

Introducing My Blue ChoicesSM, 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 will 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 HSA), 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 (HSA), Health Reimbursement Arrangement (HRA), or Flexible Spending Account (FSA) for qualified plans
- You can pick and choose which added protection services to offer such as life insurance, short- or long-term disability, critical illness, and accident coverage

Why choose My Blue Choices for your employees?

- You can choose to offer a choice of plans that align with your employees' current health status and needs, and those of their families
- 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 100+ enrolled employees
- Companies who are fully insured offering 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 (LGM-1 through 5) that includes multiple plan options
- Select one dental plan package (LGD-1 through 4)
- Integrate a financial account on qualified plans
- Select the added protection services you want to include

Medical	LGM-1 <ul style="list-style-type: none"> • PPO Preferred \$1000 • HMO Blue NESM \$1000 • HMO Blue NE \$2000 • PPO Preferred Saver \$1500 • PPO Preferred Saver \$2900 • PPO Preferred \$2000 	LGM-2 <ul style="list-style-type: none"> • PPO Blue Care ElectSM Enhanced Value • HMO Blue NE Enhanced Value • PPO Preferred \$1000 • HMO Blue NE \$1000 • PPO Preferred Saver \$1500 • HMO Blue NE Options Deductible II 	LGM-3 <ul style="list-style-type: none"> • PPO Preferred \$1000 • HMO Blue NE Premier Value with HCCS¹ • HMO Blue NE \$1000 with HCCS¹ • PPO Preferred \$2000 • HMO Blue NE OptionsSM Deductible II • PPO Preferred Saver \$2900 	LGM-4 <ul style="list-style-type: none"> • HMO Blue NE Premier Value • HMO Blue NE \$1000 • HMO Blue NE \$2000 • PPO Preferred Saver \$1500 • HMO Blue NE Options Deductible II • PPO Preferred Saver \$2900 	LGM-5 <ul style="list-style-type: none"> • PPO Blue Care Elect Enhanced Value • HMO NE Value Plus • HMO Blue NE Premier Value • PPO Preferred \$1000 • HMO Blue NE \$1000 • PPO Preferred Saver \$1500
	Dental	LGD-1 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 	LGD-2 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 	LGD-3 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 	LGD-4 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
Money ²		Financial Accounts			
	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Flexible Spending Account (FSA)		
Protection ³	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 (available late summer/ early fall 2013)	Accident (available late summer/ early fall 2013)	Hospital Indemnity (available late summer/ early fall 2013)

1. Hospital Choice Cost Sharing
 2. Financial accounts must be administered by one of our preferred vendors. Please ask your account executive or broker for a list.
 3. Protection services are underwritten by USABLE 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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