

Have questions or need help?
Call or email:



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



Make just one
smart choice, and
experience freedom
and savings for
you and your
employees.

Starting with:

- ✓ What to spend on benefits
- ✓ Which plans to offer
- ✓ Sharing the choice with your employees



Introducing a personalized way to buy benefits.

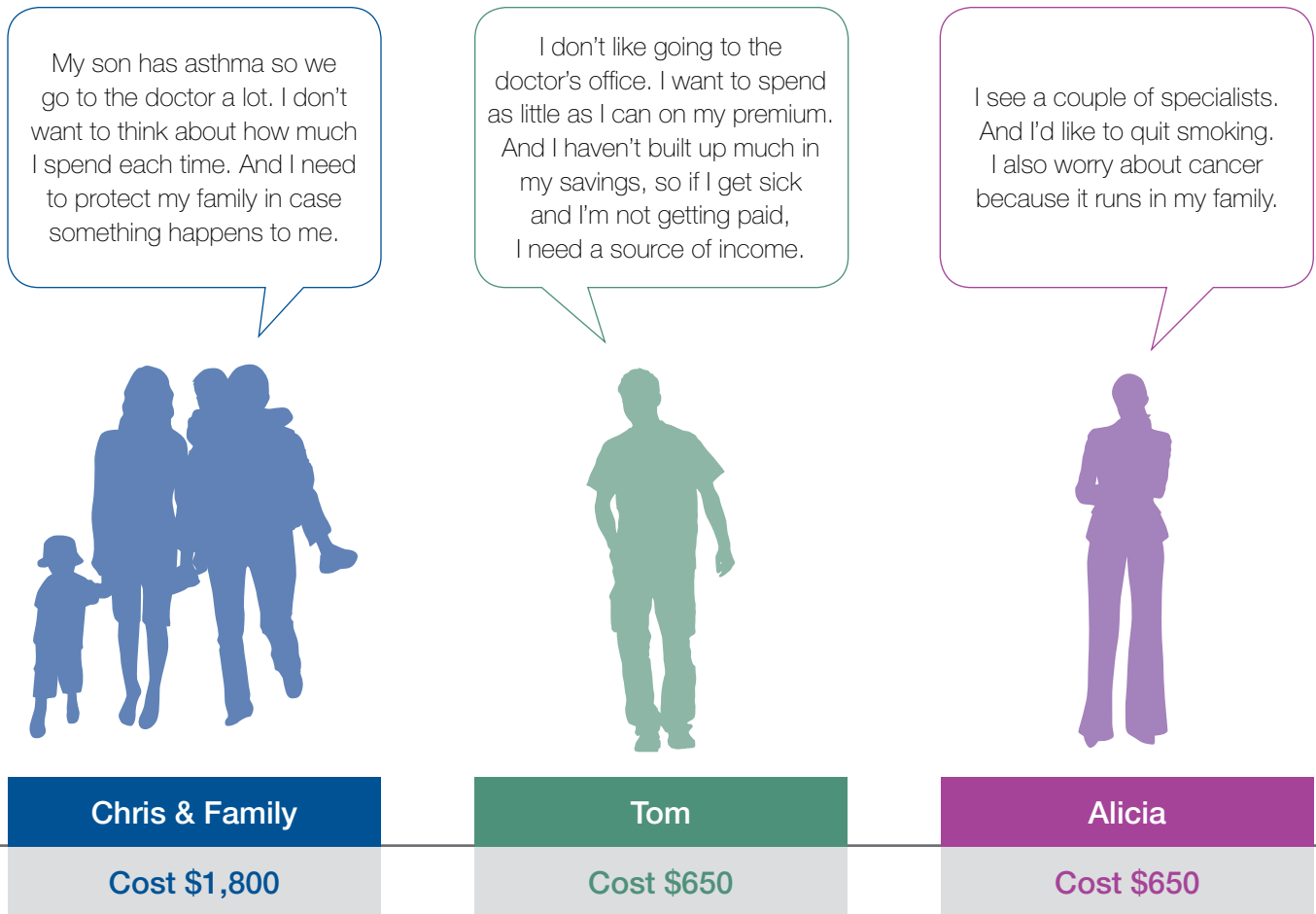
My Blue ChoicesSM offers access to a state-of-the-art online marketplace that allows employers and employees to build personalized portfolios of coverage. The model starts with a choice of health plans and other important coverage options like life, disability, dental, HSAs, FSAs, and accident. Personalized support at every step gives each member all the guidance they need. As the employer, you can determine your contribution to your employees' coverage—and they can then choose the best combination of coverage to meet their needs and budget.



Employees have different situations and benefits needs.

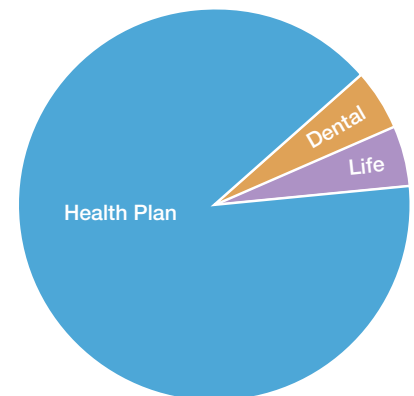
Chris, Tom, and Alicia all work for the same company.

Their life stages, health, and financial situations are very different.



But they all have the same benefits.

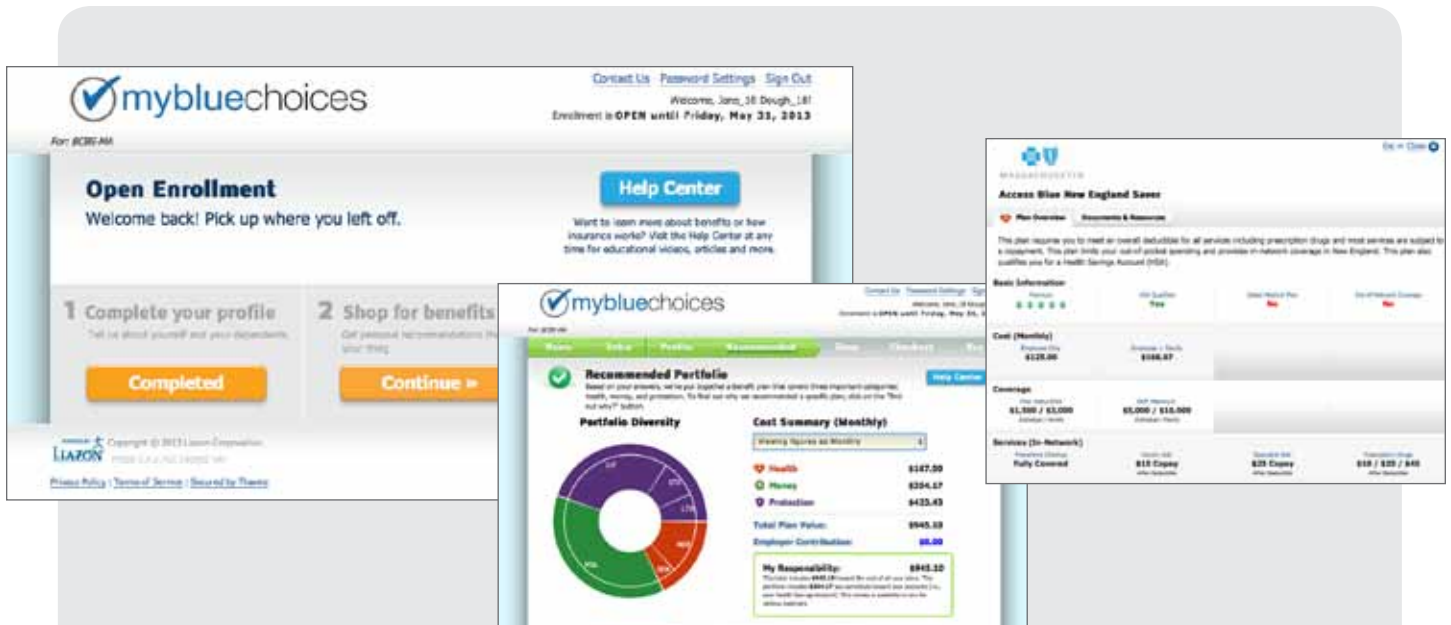
- ✓ Under their current plan, they each get a medical plan, basic dental and company paid life insurance.
- ✓ The total cost for Chris' benefits is \$1800 a month.
- ✓ The total cost for Tom and Alicia's benefits is \$650 a month each.



My Blue Choices personalizes and “right-sizes” each employee’s benefits portfolio.

Chris, Tom, and Alicia know what their needs are—but not how to translate them into making the right benefits decisions. Enter My Blue Choices.

My Blue Choices gives them a simple shopping experience that translates their needs into a recommendation.



- 1 **Start**
- 2 **Employees fill out a simple, online questionnaire**
- 3 **They receive educational information and guidance**
- 4 **They receive a personalized recommendation**
- 5 **They pick their medical, dental, and protection plans (from plans pre-selected by you)**
- 6 **End**

My Blue Choices turns insurance speak into simple, easy-to-understand terms with:

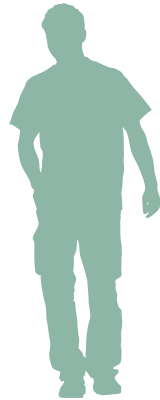
- ✓ Easy-to-follow online tools that compare plans side-by-side
- ✓ Explanations of why certain plans are recommended
- ✓ Transparent pricing
- ✓ Videos about key health and insurance topics

Let your employees customize their benefits portfolio to get the perfect mix to meet their needs.



Chris & Family

Cost \$1,300



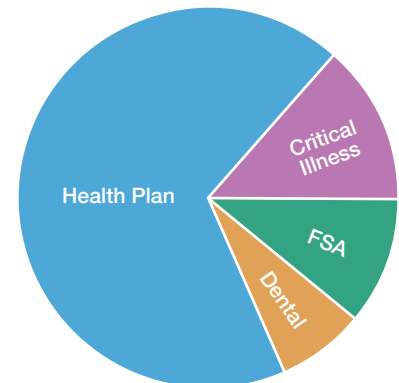
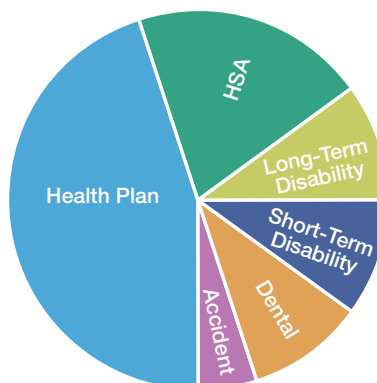
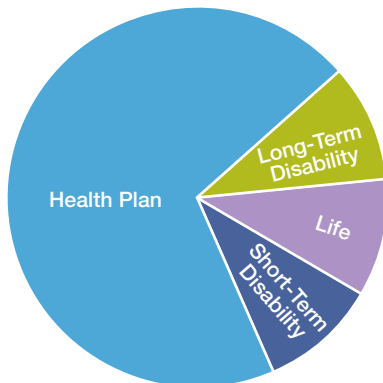
Tom

Cost \$550



Alicia

Cost \$675



Total overall savings between the three of them is \$575.

Finding the right coverage means that every employee can choose what's right for them individually or for their family.

- ✓ Chris, Tom, and Alicia all choose very different benefits
- ✓ Their benefits are very different from what their company had picked for them
- ✓ And it saves them money. Total savings are \$575/per month, 20% less than last year

My Blue Choices is a win for employers and a win for employees.

Employer

- Stabilize and potentially reduce benefits cost
- Streamline administrative tasks
- Increase employee satisfaction

Employees

- Get the benefits that are right for them
- Understand and appreciate the value of their benefits
- Be more involved in their health care decisions and coverage

My Blue Choices Model

My Blue Choices is an innovative new program from Blue Cross Blue Shield of Massachusetts that offers you a healthy way to control costs, while still giving employees the peace of mind of knowing they have access to high-quality, affordable care every day.

Employers choose from a variety of medical plan packages, including HMO, PPO, high-deductible, and tiered options. Select a dental coverage option, with or without orthodontic services, for your employees. Opt for additional protection packages such as life insurance, short- or long-term disability, critical illness and accident coverage.

Choose whether or not to offer a Health Savings Account, Health Reimbursement Account, or Flexible Spending Account with compatible plans.

Determine how much you want to contribute to your employee coverage. Your employees then choose to spend this for the coverage that best meets their needs and budget.

Want to know what your My Blue Choices are?

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