Blue Cross Blue Shield of Massachusetts and the Retailers Association of Massachusetts announce new partnership to help small businesses

BOSTON — July 12, 2012 — Five popular high quality health plan options from Blue Cross Blue Shield of Massachusetts (BCBSMA) will soon be available to thousands of small businesses statewide through the Retailers Association of Massachusetts' group purchasing cooperative. The lower cost health care plans will offer additional savings of 3% and will be coupled with an enhanced wellness program to encourage employees in small businesses to become healthier and more engaged in their health care decisions.

The Retailers Association of Massachusetts vision is to offer small employers multiple affordable health plan options from BCBSMA. "Employer choice models, where employers set a monthly dollar contribution and employees choose what coverage works best for them, have long been available to large employers, but not small businesses and they allow for savings and real choices for these consumers," said Jon B. Hurst, President of the Retailers Association of Massachusetts. "Blue Cross's unique plans are a great option for our members and will help them become more knowledgeable health care consumers while becoming healthier by participating in our wellness programs."

"We understand that small businesses need as many options as possible to address the burden of health care costs and our goal is to fully support them with our easy to use health care plans and great service," said Larry Croes, Vice President of Commercial Markets for Blue Cross Blue Shield of Massachusetts. "We are committed to building a strong partnership with the Retailers Association of Massachusetts and providing them with quality, cost-effective health, dental and disability products to their members now and for many years to come."

Employers participating in the Retailers Association of Massachusetts co-op will be able to select among a portfolio of New England-wide HMO Blue *Options* and *Hospital Choice Cost Share* tiered network products as well as Consumer Driven Health Plans that offer members both additional savings opportunities and choice in where they choose to seek care. *Options* and *Hospital Choice Cost Share* plans, with approximately 200,000 members, are the fastest growing plans in BCBSMA history. BCBSMA's PPO plans, including a Health Savings Account option, offering the additional advantage of seamless coverage across the country will also be available.

About Blue Cross Blue Shield of Massachusetts
Blue Cross Blue Shield of Massachusetts is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Celebrating our 75th anniversary in 2012, we are committed to working with others in a spirit of shared responsibility to make quality health care affordable. Consistent with our corporate promise to always put our 2.8 million members first, we are rated among the nation's best health plans for member satisfaction and quality.

About Retailers Association of Massachusetts
RAM has been the voice of the Commonwealth's retailers for almost 100 years. Our knowledge of retail issues and our understanding of the challenges facing small businesses in Massachusetts today allow us to uniquely serve our members' needs. We provide our members with valuable regulatory and policy briefings, money saving tools, and highly-effective representation on Beacon Hill.

For further information: CONTACT: Sharon Torgerson 617-246-2357 sharon.torgerson@bcbsma.com