

2027 Product Updates

Small Group (2 – 50)

Mid Market (51 – 150 enrolled)



Before we begin...

1. All lines are muted
2. Submit questions via the Q&A panel
3. Today's presentation and FAQs will be provided

“

Today's presentation does not contain a complete listing of exclusions, limitations and conditions that apply to the benefits discussed. For full information, refer to the plan benefit booklet.

Third-party brand names are the property of their respective owners.

”

2026 Big Wins in Small Group

Key milestones to support the small group market segment



BBF Paperwork Digitization

Moved new sales paperwork from manual to digital

Jan 2026



Expanded Eligibility Down to 5 Lives

Opened new sales and renewal opportunities for groups down to 5 lives

Jan 2026



Run-Out Period Extension

Extended run-out from 12/24 to 12/60 to ensure groups remain financially protected

Jan 2026



Renewal Digitization

Moved renewal and conversion paperwork processing from manual to digital

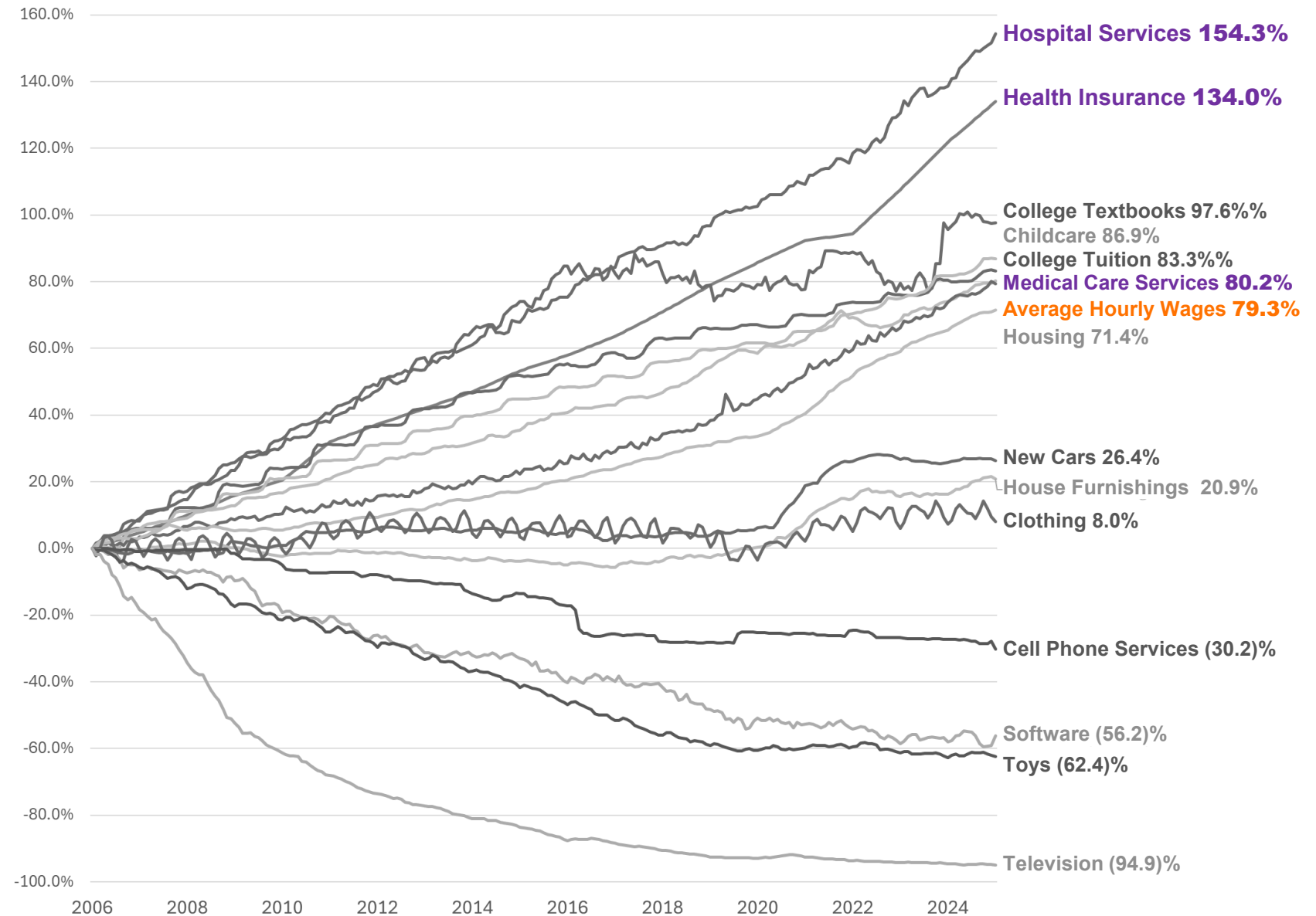
Apr 2026



- **Health Insurance:**
KFF 2025 Employer Health Benefits Survey, Average Annual Premiums for Family Coverage (Table 1.12)
– Imputed Monthly Figures
- **Goods and Services:**
Bureau of Labor Statistics Consumer Price Index (CPI) for All Urban Consumers, Not Seasonally Adjusted
- **Average Hourly Wages:**
Bureau of Labor Statistics Current Employment Statistics Survey
– All Employees, Total Private

Price Changes: December 2006 to December 2025

Selected US Consumer Goods and Services, Wages



BCBSTX HMO Networks

- Network strength
- 20% average savings compared to PPO plans

Region	MID MARKET Blue Essentials HMO % of Blue Choice PPO		SMALL GROUP Blue Advantage HMO % of Blue Choice PPO	
	Facility	Professional	Facility	Professional
Austin - Round Rock	98.8%	98.6%	93.8%	92.4%
Dallas - Ft Worth	97.2%	97.8%	86.1%	82.5%
Houston	97.7%	98.2%	91.6%	72.7%
San Antonio	97.3%	97.2%	93.4%	84.4%

2027 Key Updates

	Small Group Fully Insured	Blue Balance Funded
Group Size	No changes	Expanding to Mid Market 5-150
Virtual Visits	No changes	\$0 virtual visit benefit for HSA plans, pr- deductible
Reporting	N/A	New PCORI snapshot report AVERAGE MEMBERSHIP REPORT FOR PLAN YEAR ENDING IN 2026 STATE:NM1 ACCOUNT NUMBER:105612 ACCOUNT NAME:SOUTHWESTERN ELECTRIC COOPERATIVE INC REPORTING PERIOD:07/01/2025 - 06/30/2026 ACTUAL AVERAGE MEMBERSHIP COUNT:30 JULY AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER JANUARY FEBRUARY MARCH 0 0 0 0 49 44 45 45 45
Plans	- Discontinuing four plans - Actuarial value changes to 96 plans - No new plans added	Introducing Easify Edge plans
Bundling Discount	N/A	Yes, new-to-Blue only; first year only \$10 PEPM for dental \$5 PEPM for vision

Blue Balance Funded

2027 Blue Balance Funded Eligibility



5 – **150** employees

- Minimum of 5 employees or 75% eligible employees, whichever is greater
- 50% employer contribution
- Valid waivers recognized
- Max of 10% eligible on COBRA



ERISA eligible



Minimum
12-months prior
coverage



No delinquencies
in last 12-months
(good financial
history)



“Good risk”

- Existing **SG fully insured** group that qualifies for BBF will receive a proposal at renewal
- Existing **Mid Market fully insured** group that qualifies for BBF will be contacted by their Account Executive

Mid Market – Blue Balance Funded – Key Differences

- **Capitation Fees**

- Applies only to Mid Market groups, electing Blue Essentials HMO plans
- Based on capitated payment arrangement between BCBSTX and Kelsey-Sebold (Houston area provider)
- Fee may fluctuate month-to-month based upon members electing a Kelsey-Sebold PCP

- **Individual Stop Loss (ISL)**

- Applies only to Mid Market groups, based upon final enrollment
 - 5 to 50 enrolled contracts = \$25K ISL
 - 51 to 100 enrolled contracts = \$40K ISL
 - 101 to 150 enrolled contracts = \$55K ISL

Comparing Market Segments and Funding Types

Benefit	Small Group – Fully Insured	Small Group – BBF	Mid Market – Fully Insured	Mid Market – BBF
Guaranteed Issue	Yes	No	Yes	No
Plan Year	Calendar Year Only	Same	Calendar Year Only	Same
Effective Dates	1 st or 15 th	1 st only	1 st or 15 th	1 st only
Plan Offerings	6 plan max	3 plans max	6 plan max	3 plan max
Off Cycle Changes	Allowed	Not Allowed	Allowed	Not Allowed
Anniversary Date Changes	Allowed	Not Allowed	Allowed	Not Allowed
Networks	Blue Choice Blue Advantage	Same	Blue Choice PPO Blue Essentials Blue Premier Access	Same
State Mandates	Covered	Not applicable	Covered	Not applicable
State Continuation	Available	Not available	Available	Not available
Senate Bill 51	Applicable	Not applicable	Applicable	Not applicable

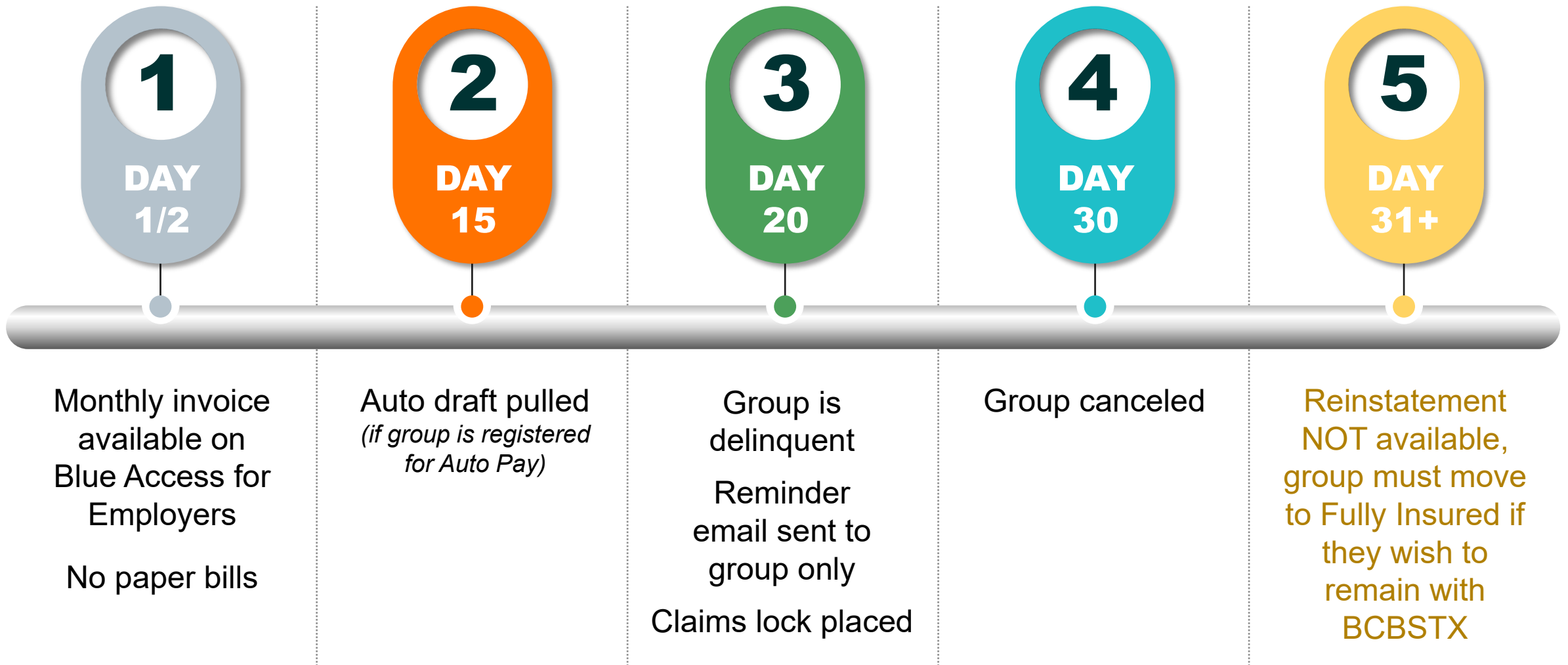
Comparing Market Segments and Funding Types

Benefit	Small Group – Fully Insured	Small Group – BBF	Mid Market – Fully Insured	Mid Market – BBF
PCORI Fee & 1095s	BCBSTX	Group <i>New PCORI report</i>	BCBSTX	Group <i>New PCORI report</i>
Gag Clause Attestation	BCBSTX	Group	BCBSTX	Group
Package Savings	No	Yes, 1st Year Only <i>Available for new-to-Blue groups only</i>	Yes, up to 2% Multi-Year Available <i>New & Renewing Groups</i>	Yes, 1st Year Only <i>Available for new-to-Blue groups only</i>
Reporting	Not Available	Blue Insight	Blue Insight	Same
Formulary	<Year> Drug List	Performance Annual Drug List	Performance Annual Drug List	Same
Member Plan Credits	New and Existing Business – Deductible and OPX	Existing Business – Same New Business – Deductible credit only	New and Existing Business – Deductible and OPX	Existing Business – Same New Business – Deductible credit only

Comparing Market Segments and Funding Types

Benefit	Small Group – Fully Insured	Small Group – BBF	Mid Market – Fully Insured	Mid Market – BBF
Invitro	Available	Not available	Available	Not available
Reinstatements	Available	Not available	Available	Not available
Grace Period	~30 days	~20 days	~30 days	~20 days
Participation Requirements	75% eligible, minus valid waivers	Same	75% of eligible, minus valid waivers	Same
Contribution Requirements	50% of lowest cost EO rate	Same	50% of lowest cost EO rate	Same
Billing Late Fees	1% late fee on premium Payment due by 1st	1% late fee on rate Payment due by 20th	1% late fee on premium Payment due by 1st	1% late fee on rate Payment due by 20th
Billing Categories	N/A	N/A	2 Categories (Active & COBRA) / Multiple Divisions	Divisional Billing requiring ID assignments
Waiting Periods	One	One	Multiple	One
Guaranteed Renewal <i>For qualified groups</i>	Yes	No	Yes	No

Blue Balance Funded Billing Timeline



Easify Edge

INTRODUCING Easify Edge



Co-Pay Driven Plans

- Based on Provider Data



Market Segment

- Small Group Blue Balance Funded
- Mid Market Blue Balance Funded



Networks

- Blue Choice PPO



Blue Balance Funded Easify Plan Examples

VISUAL FOR REPRESENTATION ONLY

Premier (Plan 1 / Plan 2)

	Out-of-pocket Maximum: \$5K / \$6K Individual OON Deductible: \$5K		
	Tier 1	Tier 2	Tier 3
Preventive Care	\$0	\$0	\$0
Primary Care OV	\$5 / 10	\$15 / 20	\$35 / 40
+3 Free Office Visits	-	-	-
Specialty OV	\$40 / 45	\$45 / 50	\$65 / 70
Specialty Telehealth	\$40 / 45	\$45 / 50	\$65 / 70
Urgent Care	\$75		
Emergency Room	\$500 / 650		
Inpatient Surgery	\$3500 / 4000		
Inpatient Stay	\$2500 / 3000		
	Office	ASC	Outpatient Hospital
Outpatient Surgery	\$100 / 110	\$500 / 750	\$750 / 1000
	Office	Outpatient Hospital	Inpatient
PT/OT/ST	\$65 / 70	\$95 / 100	\$2500 / 3000
Other Hab / Rehab	\$65 / 70	\$95 / 100	-
Advanced Imaging	Freestanding		Outpatient Hospital
MRI	\$140		\$380
CT	\$50		\$315
PET	\$485		\$1265

Plus (Plan 1 / Plan 2)

	Out-of-pocket Maximum: \$8K / \$10K Individual OON Deductible: \$5K		
	Tier 1	Tier 2	Tier 3
	\$0	\$0	\$0
	\$25 / 35	\$30 / 40	\$50 / 60
	-	-	-
	\$55 / 65	\$60 / 70	\$80 / 90
	\$55 / 65	\$60 / 70	\$80 / 90
	\$95		
	\$700 / 850		
	\$5000 / 5500		
	\$4000 / 4500		
	Office	ASC	Outpatient Hospital
	\$120 / 130	\$1000 / 1250	\$2000 / 2250
	Office	Outpatient Hospital	Inpatient
	\$80 / 90	\$110 / 120	\$4000 / 4500
	\$80 / 90	\$110 / 120	-
	Freestanding		Outpatient Hospital
	\$160		\$440
	\$75		\$400
	\$550		\$1445

Value (Plan 1 / Plan 2)

	Out-of-pocket Maximum: \$12K Individual OON Deductible: \$5K		
	Tier 1	Tier 2	Tier 3
	\$0	\$0	\$0
	\$45 / 50	\$50 / 55	\$70 / 75
	+	+	+
	\$75 / 80	\$85 / 90	\$115 / 120
	\$75 / 80	\$80 / 85	\$100 / 105
	\$125		
	\$900 / 1000		
	\$6250 / 6500		
	\$5250 / 5500		
	Office	ASC	Outpatient Hospital
	\$140 / 150	\$1750 / 2000	\$3000 / 3250
	Office	Outpatient Hospital	Inpatient
	\$115 / 120	\$145 / 150	\$5250 / 5500
	\$115 / 120	\$145 / 150	-
	Freestanding		Outpatient Hospital
	\$180		\$500
	\$100		\$550
	\$625		\$1625

Member Redirection Engine

Measuring What Matters with National Data

Robust National Data Powering Value and Access to Health Care

What is Site of Care?

SoC refers to the physical location where health care services are delivered (e.g., hospitals, ambulatory surgical centers, outpatient clinics or other facilities)

What Is PEAQSM?

PEAQ is how we measure the Provider Efficiency, Appropriateness, and QualitySM of the care delivered by physicians to their patients*



Measured at the individual **Physician** level, compared to their peers in their specialty and geographic market



Measuring adherence to established clinical guidelines, **Appropriateness** scoring seeks out low-value, wasteful or inappropriate care



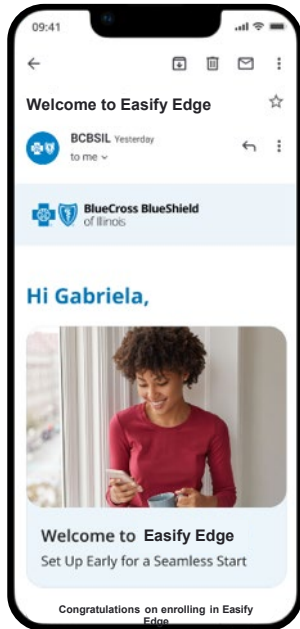
Cost **Efficiency** is measured by looking at whole episodes of care, with a holistic view of the costs and resources used



Quality measurement holds providers accountable for doing the right things, and doing them well

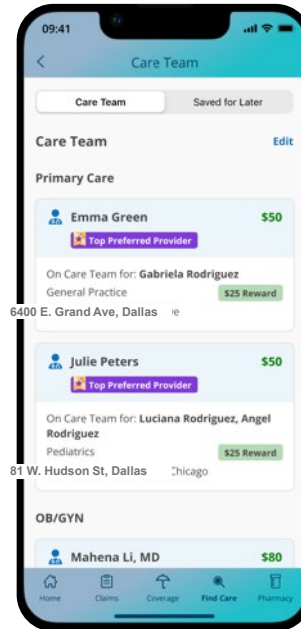
*Supported by data from 116M Blue members nationwide

Easify Edge Member Journey- BAM!



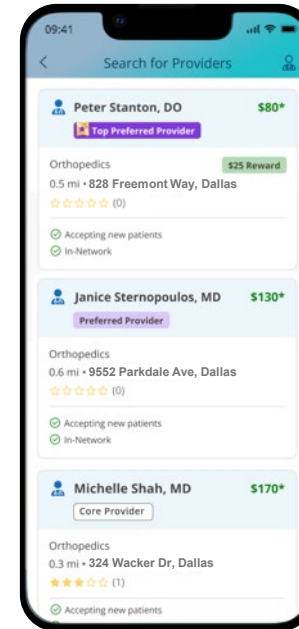
Member Integration

Welcome communication leads members to: guided experience with care team decisions, provider suggestions, preference checklists and more



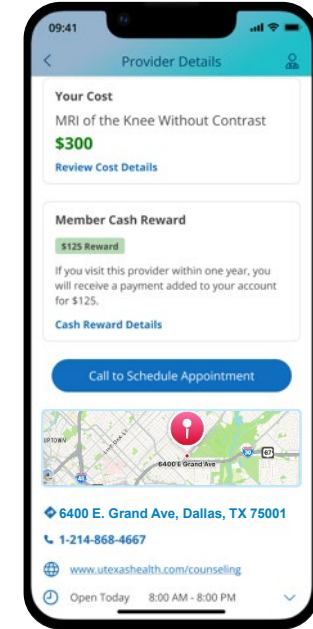
Personalized Care Experience

- Interactive app walkthrough
- Informs members of opportunities to best use their benefits, when needed
- Identifies opportunities for Member Rewards



Provider Search

- Provider search with steerage indicators
- Digital-first, easy to use
- Benefit coverage details



Simplicity in Price

- Members see one cost for their upcoming care*
- Member receives monthly statement for relevant copay(s)
- Accessible digitally or by mail

A Simplified Healthcare Experience

Nancy's Journey



 Nancy is an active 35-year-old with persistent knee pain. With her Edge plan, Nancy navigates her healthcare journey with confidence understanding the costs of her knee surgery. She knows what to expect for her expenses and she can focus on getting better—without worrying about surprise bills or confusing cost-sharing.

Knee Arthroscopy With ACL Surgery

Knee Surgery, Outpatient Episode of Care

Cost details for this procedure

Cost for **Orthopedic Surgery Center**

Total amount	\$12,000
Paid by Your Plan	-\$10,000
Your Cost	\$2,000

[Services that may occur during this procedure ⓘ](#)



Price Predictability



Cost Share Simplification

Other services you may need as part of this episode of care

The items below are the most common things members need when they get a Knee Surgery. Your needs may be different. Choose Top Providers to get the highest quality care at the lowest cost.

Consultation Appointment
Cost for **Orthopedic Surgery Center**
\$80

Pre-care

Physical Therapy Visit
Cost for a **Physical Therapist**
\$80

Post-care

This is the **cost per visit**. Talk to your doctor about how many visits you may need.

[Find a Top Provider >](#)

MRI
Cost for **MRI**
\$300

Post-care

[Find a Top Provider >](#)

Post Surgery Consultation
Cost for **Orthopedic Surgery Center**
\$80

Post-care



Additional Member Benefits

Financed Plans Offer Member Assistance

Acme's Journey



Nancy's employer, Acme, elected non-financed and financed plan options for their employees' coverage options. During Open Enrollment, Nancy elected a financed plan and now has the option to finance her medical costs into easier, monthly payments.



Acme's Experience – Financed Plan

1. Nancy elected to use her card to help manage monthly expenses due to surgery
2. Acme is notified by Paytient of Nancy's purchase and the need for employee withholdings
3. Acme acknowledges receipt with Paytient
4. Acme makes withholdings as normal with their Payroll systems, adjusting Nancy's pay based on the information provided by Paytient
5. Acme transfers funds to Paytient
6. Paytient provides administrative support to Acme as needed

Health and Wellness Introductions

Introducing GO Wellbeing

Foundational features with a modern, refreshed experience



A turnkey wellbeing solution driving year-round engagement through fresh content, challenges and automated communications

Available to fully insured and Blue Balance Funded members:

- RealAge test — an NCQA-certified health assessment that shows the true age of the body you're living in
- Health trackers with device or app integrations
- Rewards for engaging with holistic health content — addressing physical, social, mental and financial wellbeing
- Powered by Sharecare with strong engagement and member adoption

Mobile App for On-the-Go Access

Preventive Care Guides

Personalized Member Journeys

GO Points Replace Blue Points

Introducing Medication Savings

A digital solution powered by Low-Cost Alt Rx™

Identifies lower-cost medications to help **fully insured** and **Blue Balance Funded** members make smarter, more cost-effective choices



Everything in One Place

- Quick, easy access to medication costs, pharmacy options and alternatives
- Stay up-to-date with digital messaging
- All built directly into the member experience



Personalized Cost Savings

- The app finds real-time savings from member's prescriptions, benefits and pharmacy programs
- Automatic alerts notify members of lower-cost opportunities without extra complexity



Better Decisions, Better Outcomes

- Members get clear guidance at the right time
- Improved adherence and cost-efficient choices drive measurable savings for members



Introducing Unity Health Hub

- Available with **Blue Balance Funded PPO plans** only
- Digital platform that coordinates support across multiple condition categories
- Proprietary matching guides members to the right solution at the right moment

 Digestive		 Tobacco		 Women's Health	
					
 Weight Management					
					
					

New-to-Blue Quoting & Enrolling Reminders

Esales Quoting Tool – BBF – Small and Mid Market

*Prospect Name:

Prospect EIN:

*Division:

Prospect Phone #:

*Public Entity: ☐ Yes ☒ No

General Agent:

*Producer: - BAP, TEST PRODUCER Clear

Sub-Producer:

* How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year?

☒ Fifty (50) or fewer employees
☐ Fifty-one (51) or more employees

Quote Description:

*Market Segment:

*Number of Enrolled Employees:

*Employer Zip Code:

*Employer County:

*SIC Code: 4212 - Local trucking and refuse services

Sales Rep. R/D/T: / /

*Receive Date:

*Funding Type: ☒ ASO Blue Balance Funded SM
☐ Fully Insured

*Effective Date:

*Product Type: ☒ Health
☐ Health/FI Dental

*Dependent Values: ☒ Yes ☐ No

*Erisa: ☐ Yes ☒ No

*BBF Commission (PCPM):

Blue Balance Funded Qualification Agreement

Note: Answering "NO" to any of the following questions is indication the employer group is not a candidate for Blue Balance Funded

- Will the employer group enroll for coverage between 5 and 50 employees?
- Will BCBSTX be the exclusive stop loss carrier?
- Is the employer group presently insured?
- Has the employer group's current coverage been in existence for a minimum of one year for at least 75% of the employees?
- Does the employer group have a minimum of 5 employees?
- Is the employer group a non-profit?
- Has the employer group been in existence for at least one year?
- Does the employer group have a minimum of 75% of the employees covered by the plan?

Census Count: 11

	Add Dep.	Last Name	First Name	*Relationship Code	*Gender	*Date of Birth	*Coverage Type	*State	*Zip Code
☐	Add	Emily	Wilson	Employee	F	06/05/1978	EO	TX	
☐	Add	John	Smith	Employee	M	07/05/1984	EO	TX	
☐	Add			Employee			EO	TX	
☐	Add			Employee			EO	TX	
☐	Add			Employee			EO	TX	
☐	Add							TX	
☐	Add							TX	
☐	Add							TX	
☐	Add							TX	
☐	Add							TX	

Import Census

Download the [Census Import Template](#) or view an [example](#) of a formatted import file.

Select File to upload:

A census already exists. Do you wish to overwrite or append to the existing census?

☒ Overwrite
☐ Append

- Market Segment – determines network availability
- Funding Type (applies to Small Group only)
- Census – manual or file upload
- Product Type – Health & Dental
- Dependent Values – Yes
- BBF Commission

BBF Request for Proposal Form

RFP Tips

- 1 Group must be:
 - ERISA eligible
 - Headquartered in Texas
 - Previously insured
- 2 BCBSTX Producer ID identifies your assigned Sales Rep
- 3 Producer email identifies where documents are distributed
- 4 Review census
- 5 Required documents
 - Current plan designs (SBCs)
 - Current rates
 - Full census in Excel template – imported, not attached

The screenshot shows the BBF Request for Proposal Form with the following fields and callouts:

- Callout 1:** Points to the ***ERISA** section, which includes a definition of the Employee Retirement Income Security Act of 1974 (ERISA) and radio buttons for "Yes" and "No".
- Callout 2:** Points to the **Producer** field, which contains "BAP, TEST PRODUCER".
- Callout 3:** Points to the **Producer ID Number** field, which contains "035337000".
- Callout 4:** Points to the ***Full member-level census in required excel template** field, which has radio buttons for "Yes" and "No" (with "No" selected).
- Callout 5:** Points to the **Benefit Documentation Uploaded** section, which includes fields for "Current Plan Designs (SBCs, Highlight S etc.)", "Current Carrier's Claim vs. Premium and Medical Conditions Report", "Large Claim Information (12 months)", "Copy of Current Billing/Rates", "Copy of Renewal Data", and "Full member-level census in required excel template", each with radio buttons for "Yes" and "No".

The form also includes fields for Prospect Name (Test 100), Effective Date (01/01/2026), Prospect EIN (999999999), Requested PCPM (\$30.00), *Employer Address, *City, State (Texas), Zip Code (75206), County (Dallas), *Prospect Headquarter, *SIC Code (4212 - Local trucking and refuse services), and an Insurance Carrier History table with columns for History, Insurance Carrier Name, and Period Insured.

Esales Enrollment Tool – New to Blue

Small Group & Middle Market Enrollment

- Metallic Plans for Small Group Prospects with 50 or fewer total employees
- Standard Insured Plans for Middle Market Prospects with 51+ total employees
- Underwritten ASO Blue Balance FundedSM Plans for eligible group prospects

Search Existing Accounts/Quotes ▾ Start Enrollment without a Quote

Account Name: Activity: All ▾ Account Number:
Agent: Assigned: All ▾ Quote Number:
Effective Date: Status: Quoted ▾ Case ID:
Market Segment: All ▾ Enrolled By: EIN:
Division: ☐ Illinois ☐ Texas ☐ Oklahoma ☐ Montana ☐ ASO Blue Balance FundedSM
Include All Data: ☐ Request ID:

1 - 1 of 1

Prospect	Effective Date	Agent	Sales Executive	Market Segment	Funding Type	Quote #
Start Enrollment AMATEST LST OK Combined 1-1	01/01/2026	ESALES, TEST PRODUCER	123/456	SG	BBF	1089591

BCBSTX Sales Team MUST release the case for enrollment

- Quote Number (from underwritten proposal)
- Status: Quoted
- Search
- Start Enrollment
- Once started do not select status as quoted.

Plan Selection

Account Information

Additional Information

Plan Selections

Member Census

Rates

Document Information

Account Summary

Release for Enrollment

Plan Selections

Previous

Continue

Health ☒ Yes ☐ No

Blue Advantage PPO

Plan ID	Individual Deductible In-Network//Out-of-Network	Individual Out-of-Pocket Max In-Network//Out-of-Network	Coinsurance In-Network//Out-of-Network	Primary Care/Virtual Visit	Specialist Office Visit	ER Copay//Coinsurance Per ER Visit	Urgent Care Visit	In-Patient Deductible In-Network//Out-of-Network	Out-Patient Deductible In-Network//Out-of-Network	Non-Preferred	
PPO Benefit Design Options											
☐	AOBAP401* ⁹	\$500//\$1000	\$1250//\$3750	80%/60%	\$25/\$25	\$45	\$300//DC	\$50	\$150//\$250	\$100//\$200	\$10/\$20/\$55/\$
☐	AOBAP402* ⁹	\$1000//\$1500	\$3000//\$9000	80%/60%	\$20/\$20	\$20	\$100//DC	\$50	\$750//\$750	DC//DC	\$10/\$20/\$55/\$
☐	AOBAP301* ⁹	\$1250//\$2500	\$3000//\$9000	70%/60%	\$35/\$35	\$60	\$400//DC	\$50	\$200//\$300	\$150//\$250	\$10/\$20/\$70/\$
☐	AOBAP302* ⁹	\$2500//\$4000	\$6000//\$18000	80%/60%	\$30/\$30	\$50	\$200//DC	\$50	\$750//\$750	\$250//\$250	\$10/\$20/\$70/\$

BlueEdge Select HSA

Plan ID	Individual Deductible In-Network//Out-of-Network	Individual Out-of-Pocket Max In-Network//Out-of-Network	Coinsurance In-Network//Out-of-Network	Primary Care/Telehealth Visit	Specialist Office Visit	ER Copay//Coinsurance Per ER Visit	Urgent Care Visit	In-Patient Deductible In-Network//Out-of-Network	Out-Patient Deductible In-Network//Out-of-Network	Non Preferred	
PPO Benefit Design Options											
☐	AIESA491** ⁶	\$2500//\$5000	\$5000//\$15000	80%/50%	DC/DC	DC	DC//DC	DC	DC//\$300/DC	DC//DC/DC	80%/80%/70%

RX plan utilizes the Performance Drug List.
DC = Deductible and Coinsurance.
IP, OP, and ER columns reflecting dollar amounts are per occurrence deductibles. Annual deductible and coinsurance will apply after the per occurrence deductible.
*¹ Denotes an aggregate HSA Plan.
*⁶ Select HDHP-HSA preventive prescription drugs will be covered with no member cost share.

Ancillary Products - Dental ☒ Yes ☐ No

Previous

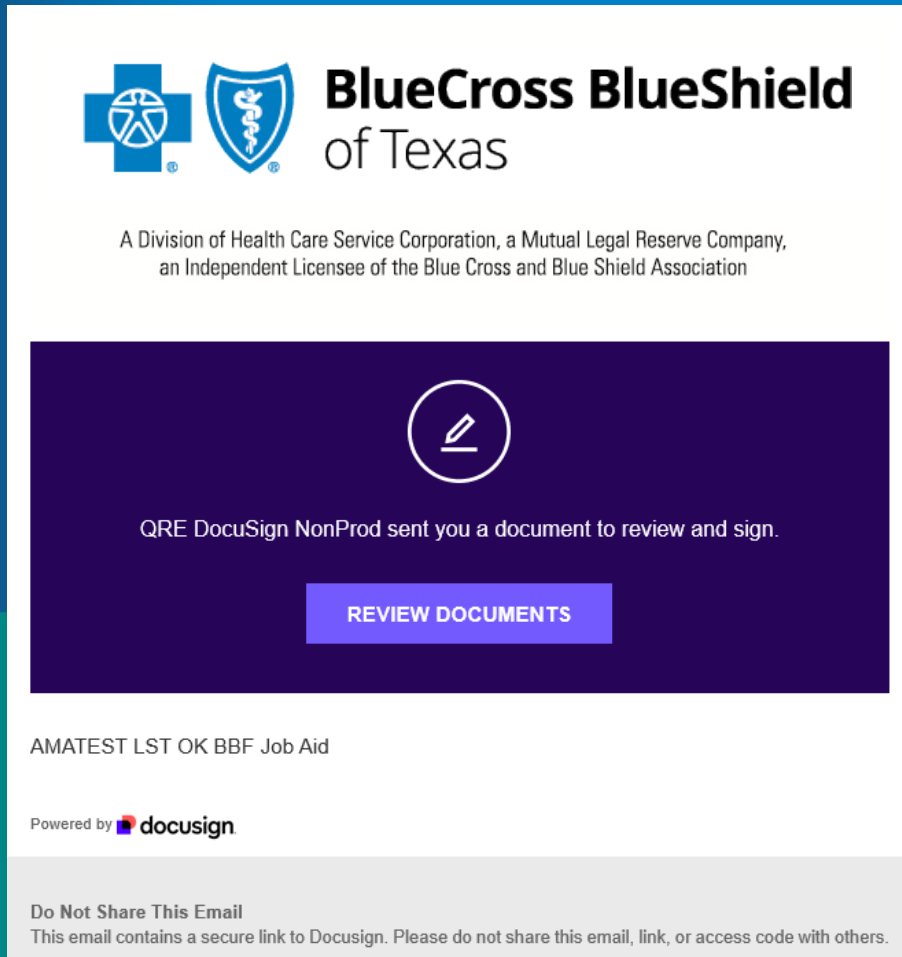
Continue

- **Medical Plan Selections**
 - Select up to 3 plans
 - Aggregate or Embedded HSAs
 - Easify Edge
 - Financed or Not Financed
- **Dental Plan Selections**
 - Defaults to **NO**; must select **YES** if electing dental coverage

DocuSign – Auto Filled Forms

- DocuSign release is not immediate; refer to eSales status
- Email address: dse@docusign.net
 - Add to whitelist to avoid spam filter
 - Subject line: **<EmployerName>**
 - Final BCBS Documents for Signature
- Email flow:
 1. Producer reviews first, no signature requested
 - GA cc'd
 2. Employer signs
 - Producer / GA are NOT cc'd

IMPORTANT: Review all documents before signing – send back if information is incorrect!



Final Reminders

KEY DATES

January Blue Balance Funded Groups

Early October

Quoting for January BBF Opens
January SG and MM Renewals
Released

December 12

Last day for new-to-Blue
January BBF quotes

December 20*

Last day to enroll new-to-Blue
January BBF groups

November 13

Mid Market
January BBF Conversion
Paperwork Due

December 2

Small Group
January Renewal
Paperwork Due

*Implementation will be impacted by process volumes and submission of completed, clean paperwork.

Submit enrollments ASAP.



Big News, **Big Bonus**

Blue Balance FundedSM
2026 Producer Bonus Program

Blue Balance Funded Producer Bonus Program

Starting with 2026 effective dates, Blue Balance Funded plans may be offered to accounts with 5-9 employees in addition to accounts with 10-50 employees. **Big news for small group employers may earn you a big bonus.**

Qualify for a new business bonus when you sell the Blue Balance Funded Product to accounts (5-50 employees) with effective dates between January 1, 2026, and December 15, 2026.

Earn a bonus based on your **total** number of new business Blue Balance Funded contracts sold during the bonus period, **plus** earn \$150 for each new business Blue Balance Funded contract.

Total Contracts Bonus			Per Contract Bonus	
Tier	Blue Balance Funded Contracts	Bonus Paid Per Blue Balance Funded Total Contracts	Bonus Paid per Blue Balance Funded Contract (5-50 employees)	
1	750+	\$150,000	\$150	
2	500 - 749	\$100,000		
3	300 - 499	\$50,000		
4	100 - 299	\$15,000		
5	1 - 99	\$7,500		

Effective dates between January 1, 2026, and December 15, 2026.

There is no contract minimum for participation. Accounts eligible for this bonus must be quoted and enrolled through the eSales Tools application.

Example: Sell 350 Blue Balance Funded contracts with effective dates between 01/01/2026 and 12/15/2026.
The bonus will be calculated as follows:

Blue Balance Funded Total Contract Bonus			=	\$50,000
Blue Balance Funded per Contract Bonus	=	350	x	\$150
Total Small Group Producer Bonus				= \$102,500

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

770103.0925

2026 Small Group BBF Broker Bonus Program

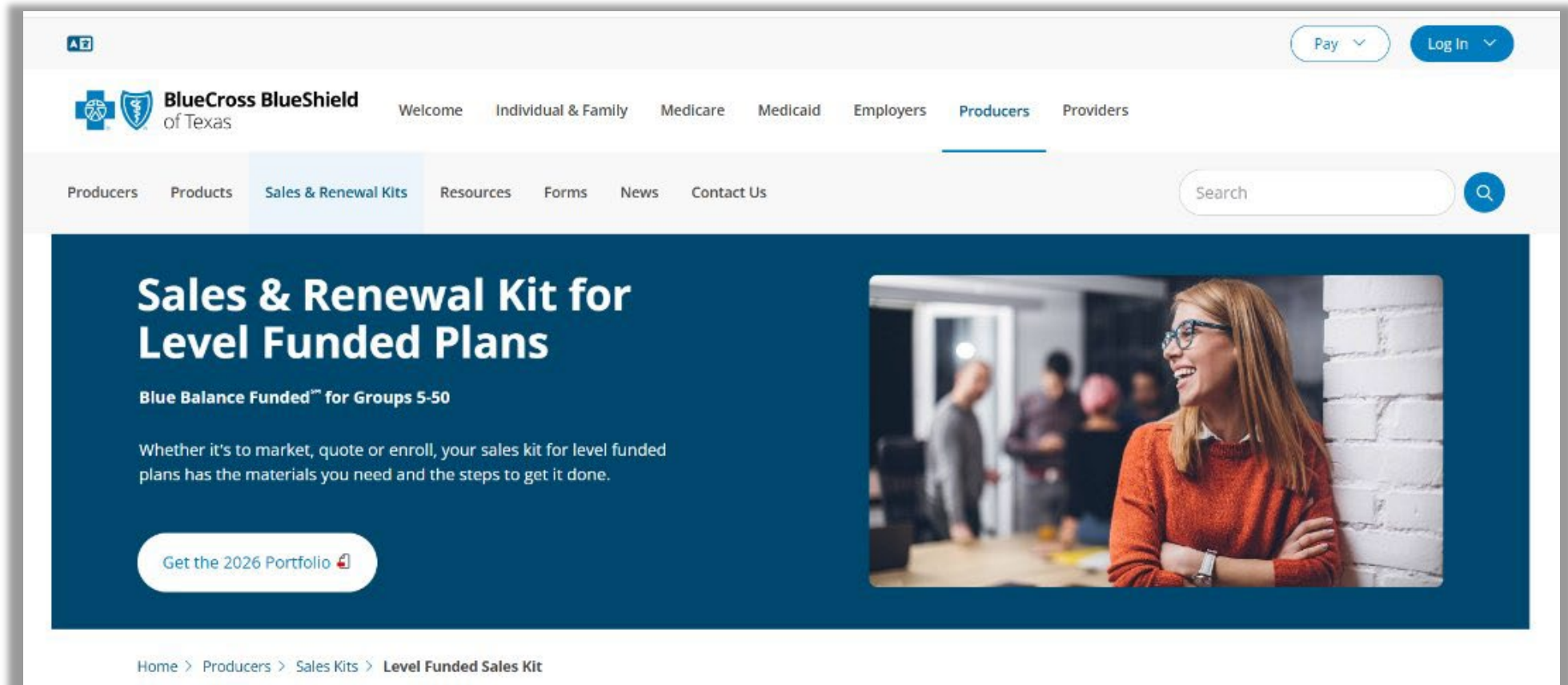
- New-to-Blue, Blue Balance Funded small groups
- Effective dates of Jan. 1, 2026 – Dec. 1, 2026
- Based on total number of contracts sold during the bonus period, PLUS...
- Extra \$150 for each new contract

LOOK AGAIN | Save with Networks, Earn a Bonus

[LEARN MORE](#)

- **BIG NEWS!!!** 2027 New-to-Blue BBF Bonus Program IS HAPPENING!!!!

Sales & Renewal Microsites



Thank You!

Wishing you a successful Q4