



BlueCross BlueShield
of Oklahoma

2018 Individual Plan Portfolio SIMPLIFIED.

Blue Preferred PPOSM

- Statewide

Blue Advantage PPOSM

- Adair, Atoka, Beaver, Beckham, Blaine, Canadian, Carter, Choctaw, Cimarron, Cleveland, Coal, Comanche, Craig, Creek, Custer, Dewey, Ellis, Garfield, Garvin, Grady, Greer, Harmon, Harper, Haskell, Hughes, Jackson, Jefferson, Johnston, Kingfisher, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Major, McClain, McCurtain, Murray, Muskogee, Noble, Oklahoma, Okmulgee, Osage, Pawnee, Payne, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Rogers, Sequoya, Texas, Tillman, Tulsa, Wagoner, Woods

Highlights

- \$0 subsidized premium options
- Attractive Silver Cost Sharing Reduction (CSR) plans
- Streamlined plan selection
- Virtual Visits available via video

NEW Individual Portfolio Designed to:

- **Optimize** product offering
- **Control** escalating medical costs
- **Lower** cost barriers to care for members
- **Focus** on providing a variety of benefit features to a broad base
- **Ensure** compliance with new 2018 regulations
- **Sustain** product offering amid changing legislation

Helpful Resources 24/7

- 24/7 Nurseline (English and Spanish)
- Cost Estimator Tool on Blue Access for MembersSM
- “Where You Go Matters” member education campaign on using ERs

“On The Go” — BCBSOK App

- Easy-to-use BCBSOK App – find a doctor, see payment options, access electronic ID card and more, just text BCBSOKAPP to 33633 ¹

Blue365[®]

- Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and much more²

2018 PENALTY REMINDERS

- Failing to obtain insurance may result in a tax penalty: 2.5% percent of income or a flat fee adjusted for inflation, whichever is higher.

¹ Message and data rates may apply. Terms and conditions and privacy policy at bcbsok.com/important_info/.

² Blue365 is a discount program only for BCBSOK members. This is NOT insurance. BCBSOK does not guarantee or make any claims or recommendations about the program's services or products. BCBSOK reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSOK is that of independent contractors.

Oklahoma Plans On and Off Marketplace

HEALTH

Blue Preferred PPO:

2 Silver, 1 Gold

- Statewide
- A choice of doctors and hospitals throughout the state
- Greater flexibility
- In-network with out-of-network benefits available

Blue Advantage PPO:

2 Bronze, 1 Silver

- Choice of doctors and hospitals throughout the specific rating areas
- May have a lower monthly premium
- In-network with out-of-network benefits available
- Expanding into Rating Area 1

DENTAL

BlueCare DentalSM

- Coverage for cleanings, preventive services and much more
- Dependent coverage to age 21
- Preventive dental services deductible waived
- Reminder: Members must reenroll!

PRESCRIPTION & PHARMACY

- Six prescription benefit tiers for most plans – generic, brand and specialty drugs now have preferred and non-preferred benefit levels
- All plans include a drug list and Preferred Pharmacy Network

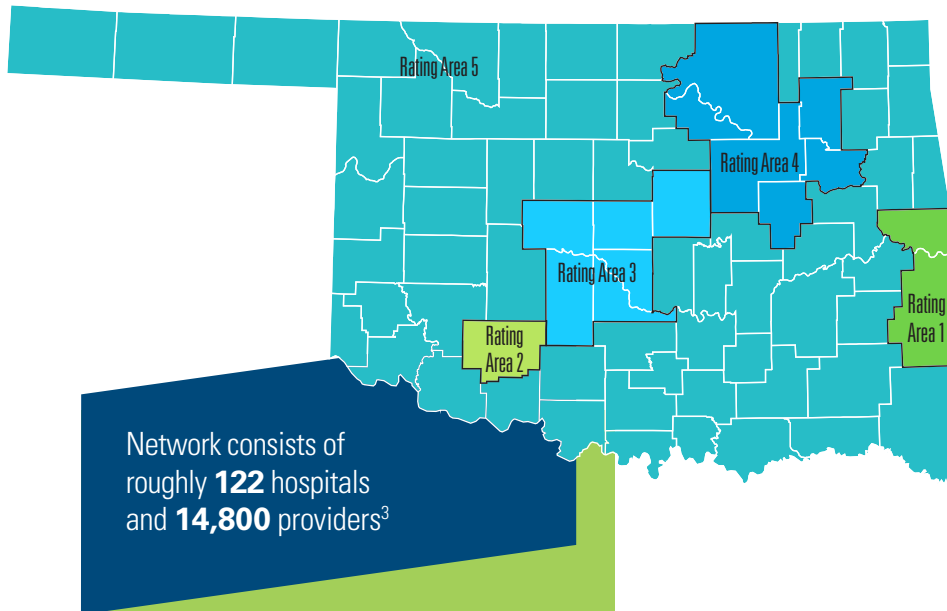
PEDIATRIC VISION BENEFITS

- Offers one exam, frames or contacts and \$0/no cost on most plans



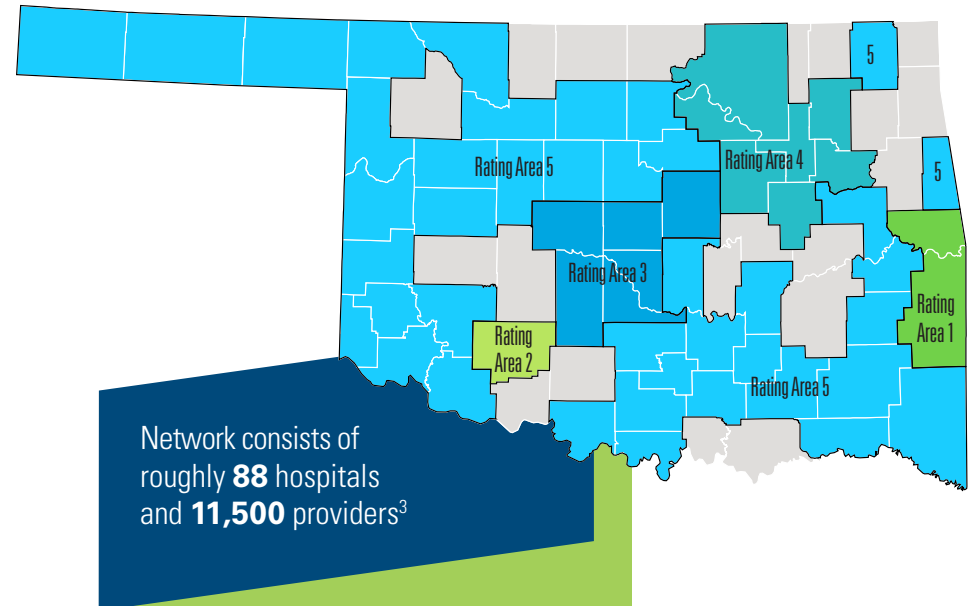
Blue Preferred PPOSM (EPP)

- Statewide (includes Panhandle counties)
- On and Off Marketplace
- Metallic Plans: Silver, Gold



Blue Advantage PPOSM (BVP)

- OKC, Lawton, Tulsa, and Rural
- Expanding into Ellis, Jackson and Texas counties
- On and Off Marketplace
- Metallic Plans: Silver, Bronze



³Estimates as of 9/1/2017

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS