

# Choices

## Products and Services for Employers with 2-50 Eligible Employees

Quality health care benefits are a key competitive advantage when seeking to attract and retain your company's greatest asset: qualified employees. So Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, offers a full range of product options and complementary services that address the needs of employers with 50 or fewer employees.

BCBSTX's large network of contracted physicians, hospitals and other health care facilities and providers gives your employees greater access to health care benefits. What does this mean to your employees? With more than 51,000 participating physicians/professional providers and more than 500 participating hospitals in Texas, your employees have access to care when and where they need it. It also means that employers who move from other health care plans experience minimal network disruption.

Employers can choose from a variety of PPO, HMO and dental products, giving employees the flexibility to choose from a comprehensive benefit offering.

| Product options include:                      |
|---|
| ✓ BlueEdge <sup>SM</sup> HSA                  |
| ✓ BlueEdge <sup>SM</sup> Wellness Rewards HCA |
| ✓ HMO Blue <sup>®</sup> Texas                 |
| ✓ BestChoice <sup>®</sup> PPO                 |

In addition to a broad range of health and dental care coverage options, BCBSTX offers additional products and services such as the BlueExtras<sup>SM</sup> discount program, which is available at no additional cost to all BCBSTX members to support healthy lifestyle choices.

*Blue Cross and Blue Shield of Texas offers access to health care coverage when and where your employees need it.*

Blue Care Connection<sup>®</sup> is another product that provides a suite of integrated programs, tools and services to support healthy behaviors and outcomes.



**BlueCross BlueShield of Texas**  
*Experience. Wellness. Everywhere.<sup>®</sup>*



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## Medical Plan Options – Choice and Control

Employers with two to 50 eligible employees have access to a variety of PPO plans with varying deductible, coinsurance and office visit options. Most plans include an outpatient prescription drug benefit with a three-tier copayment structure for both retail and mail order prescriptions.\* Benefit levels vary depending on whether care is received in-network or out-of-network. Members have access to the BlueCard® national network of providers for services received outside of Texas.

## Products That Promote Prevention

As a health and wellness company, BCBSTX recognizes that healthier people can be happier, more productive employees. Healthy employees can lower overall health costs, and preventive

care is a vital part of wellness. For that reason, all standard products include the following preventive care coverage:

- Well-baby care (after newborn's initial examination and discharge from the hospital)
- Routine annual physical exam
- Annual visual and hearing exams
- Immunizations
- Mammography screenings
- Detection and prevention of osteoporosis
- Tests for detection of colorectal cancer
- Certain tests for detection of prostate cancer
- Speech and hearing services
- Certain tests for detection of human papillomavirus and cervical cancer

*\*The pharmacy benefit with a three-tier copay structure does not apply to HSA plan options.*



# Products and Services for Employers with 2-50 Employees

|   | BlueEdge HSA Consumer-Directed Health Plans  | BlueEdge Wellness Rewards HCA  |
|---|--|--|
| <b>Employer Advantages</b>  | <ul style="list-style-type: none"> <li>• Give employer a way to change employee behavior and help reduce total health care expenses</li> <li>• Allow investment vehicles for employees to pay for qualified health care expenses on a tax-free basis and to save for retirement</li> </ul> | <ul style="list-style-type: none"> <li>• Gives employer a way to promote wellness and provide incentives to attract skilled employees</li> <li>• The employer only funds claims after they are paid from the health care account; unused account balances remain part of the employer's cash flow, and if an employee changes plans or leaves the company, unspent funds remain with the employer</li> </ul> |
| <b>Employee Advantages</b>  | <ul style="list-style-type: none"> <li>• An employer- or employee-funded health savings account (HSA) from which an employee's health care expenses are paid each year</li> <li>• More control over how health care dollars are spent</li> </ul>   | <ul style="list-style-type: none"> <li>• Gives employee a way to add funds to a health care account by making smart choices about their health</li> </ul>  |
| <b>Deductible Option</b>  | Embedded plans<br>Individual<br>\$2,500 - \$8,000<br>Family<br>\$5,000 - \$10,000<br><br>Aggregate Plan<br>Individual<br>\$1,500<br>Family<br>\$3,000  | Individual<br>\$500 - \$1,000<br>Family<br>\$1,000 - \$3,000   |
| <b>Copayment Options</b>  | Not Available  | \$20 - \$30 copay  |
| <b>Coinsurance Options (in-network/out-of-network)</b>  | 100%/70% <sup>2</sup><br>80%/60%   | 100%/70% <sup>2</sup><br>80%/60%   |
| <b>Other Products and Services</b>  |  |  |
| <b>Behavioral Health and Chemical Dependency</b>  | Standard   | Standard   |
| <b>Pharmacy Programs, Including Mail Order</b>  | Standard   | Standard   |
| <b>Preventive Care Benefits such as annual physicals and age appropriate screenings</b>             | Standard   | Standard   |
| <b>Maternity Benefits</b>   | Optional for less than 15 employees<br>Standard for larger groups  | Optional for less than 15 employees<br>Standard for larger groups  |
| <b>Blue Care Connection<br/>Utilization Management<br/>Case Management<br/>Condition Management</b> | Standard   | Standard   |
| <b>Wellness Initiatives</b>   | Optional   | Standard   |
| <b>Dental Benefits</b>  | Optional   | Optional   |
| <b>Life, AD&amp;D, Short- and Long-Term<sup>3</sup><br/>Disability Insurance</b>                    | Optional   | Optional   |

<sup>1</sup> Family deductibles are three times the individual amount.

<sup>2</sup> All percentages stated are percentages of the BCBS TX determined allowable amount.

<sup>3</sup> Life and disability products are provided by Fort Dearborn Life Insurance Company. Fort Dearborn Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Fort Dearborn Life Insurance Company is solely responsible for the life and disability products described here.

| HMO Plans  | PPO Plans   |
|--|---|
| <ul style="list-style-type: none"> <li>Many employers find HMOs easy to understand and manage</li> </ul>   | <ul style="list-style-type: none"> <li>Give employers the ability to introduce more cost sharing at time of services</li> </ul>   |
| <ul style="list-style-type: none"> <li>Simplicity: Employees contact their primary care physician (PCP) when they need care and pay a set copayment at the time of service</li> <li>An emphasis on preventive and wellness benefits</li> <li>No deductible, coinsurance or claims to file</li> </ul> | <ul style="list-style-type: none"> <li>Freedom to choose in-network or out-of-network providers for care (benefit levels will vary)</li> <li>Access to one of the largest networks of contracting doctors and hospitals in Texas and in the country</li> <li>No claims filing for covered in-network services or for services received through contracted out-of-network doctors and hospitals</li> </ul> |
| Not Applicable   | Individual<br>\$250 - \$10,000<br>Family <sup>1</sup>   |
| PCP copayment<br>\$10 - \$40<br>Specialist copayment<br>\$20 - \$60  | In-network office visit copayment<br>\$15 - \$40<br>In-network urgent care copayment<br>\$40 - \$65   |
| Not Applicable   | 100%/80% <sup>2</sup><br>100%/70%<br>90%/70%<br>85%/70%<br>80%/60%<br>75%/50%<br>70%/50%<br>50%/50%   |
| Standard   | Standard  |
| Standard   | Standard  |
| Standard   | Standard  |
| Standard   | Optional for less than 15 employees<br>Standard for larger groups   |
| Standard   | Standard  |
| Optional   | Optional  |
| Optional   | Optional  |
| Optional   | Optional  |





### **BlueEdge<sup>SM</sup> Consumer-Directed Health Plans**

BlueEdge consumer-directed health plans (CDHPs) feature spending accounts coupled with health plan benefits coverage to help control rising health care costs by putting employees in charge of deciding how their health care dollars are spent. BlueEdge CDHP products provide access to the Texas PPO provider network and the BlueCard<sup>®</sup> national network of providers for services received outside of Texas. These health plan options are complete with a suite of online resources to help employees manage their health plan and make informed decisions about their health.

### **BlueEdge HSA**

The BlueEdge HSA combines a high deductible health plan (HDHP) with a savings account. Contributions, potential interest gains and distributions (when used for qualified HSA medical expenses) are tax free.

### **BlueEdge Wellness Rewards HCA**

BlueEdge Wellness Rewards HCA is an incentive-based health care account (HCA) that allows members to earn rewards for completion of healthy activities. As employees make smart choices about their health, funds are earned and added to the HCA. Employees can earn a maximum of \$300 per calendar year by completing selected healthy activities.

Funds in the Wellness Rewards HCA can be used to pay for PPO eligible expenses. The more money earned in the HCA, the less the member has to pay out of pocket. Employers only fund claims as they are paid, so unused account balances remain part of a company's cash flow. Unspent funds roll over to the next year until the account reaches the calendar year deductible. If an employee changes jobs or medical plans, the HCA funds stay with the employer.

### **HMO Blue<sup>®</sup> Texas**

HMO Blue Texas is a health maintenance organization available to employers in most Texas counties. The HMO Blue Texas network includes more than 400 hospitals and 34,000 providers statewide.

HMO Blue Texas provides health care benefits only when services are received from providers in the HMO Blue<sup>®</sup> Texas network. Members electing the HMO are required to choose a primary care physician (PCP) from a network of contracting doctors in the HMO Blue Texas network. This doctor coordinates the member's care and helps him/her to make informed decisions, including recommendations for wellness and preventive care. In addition, female members can receive specialized care from an OB/GYN from the same network as their PCP without a referral.

### **BestChoice**

The BestChoice<sup>®</sup> Managed Care health plan is a Preferred Provider Health Insurance Plan (PPO) that gives members access to health care benefits through BlueChoice<sup>®</sup> network providers.



## Consumer Choice Plans

Consumer Choice plans provide affordable group coverage options that don't include some costly state-mandated benefits such as treatment of chemical dependency, among others.

These products have been made available in response to state legislation focused on making group coverage more affordable and available. Consumer Choice plan options include the PPO and HMO.

A Consumer Choice PPO gives members access to the BlueChoice network, one of the largest provider networks in Texas. Members have the option to receive care from an out-of-network provider and receive a reduced level of benefits.

The Consumer Choice HMO plan allows members to access the HMO Blue Texas provider network for covered services. As with the standard HMO Blue Texas product, members must select a primary care physician (PCP) to coordinate care and referrals.

## More Choices

### Dual Option

The Dual Option allows employers to offer more coverage choices during enrollment. A PPO plan with a lower level of benefits provides members with a cost saving option and still offers access to a large PPO network and out-of-network feature. A combination of any two plans – BestChoice PPO, BlueEdge HSA or BlueEdge Wellness Rewards HCA – is available.

<sup>3</sup> Life and disability products are provided by Fort Dearborn Life Insurance Company. Fort Dearborn Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Fort Dearborn Life Insurance Company is solely responsible for the life and disability products described here.

<sup>4</sup> The relationship between these BlueExtras vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors.

BCBSTX does not guarantee or make any claims or recommendations regarding the services or products offered under BlueExtras. Members may want to consult with their physician prior to use of these services and products. Services and products are subject to availability by location.

BCBSTX reserves the right to discontinue or change this discount program at any time without notice.

## Multiple Option

The Multiple Option product allows employers to offer two coverage benefit designs at enrollment – an HMO plan provided by HMO Blue Texas, and one of the following: BestChoice PPO, BlueEdge HSA or BlueEdge Wellness Rewards HCA.

## Triple Option

The Triple Option product allows employers to provide employees with three coverage options – a combination of any of the following: BestChoice PPO, BlueEdge HSA, BlueEdge Wellness Rewards HCA, or HMO Blue Texas. One of the following is required: an HSA plan, an HCA plan, S32, S33 or S34. Only one HMO plan is allowed.

## Additional Products and Services

- Dental plans
- Group life, disability and accidental death and dismemberment (AD&D) coverage<sup>3</sup>
- Behavioral health and chemical dependency benefits
- Pharmacy programs
- Blue Care Connection integrated health care management, including:
  - > The Personal Health Manager
  - > Weight management and tobacco cessation support/outreach
  - > The Blue Points<sup>SM</sup> reward program
  - > The Fitness Program
- BlueExtras Discount Program<sup>4</sup>
  - > Vision Discount program
  - > Hearing Discount program
  - > Lifestyle and weight management programs such as Jenny Craig, Curves and Life Time Fitness
  - > Complementary Alternative Medicine