



BlueCross BlueShield of Texas

Blue DirectionsSM for Small Business

Five Easy Steps to Enrollment through Blue Directions



Your employer is offering you a benefits package that includes one or more group health care benefit plan options from Blue Cross and Blue Shield of Texas (BCBSTX). Take time now to review all the benefit choices offered through your employer:

- Decide who you want covered on a plan
- Enroll in a plan or change your coverage
- Consider other options that may be available to you and your family outside your employer-offered coverage.

Blue Directions is presented by your employer and BCBSTX and gives you a convenient way to compare benefit plans and enroll in coverage online.

Get started now.

Follow the instructions on side two to learn how to enroll.



1 Gather important information

The following information is required for enrollment:

- Your email address
- Your Social Security Number
- Dependent information – name, date of birth, Social Security Number (if available)

2 Register online

Your employer will provide you with a link for registration. Click the link to begin. If you have not received a link, please contact your employer for more information.



3 Verify information

Identify which family members you would like to cover: yourself, your spouse and/or your dependent children.



Your employer may have already added information that you should verify, such as dependent information, your address and your contact information. If no information has been added, you should enter it.

4 Consider your health options carefully

Review the medical and dental plans* available through your employer. What you pay for group health coverage may be reduced by a contribution from your employer. Your employer's group health plan may qualify for pre-tax premium payments. Premiums are deducted from your gross wages, before taking out taxes, and this reduces your taxable income. Ask your employer if this option is available.

You may also review other BCBSTX plans — not sponsored by your employer. You may be eligible for advance premium tax credit assistance. If you qualify, this tax credit helps you cover the cost of the premiums for the plans outside of your employer-offered coverage.**

You may confirm eligibility through the Health Insurance Marketplace. Then click "Return to carrier" to enroll in the plan of your choice using Blue Directions.

Note: Other employee benefits such as life insurance may also be offered through your employer. If so, your employer will communicate those benefits, price and enrollment instructions separately.

5 Almost done

Once you choose the plan(s) that best fit your family's needs and budget, complete your online application and submit it. Be sure to do this before your employer's open enrollment period ends!

*Dental plan(s) may not be available through your employer.

**Individual may be eligible for the advanced premium tax credit on their state's Health Insurance Marketplace and will have to determine that final eligibility through the Marketplace itself.