



BlueCross BlueShield
of Texas

2018 Individual Plan Portfolio SIMPLIFIED.

Blue Advantage HMOSM

- Statewide

Blue Advantage PlusSM

- Statewide

Highlights

- \$0 subsidized premium options
- Attractive Silver Cost Sharing Reduction (CSR) plans
- Streamlined plan selection

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

Today's HMO

- HMOs help keep upfront costs low
- Tax credits and cost-sharing assistance may be available to help lower premiums and out-of-pocket costs¹
- Managed care on a personalized level with care coordinated by one doctor
- Physician care extenders – allows physician assistants and advanced registered nurse practitioners to be PCPs

Helpful Resources 24/7

- 24/7 Virtual Visits
- 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” — BCBSTX App

- Easy-to-use BCBSTX App – find a doctor, see payment options, access electronic ID card and more, just text BCBSTXAPP to 33633 ²

Blue365[®]

- Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and much more³

¹ For qualified individuals. Consumers can text TXQUALIFY to 33633 to see if they qualify for federal financial assistance. Message and data rates may apply. Terms and conditions and privacy policy at bcbstx.com/important_info/.

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³ Blue365 is a discount program only for BCBSTX members. This is NOT insurance. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. BCBSTX reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSTX is that of independent contractors.

Texas Plans On and Off Marketplace

HEALTH

Blue Advantage HMO:

1 Bronze, 1 Silver, 2 Gold

- Helps keep costs lower and more predictable
- Personalized with a primary care provider (PCP), who coordinates all health care

Blue Advantage Plus:

1 Bronze, 2 Silver, 1 Gold

- Greater flexibility
- Leverages the HMO network
- Some out-of-network benefits available

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

2018 PENALTY REMINDERS

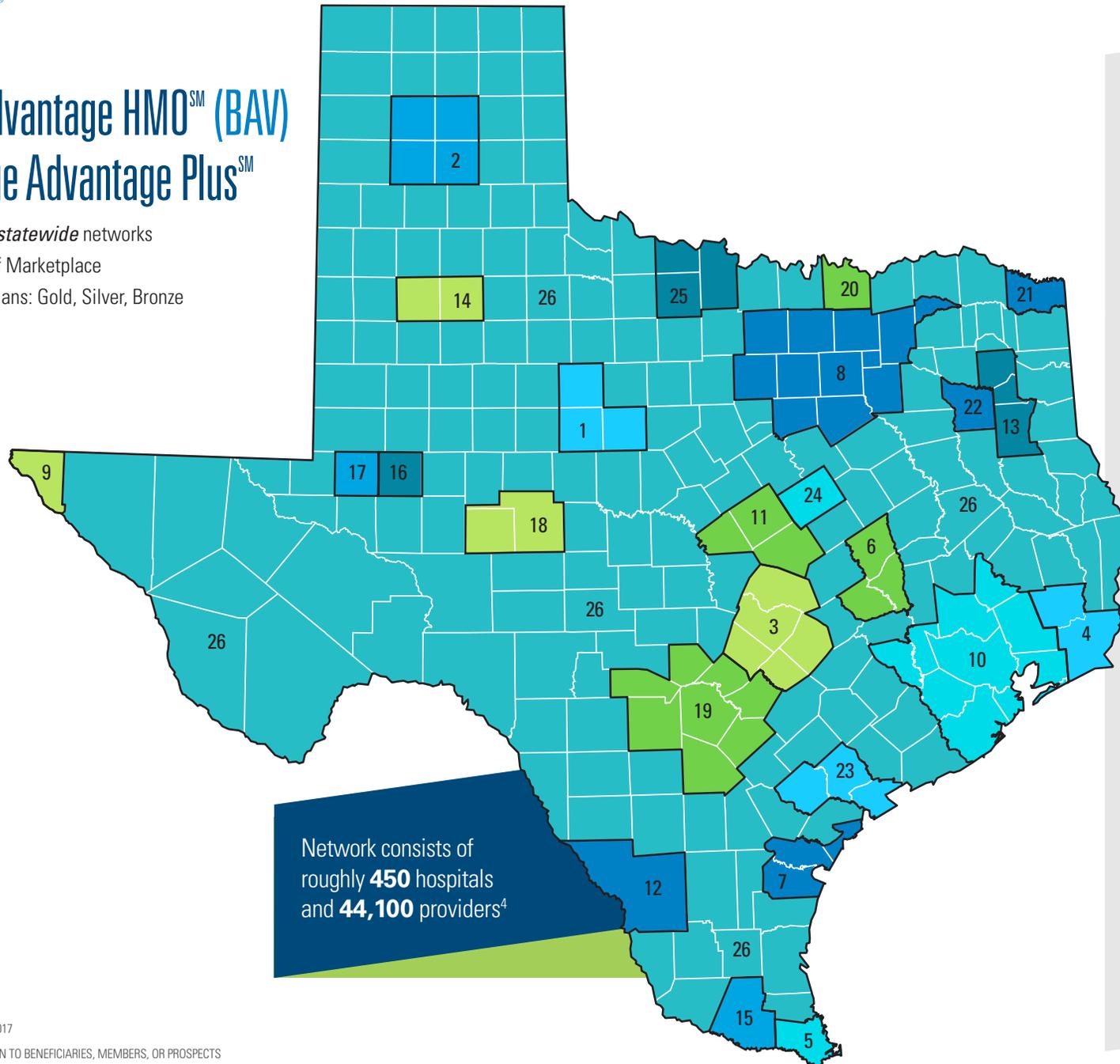
- Failing to obtain insurance may result in a tax penalty: 2.5% percent of income or a flat fee adjusted for inflation, whichever is higher.



BlueCross BlueShield
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Blue Advantage HMOSM (BAV) and Blue Advantage PlusSM

- Featuring *statewide* networks
- On and Off Marketplace
- Metallic Plans: Gold, Silver, Bronze



Network consists of
roughly **450** hospitals
and **44,100** providers⁴

Statewide network



Rating areas and counties

- 1: Callahan, Jones, Taylor
- 2: Armstrong, Carson, Potter, Randall
- 3: Bastrop, Caldwell, Hays, Travis, Williamson
- 4: Hardin, Jefferson, Orange
- 5: Cameron
- 6: Brazos, Burleson, Robertson
- 7: Aransas, Nueces, San Patricio
- 8: Collin, Dallas, Delta, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Wise
- 9: El Paso
- 10: Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller
- 11: Bell, Coryell, Lampasas
- 12: Webb
- 13: Gregg, Rusk, Upshur
- 14: Crosby, Lubbock
- 15: Hidalgo
- 16: Midland
- 17: Ector
- 18: Irion, Tom Green
- 19: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
- 20: Grayson
- 21: Bowie
- 22: Smith
- 23: Calhoun, Goliad, Victoria
- 24: McLennan
- 25: Archer, Clay, Wichita
- 26: All other counties

⁴Estimates as of 9/1/2017

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS