



THIS IS A JOB AID TO HELP IDENTIFY PROSPECTS WHO WOULD BENEFIT FROM A SWITCH TO BLUE DIRECTIONS. A GOOD BLUE DIRECTIONS PROSPECT IS LOOKING FOR HELP IN ANY OF THESE AREAS.

CLIENT IS LOOKING TO STREAMLINE BENEFIT ADMINISTRATION

Managing employee benefits is easy with Blue Directions. Employers get access to our administrator dashboard where they can handle all their benefit administrative functions including updating employee information, changing employee eligibility, running reports and controlling payroll deductions. Open enrollment is handled entirely through our secure enrollment website with licensed advisors available to walk employees through the entire process. Employers don't have to deal with any enrollment paperwork or employee support.

CLIENT NEEDS HELP MEETING 6055/6056 ACA REPORTING REQUIREMENTS

Blue Directions offers three Affordable Care Act (ACA) reporting packages to accommodate 6055/6056 reporting requirements. The Basic, Enhanced and Complete packages provide different levels of reporting standards – which can include raw data reporting, pre-populated forms and variable hour reporting – at very affordable and competitive pricing.

CLIENT IS INTERESTED IN MAINTAINING AN ENGAGED WORKFORCE

Blue Directions keeps employees engaged in their benefit decisions before, during and after enrollment:

- **Pre-enrollment Education** – Our employee microsite, bluedirectionstx.com, gives them an overview of the value of Blue Directions and connects them to the secure enrollment website where they will select their benefits.
- **Personalized Shopping Experience** – Decision support tools are available, within the secure enrollment website and over the phone, to assist employees in picking a plan that meets their health and budget needs.
- **Post-enrollment Communications** – Employees will receive communications promoting products that are included in all benefit packages, including Benefits Value Advisor and Blue Care Connection[®] with Personal Health Clinician, to help them maximize their benefits.

CLIENT WANTS TO OFFER A HDHP (AND HSA) OR INCREASE HDHP ENROLLMENT

With Blue Directions, employers can offer high deductible health plans (HDHPs) to their employees. All of the HDHPs on Blue Directions qualify for a health savings account (HSA). Our decision support tools have been proven to guide employees into buying less costly coverage. Nearly 50 percent of Blue Directions members have enrolled in an HDHP, and 74 percent of those have opened an HSA.*

CLIENT IS LOOKING TO CONTROL COSTS

Blue Directions offers employers several ways to help keep costs down:

- **Flexible Contribution Options** – Although employers can still use the more common defined benefits model of contribution (paying percentage of employee's premium), employers can also utilize a defined contribution strategy through Blue Directions. By providing employees with a flat dollar amount toward their premiums, benefit costs are more stable and predictable year after year.
- **Less Expensive Coverage** – Blue Directions encourages a "benefit buy-down" among employees through a diversified benefit offering and decision support tools. We help better distribute the workforce across high and low coverage plans which can result in decreased costs.
- **Comprehensive Benefit Packages** – Employees get access to Benefits Value Advisors and Personal Health Clinicians, both of which can enhance their ability to use their benefits more effectively and appropriately.

*Source: Bloom Health's book of business and internal data.