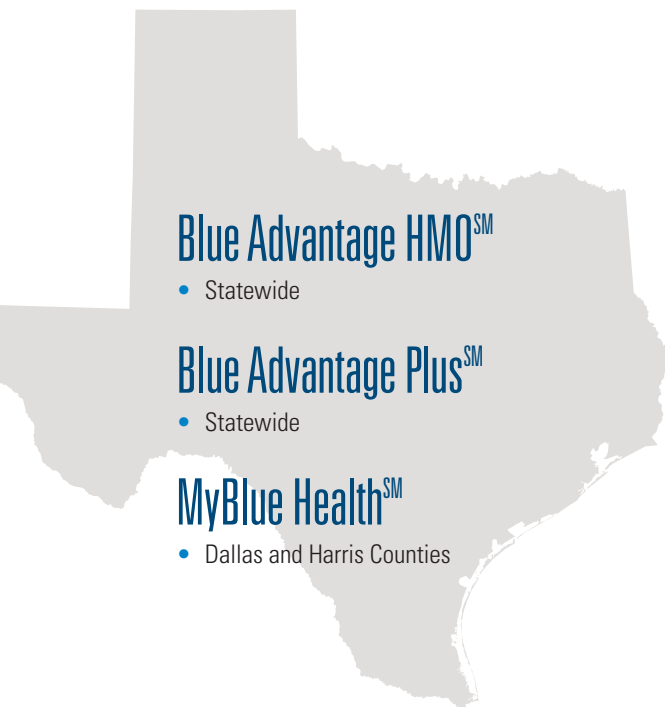




BlueCross BlueShield
of Texas

2020 Individual Plan Portfolio



Highlights

- \$0 subsidized premium options
- Streamlined plan selection

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
- **Help ensure** compliance with new 2020 regulations
- **Sustain** product offering amid changing legislation

Today's HMO

- HMOs help keep upfront costs low
- 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

- Virtual Visits
- 24/7 Nurseline (English and Spanish)
- Cost Estimator Tool on Blue Access for MembersSM
- SmartER CareSM Options – member education campaign on choices for non-emergency care

Mobile Site

- Easy-to-use – find a doctor, see payment options, access electronic ID card and more

Blue365[®]

- Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and much more¹

¹ 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.

² Clinical services provided by Sanitas Medical Centers, which are independent medical centers serving individuals covered by Blue Cross and Blue Shield companies

³ A "preferred" or "participating" pharmacy has a contract with BCBSTX's pharmacy benefit manager (Prime Therapeutics) to provide pharmacy services at a negotiated rate. A pharmacy benefit manager administers prescription drug benefits for a health plan. The terms "preferred" and "participating" should not be construed as a recommendation, referral or any other statement as to the ability or quality of such pharmacy.

Texas Plans On and Off Marketplace

HEALTH

Blue Advantage HMO: 3 Bronze, 2 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: 3 Bronze, 2 Silver, 1 Gold

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

MyBlue Health: 1 Bronze, 1 Silver, 1 Gold

- In-network benefits for using Sanitas Medical Centers² – exclusively for Blue Cross and Blue Shield members
- Neighborhood access to primary and urgent care medical centers (4 locations in Dallas County and 5 locations in Harris County)
 - Local, face-to-face BCBSTX Customer Service

DENTAL

BlueCare DentalSM

- Coverage for cleanings, preventive services and much more
- Preventive dental services deductible waived

PRESCRIPTION AND PHARMACY

- Six prescription payment level tiers for all ACA plans – generic, brand and specialty drugs have preferred and non-preferred benefit levels
- All plans include a drug list and Preferred Pharmacy Network³

PEDIATRIC VISION BENEFITS

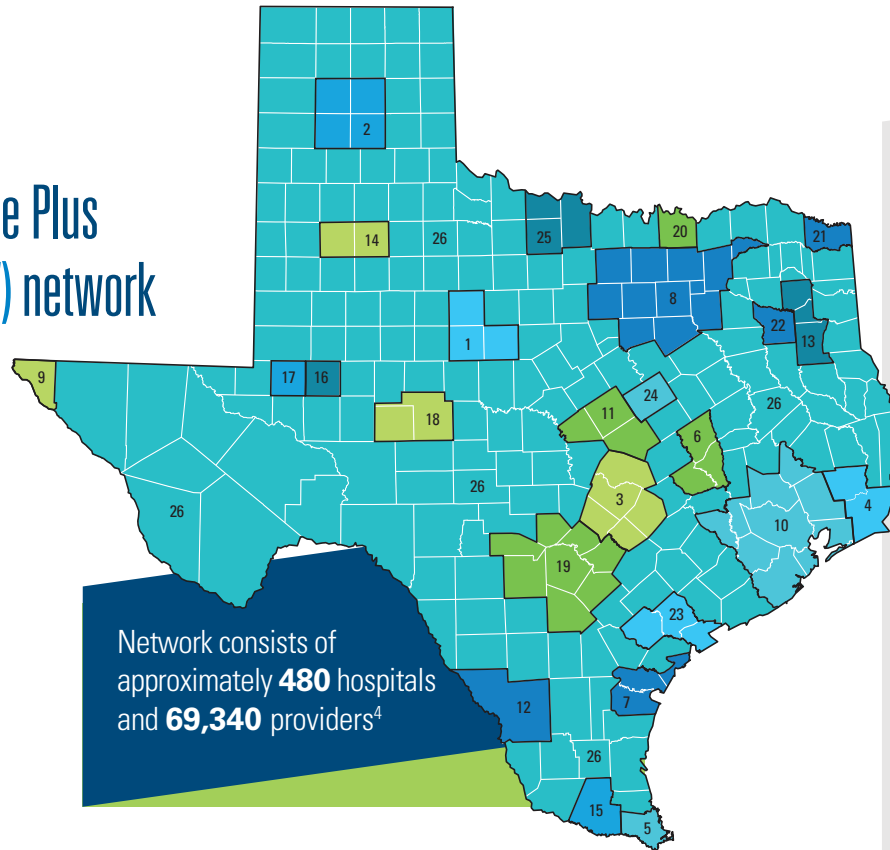
- Offers one exam, frames or contacts at \$0/no cost on most plans



BlueCross BlueShield
of Texas

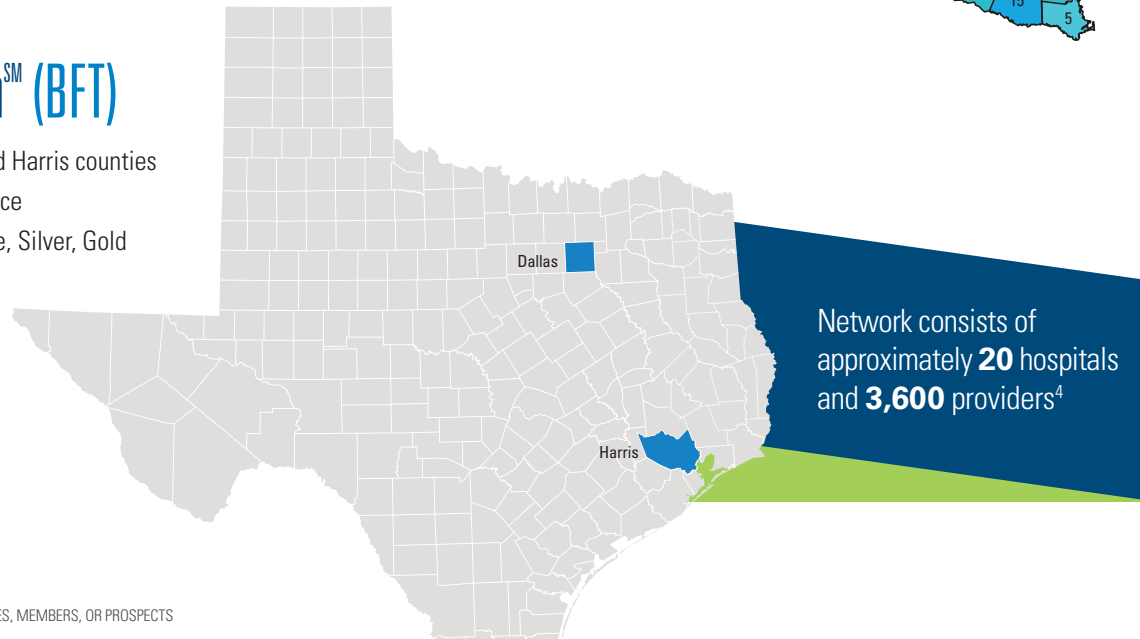
Blue Advantage HMO and Blue Advantage Plus plans on the Blue Advantage HMOSM (BAV) network

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

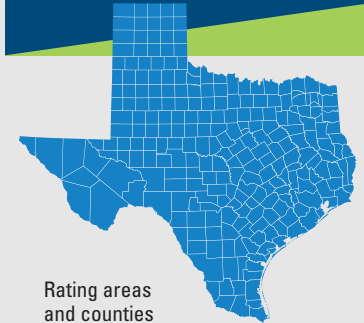


MyBlue HealthSM (BFT)

- Network in Dallas and Harris counties
- On and Off Marketplace
- Metallic Plans: Bronze, Silver, Gold



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 9/1/2019

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS