

Introducing My Blue Choices powered by Liazon[®], 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-plan 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 51+ eligible employees and with 99 or fewer enrolled
- 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:

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Here are the choices:

- Select one medical package (PCM–1 through 10) that includes multiple plan options
- Select one dental-plan package (PCD–1 through 4)
- Integrate a financial account on qualified plans
- Select the added protection services you want to include

Medical ¹	
<p>PCM–1</p> <ul style="list-style-type: none"> • HMO Blue NESM Enhanced Value • HMO Blue NE \$500 • HMO Blue NE \$1000 • PPO Saver Lower Deductible \$1500 	<p>PCM–2</p> <ul style="list-style-type: none"> • HMO Blue NE \$500 • HMO Blue NE \$1000 • HMO Blue NE \$2000 • Access BlueSM NE Saver
<p>PCM–3</p> <ul style="list-style-type: none"> • HMO Blue NE \$1000 with HCCS² • PPO Preferred \$2000 with HCCS² • HMO Blue NE \$2000 with HCCS² • Preferred Blue PPO Basic Copayment 	<p>PCM–4</p> <ul style="list-style-type: none"> • PPO Preferred \$1000 with HCCS² • PPO Preferred Saver \$1500 • PPO Preferred \$2000 with HCCS² • Preferred Blue PPO Basic Copayment
<p>PCM–5</p> <ul style="list-style-type: none"> • HMO Blue NE OptionsSM Deductible • PPO Preferred \$2000 • HMO Blue NE \$2000 • PPO Preferred Saver \$2900 	<p>PCM–6</p> <ul style="list-style-type: none"> • PPO Preferred \$500 with HCCS² • PPO Preferred \$1000 with HCCS² • HMO Blue NE \$1000 with HCCS² • HMO Blue NE \$2000 with HCCS²
<p>PCM–7</p> <ul style="list-style-type: none"> • PPO Preferred \$1000 • HMO Blue NE \$1000 • HMO Blue NE \$2000 • PPO Preferred Saver \$2000 	<p>PCM–8</p> <ul style="list-style-type: none"> • PPO Preferred Options • HMO Blue NE Options Deductible • HMO Blue NE Options Deductible II • HMO Blue NE Options Deductible III
<p>PCM–9</p> <ul style="list-style-type: none"> • PPO Preferred \$500 • PPO Preferred \$1000 • PPO Preferred \$2000 • PPO Preferred Saver Middle Deductible \$2000 	<p>PCM–10</p> <ul style="list-style-type: none"> • Access Blue NE Basic \$2000 • HMO Blue NE Basic Copayment • HMO Blue NE Basic Co-insurance • Access Blue NE Basic Saver

1. Medical plans reflect 2014 benefit changes.

2. Hospital Choice Cost Sharing

51+ eligible with 99 or fewer enrolled employees

Dental

PCD-1	PCD-2	PCD-3	PCD-4
With orthodontic services <ul style="list-style-type: none"> Dental Blue® 100/80/50 \$50/\$150 \$1000 max \$1000 orthodontic services Dental Blue PPOSM 100/80/30 \$50/\$150 \$1000 max \$500 orthodontic services 	Without orthodontic services <ul style="list-style-type: none"> Dental Blue 100/80/50 \$50/\$150 \$1000 max Dental Blue PPO 100/80/30 \$50/\$150 \$1000 max 	With orthodontic services <ul style="list-style-type: none"> Dental Blue 100/80/50 \$50/\$150 \$1500 max \$1000 orthodontic services Dental Blue PPO 100/80/30 \$50/\$150 \$1000 max \$500 orthodontic services 	Without orthodontic services <ul style="list-style-type: none"> Dental Blue 100/80/50 \$50/\$150 \$1500 max Dental Blue PPO 100/80/30 \$50/\$150 \$1000 max

Money³

Financial Accounts

Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Flexible Spending Account (FSA)
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Protection⁴

Voluntary group term life and accidental death & dismemberment with guaranteed issue and no minimum participation	Voluntary short- & long-term disability with guaranteed issue and no minimum participation	Critical illness	Accident	Hospital indemnity
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3. Financial accounts must be administered by one of our preferred vendors. Please ask your account executive or broker for a list.

4. Protection services are underwritten by US Able Life.

The preferred payment method for My Blue Choices is eBilling. Speak with your account executive or broker to learn more.

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My Blue Choices



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