

Blue Cross and Blue Shield of Nebraska



“One less thing to worry about.”



**BlueCross BlueShield
of Nebraska**

An Independent Licensee of the Blue Cross and Blue Shield Association.

perfect fit: finding the right Health Insurance

WHETHER YOU HAVE TWO EMPLOYEES OR 5,000, a small family-owned business or a mega-corporation, following these steps can help you find the right health insurance for your employees.

- ① **DEVELOP A MULTI-YEAR STRATEGY** for your company's health plan utilizing the expertise of your benefit advisor (Agent/Broker).
- ② **ENGAGE EMPLOYEES IN THE COST OF THEIR HEALTH CARE BY IMPLEMENTING A PLAN:** Your plan should promote and encourage preventive/routine care by possibly waiving deductibles. Also, prescription drug plans should encourage generics. If your plan features office visit copays, set them high enough to discourage "unnecessary" use of services. Set deductibles and coinsurance at appropriate levels to ensure your employees share in the costs, but with appropriate coinsurance limits to protect them from catastrophic health care costs.
- ③ **REVIEW YOUR PLAN WITH YOUR BENEFIT ADVISOR ANNUALLY** to ensure your plan still fits your strategy. It is easier to adjust gradually each year vs. sizeable increases all at once.
- ④ **DEVELOP AN EMPLOYEE COMMUNICATION PLAN** with your benefit advisor and health insurance carrier using multiple mediums for communication.
- ⑤ **IMPLEMENT A WORK-SITE WELLNESS PROGRAM** by working with your benefits advisor and carrier. Helping your employees improve their health can help lower future health care costs.

BLUE CROSS AND BLUE SHIELD OF NEBRASKA, an independent, locally based and community-operated insurance company headquartered in Omaha, is committed to delivering the health and wellness solutions people value most. Among recent honors: Highest in Member Satisfaction among Health Plans in the Heartland Region from J.D. Power and Associates, 2008 Integrity Award from the Better Business Bureau, the Platinum Well Workplace Award from the Wellness Councils of America, and one of Omaha's Best Places to Work two years in a row.

FROM OUR CUSTOMERS:

“If I created a company that was paying health claims, I would want it to be just like Blue Cross and Blue Shield. Responsive, accurate and a lot of credibility.

“Wherever we have offices, our employees know they have a very comprehensive medical, doctor and hospital staff available to them.”

– John Mock, VP of Human Resources,
Travel and Transport

“In Nebraska especially, 100 percent of hospitals are part of the Blue Cross and Blue Shield network. There's no question of, ‘Where do I go?’”

– Rhonda Flanigan, Human Resources Coordinator,
Vetter Health Services

“The first time I flipped over my ID card and called Blue Cross and Blue Shield, I talked to someone with a beating heart, which was very nice.”

– Quint Bowsman, Sales Rep., Regal Printing Co.

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Companies with 2-99 employees:

Ward Haessler 402.343.3333

Companies with 100+ employees:

Brad Utoft, 402.390.1883