



Blue DirectionsSM for Small Business

A New and Simple Solution for Employee Benefits



A One-stop Shop for Employee Benefits

- A variety of plan options
- Easy to use
- Online program design, enrollment and administration

Blue Cross and Blue Shield of Texas (BCBSTX) is committed to simplifying the design and administration of employee benefits programs for the small business owner. Blue Directions for Small Business is designed for employers with 50 or fewer employees. It is outfitted with helpful tools and systems to maximize choice, convenience and cost effectiveness. Group benefits are a powerful incentive to offer, and with Blue Directions you'll be able to cater to different types of employees, including full-time, part-time, and seasonal.

Blue Directions allows you to design, implement, and administer a core benefits package through a single solution that is completely online. And, it gives your employees more choices with more decision power.

What Blue Directions for Small Business Can Do for Your Business

- Compare the cost and impact of health plan options and contribution funding models – defined benefit versus defined contribution. The contribution modeling tool allows you to:
 - Work with your producer to understand the benefits that best fit the group's needs
 - Evaluate how the company's contribution affects each employee's eligibility for advance premium tax credits
 - Anticipate your total health benefits expenditure
- Select ancillary plans offered by your choice of carrier, including life, disability, vision and dental.
- Limit what you pay for health benefits with a defined contribution program.
- Take the paperwork out of enrollment and reduce administration hassles. Employees enroll and report profile changes and qualifying events online.



Customize Your Employee Benefits Program

Blue Directions for Small Business allows you to offer your ideal benefits program. Design a program that meets your business objectives and helps attract and retain a quality workforce.

- Select a variety of BCBSTX group health plans — all ACA-compliant “metallic” level plans. Plan selection is subject to product pairing rules.
- Offer, if desired, your choice of dental plan.
- Consider adding ancillary benefits including life insurance, short-term and long-term disability, and vision coverage.

What Your Employees Can Expect

Financial advantages

Create a Section 125 plan and your employees’ premium contributions may be made with pre-tax dollars (pre-tax contributions are only for employer-sponsored plans). This may reduce their taxable income!

Some employees may get the most value from an employer-sponsored health plan (employees can save between 25-40% by purchasing plans through employer benefits).

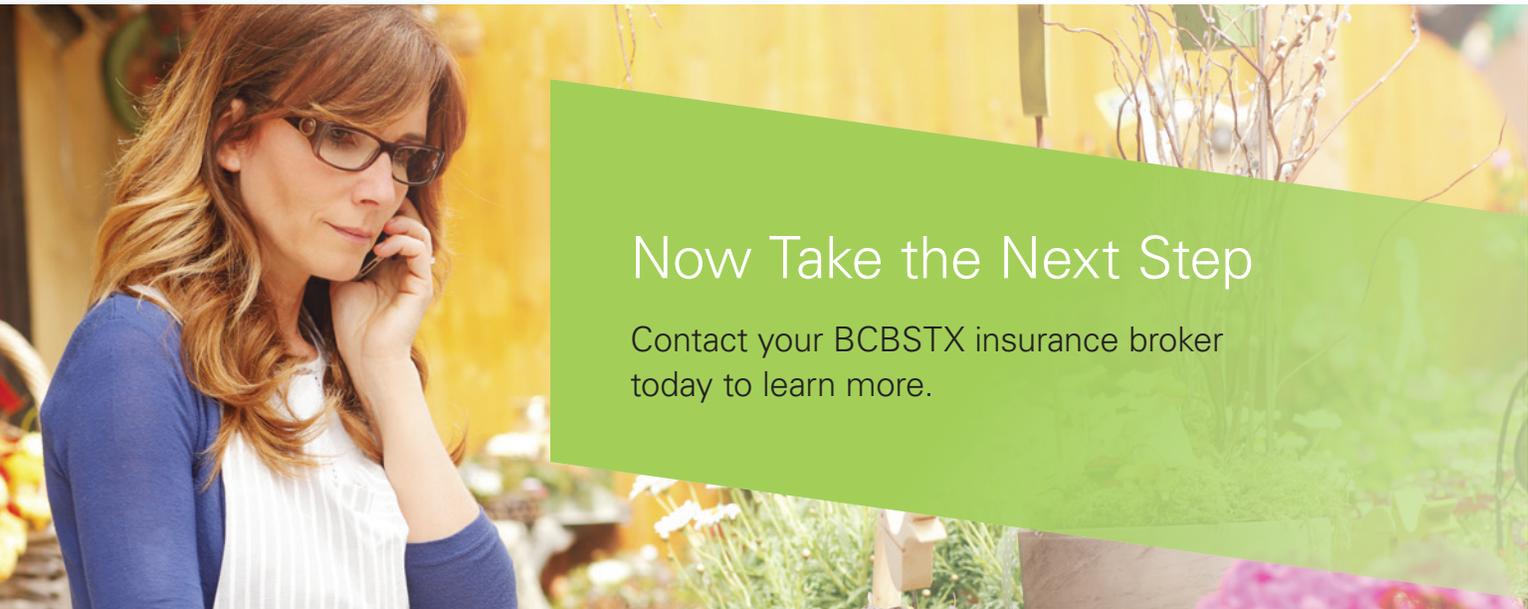
An online shopping and enrollment experience

Blue Directions for Small Business offers employees an online shopping experience. They get to view a variety of plan options and choose what plans fit their needs and budget.

It is important to emphasize employee can compare plans and rates for both BCBSTX employer-sponsored and individual health benefit plans. They see how the employer contribution and/or advance premium tax credit impacts their cost of coverage.

Count on the Health Insurance Brand You Can Trust

- All the features of Blue Directions for Small Business are offered at no additional cost to you.
- Employees can select from a choice of plans with a range of network options.
- Enrolled employees enjoy all the advantages that come with a BCBSTX member card.



Now Take the Next Step

Contact your BCBSTX insurance broker today to learn more.