contact your sales representative for more information.



Visit www.irs.gov* for a complete list of IRS-qualified medical expenses and yearly contribution limits.

*This link leads to a third-party website. The Internal Revenue Service is solely responsible for the contents and privacy policy on its site.

More Options With Blue DentalSM



For groups with 2 – 50 employees, Blue Dental* offers flexible plan designs, rich benefits and access to thousands of dentists.

Convenience of one carrier, two products

Combining dental benefits with BlueCross health coverage is simple. You just need one enrollment form for both health and dental coverage, and you get just one monthly bill for both.

Access to thousands of dentists

With our network, members can select an in-network dentist who will provide them with exceptional care at a reasonable cost. Blue Dental plans are available in Open Access or Select preferred provider organization (PPO) variants:

- With **Open Access**, members can choose any licensed dentist, in network or out of network.
- With **Select**, members can choose any licensed dentist, but their coinsurance for services from in-network dentists is lower than their coinsurance for services from out-of-network dentists. Select members will pay less for in-network care. Staying in network is easy to do since our in-state dental network has grown to more than 4,500 access points. Members also can use the national Dental Grid Plus with more than 475,000 dentists.

Rich plan benefits

Members enjoy:

- No deductible on preventive services (i.e., exams, cleanings, X-rays).
- A low deductible for basic and major restorative care.
- Coverage for basic restorative services, such as X-rays, fillings, and periodontal maintenance and scaling.
- Coverage for major restorative services, such as surgeries, root canals, crowns, dentures and bridges.



*Blue Dental is available with two or more contracts, and participating employees must work a minimum of 30 hours a week to be eligible for coverage. The number of enrolled employees affects the required employee contribution and plan and rate options. The Orthodontic Care option is available to Preferred groups with 10 or more contracts and groups in which at least 50 percent of employees are eligible for coverage and the employer pays at least 50 percent of the single premium. This option is not available with Standard coverage plans. There is a 12-month waiting period for orthodontic benefits. Creditable coverage applies.

YOU DON'T HAVE TO LEAVE US AT 65!

My **Blue**
Medicare



**Make the move to Medicare
with ease with the help of
BlueCross BlueShield
of South Carolina.**



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Plans for Groups of 2 – 50 Employees



Have Questions?

Contact your agent today.



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