

Introducing My Blue Choices, powered by Liazon<sup>®</sup>, an exclusive online marketplace from Blue Cross Blue Shield of Massachusetts that lets you choose how much to spend on your employee benefits—and not a penny more.

### Here's how My Blue Choices works:

- You determine how much you want to contribute to benefits
- You choose which plans and features to offer your employees. Medical, dental, and protection options can be found on the back
- Your employees shop for their benefits online at our exclusive My Blue Choices marketplace, where they can buy any of the medical, dental, and added protection services you've preselected

### Why choose My Blue Choices?

- It is designed to help you stabilize—and potentially lower—your benefits budget in the first year and allow you to better forecast your long-term spending
- You can choose from a variety of medical-packages, including HMO, PPO, high-deductible (including Health Savings Accounts), and tiered plans
- You can also offer a choice of dental indemnity or PPO coverage with or without orthodontic services
- You can choose to offer a Health Savings Account, Health Reimbursement Arrangement, or Flexible Spending Account for qualified plans
- You can pick and choose which added protection services to offer, such as life insurance, short- or long-term disability, or critical illness and accident coverage

### Why choose My Blue Choices for your employees?

- My Blue Choices allows you to offer a wide choice of plans and enables your employees to select the coverage that best meets their unique needs and budgets
- Every My Blue Choices plan is based on our standard Blue Cross Blue Shield of Massachusetts plans and offers access to the same high-quality, affordable care we're known for

### Who can choose My Blue Choices?

- Employers with 20 to 50 eligible employees
- Companies who are fully insured and offer only Blue Cross coverage options
- New Blue Cross Blue Shield of Massachusetts customers or those renewing their contract with Blue Cross

### Have questions or need help? Call or email:

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

## Here are the choices:

- Select one medical package (SGM-1 through 10) that includes multiple plan options
- Select one dental-package (SGD-1 through 12)
- Integrate a financial account on qualified plans
- Select the added protection services you want to include

Medical <sup>1</sup>	
<b>SGM-1</b> <ul style="list-style-type: none"> <li>• HMO Blue NE<sup>SM</sup> Enhanced Value</li> <li>• HMO Blue NE \$500</li> <li>• HMO Blue NE \$1000</li> <li>• PPO Saver Lower Deductible \$1500</li> </ul>	<b>SGM-2</b> <ul style="list-style-type: none"> <li>• HMO Blue NE \$500</li> <li>• HMO Blue NE \$1000</li> <li>• HMO Blue NE \$2000</li> <li>• Access Blue<sup>SM</sup> NE Saver</li> </ul>
<b>SGM-3</b> <ul style="list-style-type: none"> <li>• HMO Blue NE \$1000 with HCCS<sup>2</sup></li> <li>• PPO Preferred \$2000 with HCCS<sup>2</sup></li> <li>• HMO Blue NE \$2000 with HCCS<sup>2</sup></li> <li>• PPO Preferred Basic \$2000 with HCCS<sup>2</sup></li> </ul>	<b>SGM-4</b> <ul style="list-style-type: none"> <li>• PPO Preferred \$1000 with HCCS<sup>2</sup></li> <li>• PPO Preferred Saver \$1500</li> <li>• PPO Preferred \$2000 with HCCS<sup>2</sup></li> <li>• PPO Preferred Basic \$2000 with HCCS<sup>2</sup></li> </ul>
<b>SGM-5</b> <ul style="list-style-type: none"> <li>• HMO Blue NE Options<sup>SM</sup> Deductible</li> <li>• PPO Preferred \$2000</li> <li>• HMO Blue NE \$2000</li> <li>• PPO Preferred Saver \$2900</li> </ul>	<b>SGM-6</b> <ul style="list-style-type: none"> <li>• PPO Preferred \$500 with HCCS<sup>2</sup></li> <li>• PPO Preferred \$1000 with HCCS<sup>2</sup></li> <li>• HMO Blue NE \$1000 with HCCS<sup>2</sup></li> <li>• HMO Blue NE \$2000 with HCCS<sup>2</sup></li> </ul>
<b>SGM-7</b> <ul style="list-style-type: none"> <li>• PPO Preferred \$1000</li> <li>• HMO Blue NE \$1000</li> <li>• HMO Blue NE \$2000</li> <li>• PPO Preferred Saver \$2000</li> </ul>	<b>SGM-8</b> <ul style="list-style-type: none"> <li>• PPO Preferred Options</li> <li>• HMO Blue NE Options Deductible</li> <li>• HMO Blue NE Options Deductible II</li> <li>• HMO Blue NE Options Deductible III</li> </ul>
<b>SGM-9</b> <ul style="list-style-type: none"> <li>• PPO Preferred \$500</li> <li>• PPO Preferred \$1000</li> <li>• PPO Preferred \$2000</li> <li>• PPO Preferred Saver Middle Deductible \$2000</li> </ul>	<b>SGM-10</b> <ul style="list-style-type: none"> <li>• Access Blue NE Basic \$2000</li> <li>• HMO Blue NE Basic Copayment</li> <li>• HMO Blue NE Basic Co-insurance</li> <li>• Access Blue NE Basic Saver</li> </ul>

1. Medical plans reflect 2014 benefit changes.  
 2. Hospital Choice Cost Sharing

## 20 to 50 eligible employees

### Dental<sup>3</sup>

#### Voluntary Dental Options

For employers offering dental for the first time or who offer voluntary dental today

SGD-1	SGD-2	SGD-3	SGD-4	SGD-5	SGD-6
Dental Blue® 100/80/50 \$75/\$225 \$1000 max	Dental Blue 100/80/50 \$75/\$225 \$1500 max	Dental Blue 100/80/30 \$75/\$225 \$1000 max	Dental Blue PPO <sup>SM</sup> 100/80/50 \$75/\$225 \$1000 max	Dental Blue PPO 100/80/30 \$75/\$225 \$1000 max	Dental Blue Select <sup>SM</sup> In-network 100/90/60 Out-of-network 100/80/50 \$75/\$225 \$1000 max

#### Contributory Dental Options

For employers who offer dental plans today and contribute toward the premium

SGD-7	SGD-8	SGD-9	SGD-10	SGD-11	SGD-12
Dental Blue 100/80/50 \$50/\$150 \$1000 max	Dental Blue 100/80/50 \$50/\$150 \$1500 max	Dental Blue 100/80/30 \$50/\$150 \$1000 max	Dental Blue PPO 100/80/50 \$50/\$150 \$1000 max	Dental Blue PPO 100/80/30 \$50/\$150 \$1000 max	Dental Blue Select In-network 100/90/60 Out-of-network 100/80/50 \$25/\$75 \$1000 max

### Money<sup>4</sup>

#### Financial Accounts

Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Flexible Spending Account (FSA)
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### Protection<sup>5</sup>

Voluntary group term life and accidental death & dismemberment with <b>guaranteed issue</b> and no minimum participation	Voluntary short- & long-term disability with <b>guaranteed issue</b> and no minimum participation	Critical illness	Accident	Hospital indemnity
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3. Available with orthodontic services \$1000 max.

4. Financial accounts must be administered by one of our preferred vendors. Please ask your account executive or broker for a list.

5. Protection services are underwritten by USABLE Life.

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**MASSACHUSETTS**

My Blue Choices



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