



# CareFirst Sales Flash

For Distribution to Brokers/General Producers/Full-Service Producers Only  
(Not intended for distribution to Groups and Members)

Date: October 12, 2017

Market: All

## 2018 Blue Rewards Updates Marketing Materials Now Available

We want to make you aware of two minor updates to the Blue Rewards program effective January 1, 2018 upon renewal.

### 1. Reward Amount Changes for Virginia 2-50 Groups

Based on U.S. Equal Employment Opportunity Commission (EEOC) wellness program regulations, incentive amounts may not exceed 30 percent of the cost for self-only coverage (this includes employee and employer contributions). With the current rate filing, we received regulatory approval to increase the VA results-based reward amount for both Silver and Bronze metal level plans by \$100.

With this change, VA 2-50 reward amounts are now the same as DC 2-50 amounts. New reward amounts are noted below in **red**:

#### VA 2-50 Reward

Metal Level	Participation-based Reward		Results-based Reward		Total Reward Amount	
	PCMH	PCMH Plus	PCMH	PCMH Plus	PCMH	PCMH Plus
Platinum & Gold	\$100	\$200	\$200	\$400	\$300	\$600
Silver	\$100	\$200	\$200	<b>\$400</b>	\$300	<b>\$600</b>
Bronze	\$100	\$200	\$200	<b>\$300</b>	\$300	<b>\$500</b>

Reward amounts for all other segments and jurisdictions remain the same.

### 2. 2018 Internal Revenue Service Minimum Deductible Changes

As announced in the [broker sales flash](#), the Internal Revenue Service (IRS) released the 2018 limits for Health Savings Accounts (HSAs) and High Deductible Health Plans. The IRS minimum deductible for 2018 increased to \$1,350 for an individual and \$2,700 for a family. As a result of this change, effective upon renewal, HSA members will need to meet the new minimum IRS deductible (\$1,350 Individual/\$2,700 family) before receiving their incentive card (certain exceptions allowed for vision and dental coverage). For ASO groups that offer an HSA plan and have deductible reduction as their incentive type, the deductible reduction will be updated to the new IRS minimum limit. (Example: For a \$1,500 HSA plan, the deductible can only be reduced to the new, \$1,350 minimum).

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## Blue Rewards Marketing Materials

All Blue Rewards materials have been updated to reflect these changes and **can be used for both 2017 and 2018 renewals**. Marketing materials are available on the [broker portal](#) (post login) and can be accessed within the *Resources* tab by clicking on *Blue Rewards* under *Group Resources*.

## Print on Demand Open Enrollment Books

2018 Blue Rewards print-on-demand (POD) descriptions for member enrollment books are available on the Sales Ordering System (SOS). **Please be sure you are selecting the correct Blue Rewards description for POD member enrollment books.**

The following descriptions are labeled for 2018 renewals only and include the 2018 HSA IRS minimum deductible amounts:

- For MD groups with 2018 effective dates – SUM4121
- For DC/VA 2-50 groups with 2018 effective dates – SUM4122
- DC/VA 51+ groups with 2018 effective dates – SUM4123
- All groups with HSA plans and 2018 effective dates – SUM4124

## 2018 Benefit Summaries

Information regarding the VA 2-50 Blue Rewards amounts and the HSA IRS minimum deductible has been revised on the 2018 benefit summaries, as needed, and are available on the Sales Ordering System and broker portal.

## Member Website

The member website at [carefirst.com/bluerewards](http://carefirst.com/bluerewards) has been updated.

Should you have any questions, please contact your broker sales representative.



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*Blue Rewards is not available for grandfathered plans or over 65 plans.*