



2021 Individual Plan Portfolio

Blue Advantage HMOSM

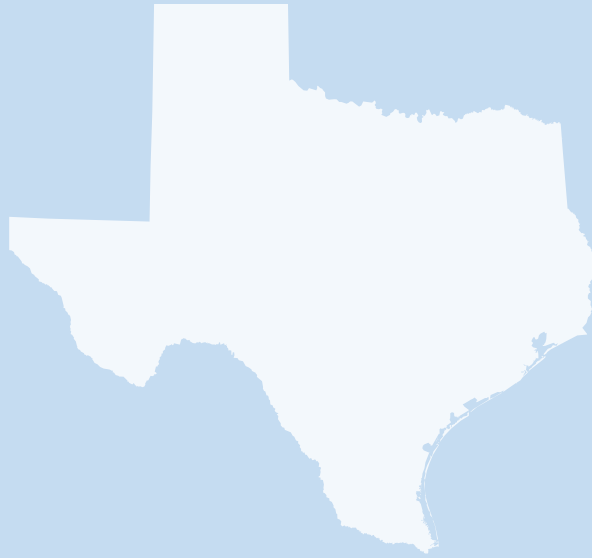
- **Statewide**

Blue Advantage PlusSM

- **Statewide**

MyBlue HealthSM

- **Dallas and Harris Counties**



What's new

- Increased \$0 deductible and copay options on certain CSR qualified plans
- Member access to covered benefits through providers with telehealth services



Why Blue Cross and Blue Shield of Texas (BCBSTX)?

Access

- Health plans on and off exchange in every county
- Comprehensive, year-round coverage
- High-quality, efficient networks with focus on preventive care

Affordability

- Affordable plan options
- Monthly payments as low as \$0 for qualified on exchange applicants

Stability

- Serving Texas communities for more than 90 years.
- In the eight years of ACA open enrollment, BCBSTX has been proud to offer multiple qualified health plans in every county across Texas.

Texas Plans On and Off Marketplace

Health

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

- Network: Blue Advantage HMOSM (BAV)
- Approximately 476 hospitals, 73,981 providers*
- Helps keep costs lower and more predictable
- Personalized with a primary care provider (PCP) who coordinates all health care

Blue Advantage Plus: 4 Bronze, 2 Silver, 1 Gold

- Network: Blue Advantage HMO
- Approximately 476 hospitals, 73,981 providers*
- Greater flexibility
- Leverages the HMO network
- Some out-of-network benefits available

MyBlue Health: 1 Bronze, 1 Silver, 1 Gold

- Network: MyBlue HealthSM (BFT)
- Approximately 29 hospitals, 6,116 providers*
- In-network benefits for using Sanitas Medical Centers¹ – exclusively for Blue Cross and Blue Shield members
- Neighborhood access to primary and urgent care medical centers (4 locations in Dallas County and 6 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

Pediatric Vision Benefits

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

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 Network²

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 member ID card and more

Blue365[®]

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

Contacts for Retail Producers

Presale Support

Product information and sales assistance

800-531-4457

9 a.m. to 5 p.m. CT, Mon.- Thurs.

9 a.m. to 4:30 p.m. CT, Fri.

Postsale Support^{**}

Application status, billing and payments, Retail Producer Portal and policy changes renewing/transitioning clients

888-697-0679

9 a.m. to 5 p.m. CT, Mon.- Thurs.

9 a.m. to 4:30 p.m. CT, Fri.

^{**} Some issues can only be addressed by Producer Services if the member gave authorization to the producer of record.

*Estimates as of 9/17/2020

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

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.

The relationship between Blue Cross and Blue Shield of Texas and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate pharmacy benefit management company. Blue Cross and Blue Shield of Texas contracts with Prime Therapeutics to provide pharmacy benefit management and other related services. Blue Cross and Blue Shield of Texas, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC