

Out of the hundreds of *really* good reasons for being a member of your local chamber of commerce, health insurance *savings* has to be a *big* one.



Are *you* covered?



VACE Insurance is provided by Chamber Benefits Inc. (CBI), which is a wholly owned subsidiary of the Vermont Association of Chamber of Commerce Executives (VACCE). These services are provided as benefits for business members of local Vermont chambers of commerce as well as the employees of those business members. VACE provides health insurance through Blue Cross and Blue Shield of Vermont for the employees of employers who:

1. are a member in good standing of a chamber of commerce that is a member of VACCE
2. are domiciled in Vermont
3. are actively in business
4. have 1 to 50 employees

VACE also provides dental insurance through Northeast Delta Dental for employers who:

1. are a member in good standing of a chamber of commerce that is a member of VACCE
2. are domiciled in Vermont
3. are actively in business

*Please note that there is **no employee limit** for dental insurance. For detailed information about VACE and your options, please visit your local chamber or point your browser toward www.vaceinsurance.com*

Vermont Freedom Plans (PPO)	Single	2-Person	Family	Carve-Out
\$1,500/\$3,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 80% coinsurance \$6,000/\$12,000 out-of-pocket limit - 100% Preventive Coverage	\$550	\$1,073	\$1,433	\$496
\$2,500/\$5,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 80% coinsurance \$6,000/\$12,000 out-of-pocket limit - 100% Preventive Coverage	\$404	\$793	\$1,124	\$322
\$3,000/\$6,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 100% coinsurance \$3,000/\$6,000 out-of-pocket limit - 100% Preventive Coverage	\$410	\$800	\$1,135	\$325
\$4,000/\$8,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 80% coinsurance \$8,000/\$16,000 out-of-pocket limit - 100% Preventive Coverage	\$348	\$681	\$967	\$279
Prescription Coverage for all PPO plans: \$3 generic, 50% brand, to an out-of-pocket maximum of \$2,500/\$5,000	<i>Included in price above</i>			
Comprehensive Consumer Directed Health Plan (HSA Compatible)	Single	2-Person	Family	Carve-Out
\$2,000/\$4,000 deductible CDHP (aggregate*) - 50% coinsurance - \$5,950/\$11,900 out-of-pocket limit - 100% Preventive Coverage - Wellness Prescriptions no cost for generic, 50% for brand name drugs before deductible - all other Prescription Coverage 50% after deductible	\$299	\$587	\$827	\$241
\$2,450/\$4,900 deductible CDHP (stacked^) - 90% coinsurance - \$5,950/\$11,900 out-of-pocket limit - 100% Preventive Coverage - Wellness Prescriptions no cost for generic, 50% for brand name drugs before deductible - all other Prescription Coverage 50% after deductible	\$389	\$760	\$1,079	\$308
\$5,950/\$11,900 deductible CDHP (stacked^) - 100% coverage after deductible - 100% Preventive Coverage - Wellness Prescriptions no cost for generic or brand name drugs before deductible	\$285	\$556	\$785	\$230

* **Aggregate Deductible:** Full individual or entire family deductible must be satisfied before benefits are paid.

^ **Stacked Deductible:** Plans pay benefits for an individual after they've met the individual deductible.

NE Delta Dental Plans	Single	2-Person	Family
	\$52	\$89	\$1.00