



MASSACHUSETTS

No one knows the health care coverage that best fits your needs better than you. So why let someone else choose your benefits? With My Blue Choices, you have the control—and the freedom to put together your own benefits package. And our online store makes it easy for you to browse through a variety of health plans and other benefit options to create the package that works for you and your family.

Have questions or need help?  
Call or email:



**Matt Waugh**  
**matt@waughagency.com**  
**116 Pleasant St., Suite 145**  
**Easthampton, MA 01027**  
**(413)527-2738**



Your Benefits.  
Your Choice.



MASSACHUSETTS

Choose health benefits  
that matter to you.

## How It Works

# 1

**Receive contribution.** Your employer will determine the dollar amount they will contribute to your coverage each pay period. Then you can shop online at My Blue Choices and choose the plans that best meet your needs.

# 2

**Shop in the online store.** You will receive an email during Open Enrollment that will provide access to My Blue Choices, the online store where you select your benefits. Using the contributions from your employer, plus any additional money you want to contribute out of your paycheck, you can pick your coverage. Based upon background information you provide, My Blue Choices can recommend personalized coverage options to help you decide.

# 3

**Review Coverage Options.** Below are some of the benefit options that may be available to you. Check with your employer about your available selections.



**Health**

Medical



**Financial**

Financial accounts

- Health Savings Account
- Health Reimbursement Arrangement
- Flexible Spending Account



**Dental**

Preventive care

Oral surgery  
Orthodontic care



**Protection**

Life insurance

Disability insurance  
Critical Illness coverage  
Accident coverage  
Hospital indemnity

# 4

**Confirm your benefit selections.** Once you have selected the benefits that best meet your needs, you can check out and esign—all online.

## How to Get Started

Once the online store is ready, you'll receive an email with:

- A link to My Blue Choices
- Your username
- Your temporary password (you will change it when you log in)



## Support



**Matt Waugh**  
**matt@waughagency.com**  
**116 Pleasant St., Suite 145**  
**Easthampton, MA 01027**  
**(413)527-2738**