



Blue Balance FundedSM

The Solution For Small Group Employers (10-50 Segment)

Blue Cross and Blue Shield of Texas (BCBSTX) offers Blue Balance Funded, an administrative and stop loss coverage suite of services that includes consistent monthly payments for employers. It is available to groups that have had at least twelve months of prior group health coverage, and are financially stable.

Blue Balance Funded Features:

Predictable Monthly Payments¹

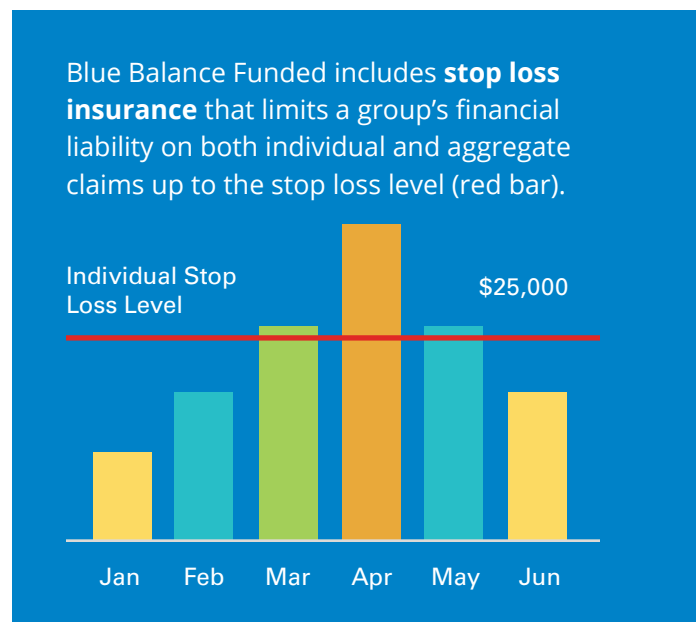
Blue Balance Funded's monthly invoice includes the employer cost for claims funding, administrative fees and stop loss premiums. For added convenience, BCBSTX manages all three with an online billing system available through Blue Access for EmployersSM.

Stop Loss Coverage

Stop loss insurance provides protection for covered claims costs resulting from individual and aggregate claims exceeding the predetermined stop loss levels.

Possible Credit

After the yearly settlement, if the actual claims cost is less than the claims funding, it may be returned in the form of a credit toward future monthly payments.





Blue Balance Funded provides a wide array of services and resources including:

- Claims adjudication services
- Customer service for members
- Access to a network of contracting health care providers
- Pharmacy benefit management services
- Virtual Visits powered by MDLIVE®
- Telehealth
- The BlueCard® program, which provides access to a nationwide network of providers
- Wellbeing Management integrated medical and behavioral health management programs
- Well onTarget® wellness tools and resources (including health assessments, self-directed courses and a rewards program that reinforces positive lifestyle changes) to help promote good health
- Blue InsightSM reporting, an online analysis and reporting system which allows employers to identify claims costs and utilization trends using a wide variety of standard reports and profiles, providing opportunities to manage your benefits



The decision to self insure is an important one and involves certain responsibilities on your part.

To learn if Blue Balance Funded might be right for your company, have a conversation with your group's broker/producer or a BCBSTX Account Representative, as well as your tax and legal advisers.

1. The amount of the monthly payment may fluctuate depending on the number of enrolled employees. It is recalculated each year and is subject to change. Employers are solely responsible for taxes, fees, and obtaining and paying for their own accounting and legal services.

Virtual Visits powered by MDLIVE® may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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