



Blue DirectionsSM for Small Business

Blue Directions offers plan choices — Group and Individual (including tax credits)

Do you answer **Yes** to any of the following?

- Know a group who doesn't offer insurance?
- Have a group with part-time/seasonal staff that doesn't have health insurance coverage?
- Want to use "pre-tax" dollars to purchase insurance coverage?
- Want employees to access subsidies, if applicable?
- Want a solution that provides both group and individual health insurance coverage, seamlessly?

Why Blue Directions?

- **Year-round access** for all stakeholders: producers, employers and employees
- Helps groups provide coverage for everyone!
- One platform that supports both new and existing group and individual benefit plans.

Coverage Access for ALL Employee Types

- Helps employers attract and retain top talent
- Models employer contribution strategies with **built-in, easy-to-use decision-making tools**
- Expands coverage to include the Health Insurance Marketplace's individual medical plans for all employees, including part-time or seasonal employees

Simple! Saves Time!

- Compare medical, dental and ancillary coverages from multiple carriers.
- Submit all employer contracts with **paperless e-Signature** process.
- Employers can offer medical benefit selections with or without an employer contribution.
- Administer employee benefit plans **year-round**.

EASY to Select the Right Coverage: Group or Individual

- Employees can select from the group offered coverage OR select an individual plan with or without a tax credit.*
- Employees can compare group plans side-by-side with individual plans.
- Employees can search for plans by preference, price point or use decision-support tools to find a plan that fits their needs.
- Employees have access to the subsidy eligibility estimator.
- Reduce confusion about how to shop for medical benefits, where to go for coverage and how to purchase it.

*Qualifies individuals with premium tax credits and income below \$46,680. Text TXQUALIFY to 33633 to see if you qualify for federal financial assistance. Message and data rates may apply. Terms and conditions and privacy policy at bcbstx.com/important_info/

Three Easy Steps Enrollment is Simple!

- 1 Quote and Submit New or Existing Group Plans**
- 2 Direct Employees To Right Product – Group or Individual**
 - Decision Tools
 - Subsidy Estimator
- 3 Manage All Lines – One Stop!**
Log in at: <https://BlueDirections.trionfoconnect.com/EDT/Account/Login>



2016 Individual Penalty Reminder

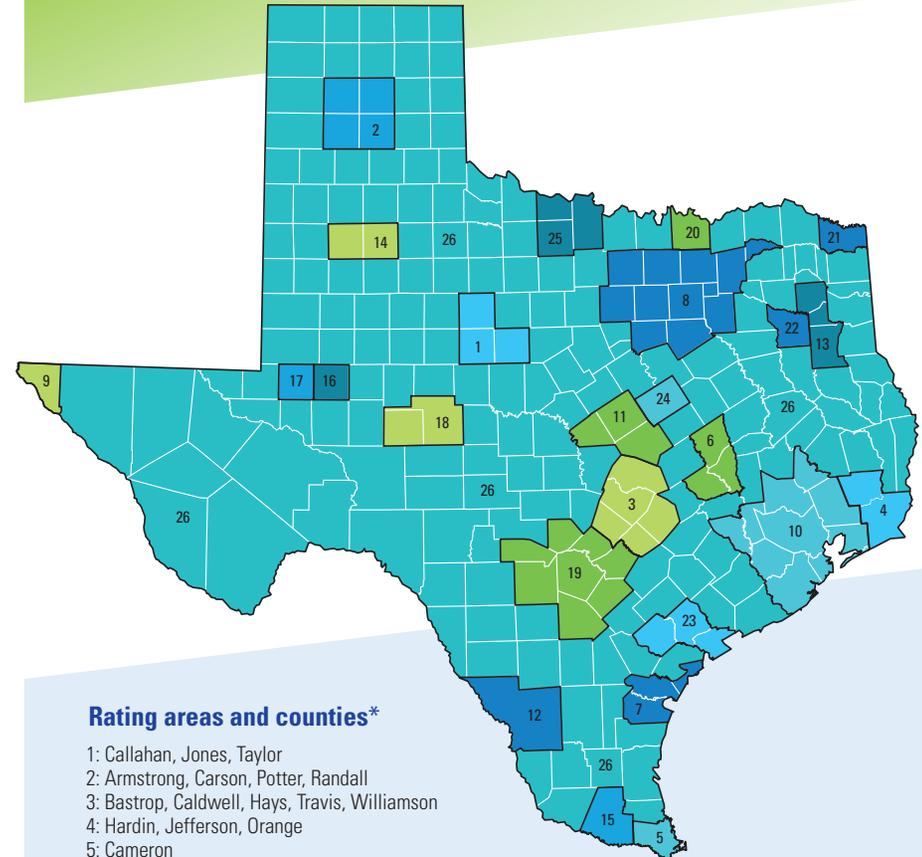
Individuals failing to obtain health insurance could receive a tax penalty on their annual income tax return – a percentage of income or a flat rate – whichever is higher:

- 2.5% of taxable income, or
- \$695 per adult and \$347.50 per child (up to \$2,085 per family)

Blue Directions Small Group and Retail Comparison

Group Networks and Plans On- and Off-Marketplace (May include Bronze, Silver, Gold and Platinum Plans)	Individual Networks and Plans On- and Off-Marketplace (May include Bronze, Silver and Gold Plans)
<p>Statewide Networks —</p> <ul style="list-style-type: none"> Blue Choice PPOSM (PPO) Blue Advantage HMOSM (BAV) 	<p>Statewide Network —</p> <ul style="list-style-type: none"> Blue Advantage HMO (BAV) <p>Statewide Plan —</p> <ul style="list-style-type: none"> Blue Advantage PlusSM -- NEW!
<p>Pharmacy (Rx) - All plans include Preferred Pharmacy Network (HMO not included) and Generics Plus Formulary</p>	
<p>Products and Plans —</p> <ul style="list-style-type: none"> BlueCare DentalSM (Employer Paid or Voluntary) Life (Employer Paid or Voluntary) AD&D Short-term Disability (Employer Paid or Voluntary) Long-term Disability (Employer Paid or Voluntary) Vision (Employer Paid or Voluntary) <p>Value-Adds for 2016</p> <ul style="list-style-type: none"> Preferred Pharmacy Network for Lower Rx Spend 	<p>Products and Plans —</p> <ul style="list-style-type: none"> BlueCare Dental <p>Value-Adds for 2016</p> <ul style="list-style-type: none"> Preferred Pharmacy Network for Lower Rx Spend New HMO Plan (Blue Advantage Plus) SelecTEMP PPO[®]
<p>2016 Texas Small Group (1-50)</p> <p>Blue Choice PPO (PPO) & Blue Advantage HMO (BAV)</p> <ul style="list-style-type: none"> Expands from Individual to include Blue Choice PPO (PPO) statewide coverage Metallic Plans: may include Platinum, Gold, Silver and Bronze 	<p>2016 Texas Individual</p> <p>Blue Advantage HMO (BAV) & Blue Advantage Plus</p> <ul style="list-style-type: none"> Statewide network Metallic Plans: may include Gold, Silver and Bronze On- and Off-Marketplace
<p>Note: BlueCard[®] PPO has nationwide coverage.</p>	<p>Network consists of roughly 350 hospitals and 32,200 providers</p>

Statewide coverage for Small Group and Individual



Rating areas and counties*

- 1: Callahan, Jones, Taylor
- 2: Armstrong, Carson, Potter, Randall
- 3: Bastrop, Caldwell, Hays, Travis, Williamson
- 4: Hardin, Jefferson, Orange
- 5: Cameron
- 6: Brazos, Burleson, Robertson
- 7: Aransas, Nueces, San Patricio
- 8: Collin, Dallas, Delta, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Wise
- 9: El Paso
- 10: Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller
- 11: Bell, Coryell, Lampasas
- 12: Webb
- 13: Gregg, Rusk, Upshur
- 14: Crosby, Lubbock
- 15: Hidalgo
- 16: Midland
- 17: Ector
- 18: Irion, Tom Green
- 19: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
- 20: Grayson
- 21: Bowie
- 22: Smith
- 23: Calhoun, Goliad, Victoria
- 24: McLennan
- 25: Archer, Clay, Wichita
- 26: All other counties

*Different ratings areas are separated by color