



NEW!



Blue Balance FundedSM

Blue Cross and Blue Shield of Texas (BCBSTX) now offers Blue Balance Funded, featuring administrative services, stop loss coverage and predictable monthly payments. It is currently available to employers that have established, self-insured plans.¹

Blue Balance Funded features:

- **Predictable Monthly Payments:**

Blue Balance Funded monthly payments include the employer costs for claims funding, administrative fees and stop loss premiums. For your convenience, BCBSTX puts all three in a single invoice.²

- **Stop Loss Coverage:**

Stop loss insurance provides protection for covered claims costs resulting from individual or aggregate claims exceeding the predetermined stop loss levels.

- **Potential Credit:**

If at the end of the contract settlement period, your actual claims are less than your claims funding for the year, you will be eligible to receive a 50 percent credit of the surplus funds. The other portion is retained by BCBSTX as a deferred administrative fee.

Blue Balance Funded also includes **stop loss insurance**. This is insurance that limits a group's financial liability on both individual and aggregate claims up to the stop loss level (green bar).

Stop Loss Level



¹Eligibility is limited to employers who averaged greater than 50 total employees (including full-time, part-time and seasonal) on business days during the preceding calendar year. The minimum enrollment is 25 employees and the maximum enrollment is 100 employees. The minimum participation rate is 75 percent of employees who are eligible for coverage. Please note that additional requirements will apply.

²The amount of the monthly payment may fluctuate depending on the number of enrolled employees. It is recalculated each year and is subject to change. Employers are solely responsible for taxes, fees and obtaining and paying for their own accounting and legal services.



Blue Balance Funded offers a wide array of services and resources including:

- Claims processing services
- Access to a network of contracting health care providers
- Pharmacy benefit management services
- Customer service for members
- BlueCard® program that provides access to a nationwide network of providers
- Blue Care Connection® integrated medical and behavioral health management programs
- Well onTarget® wellness tools and resources (e.g. health assessments, self-directed courses and a rewards program that reinforces positive lifestyle changes) to promote good health
- Access to monthly Blue InsightSM reporting that provides information about health care utilization and costs

Self-Insured Health Plan:

As an employer, you retain the responsibility for creating and maintaining a self-funded benefit plan that incorporates the benefit design options that you have selected. You are also responsible for ensuring that your health plan is in compliance with regulatory requirements.

As a third-party claim administrator, BCBSTX provides claim processing, network management and other administrative services that will be specified in an Administrative Services Agreement between you and BCBSTX.³ The decision to self insure is an important one with many factors to be considered. BCBSTX cannot give you legal advice. We encourage you to consult with your financial advisor or attorney.

³ Please refer to the Administrative Services Agreement and Benefit Program Application for a more complete listing of services (including related terms and conditions of BCBSTX's administrative services).

To learn more about Blue Balance Funded, contact your BCBSTX Representative.