



Blue DirectionsSM for Small Business

A New and Simple Solution for Health Care Benefits



Blue Cross and Blue Shield of Illinois (BCBSIL) is committed to simplifying the design and administration of health benefits programs for the small business owner. Blue Directions for Small Business is a single carrier private exchange designed for employers with 50 or fewer employees. It is outfitted with helpful tools and systems to maximize choice, convenience and cost effectiveness.

Blue Directions allows you to take control of your health care spending. Lessen the load of benefits administration. And, give your employees more choices with more decision power.

What Blue Directions for Small Business Can Do for You

- Compare the cost and impact of health plan options and contribution funding models – defined benefit versus defined contribution. The contribution modeling tool allows you to:
 - Evaluate how the company’s contribution affects each employee’s eligibility for advance premium tax credits
 - Anticipate your total health benefits expenditure
- Limit what you pay for health benefits with a defined contribution program.
- Take the paperwork out of enrollment. Employees enroll online.
- Designed to reduce administration hassles; employees can report profile changes and qualifying events online.

Private Exchanges are Revolutionizing Employer-sponsored Health Care Benefits

Private exchange participation is on the rise and expected to include up to **40** million individuals by 2018.**

** Accenture Report: Are You Ready? Private Health Insurance Exchanges are Looming, 2013.



What Your Employees Can Expect

Financial advantages

Create a Section 125 plan and your employees' premium contributions may be made with pre-tax dollars (pre-tax contributions are only for employer-sponsored plans). This may reduce their taxable income!

Some employees may get the most value from an employer-sponsored plan. Others may be eligible for the advance premium tax credits which can lower what they pay for a qualifying individual plan.* Employees get the chance to select from a variety of health plans that work for their needs and budget.

An online shopping and enrollment experience

Blue Directions for Small Business offers employees an online shopping experience. Employees view and compare selected plans and rates for both BCBSIL employer-sponsored and individual health benefit plans. They see how the employer contribution and/or advance premium tax credit impacts their cost of coverage.

* Individuals may be eligible for advance premium tax credits on their state's Health Insurance Marketplace and will have to determine that final eligibility through the Marketplace itself.

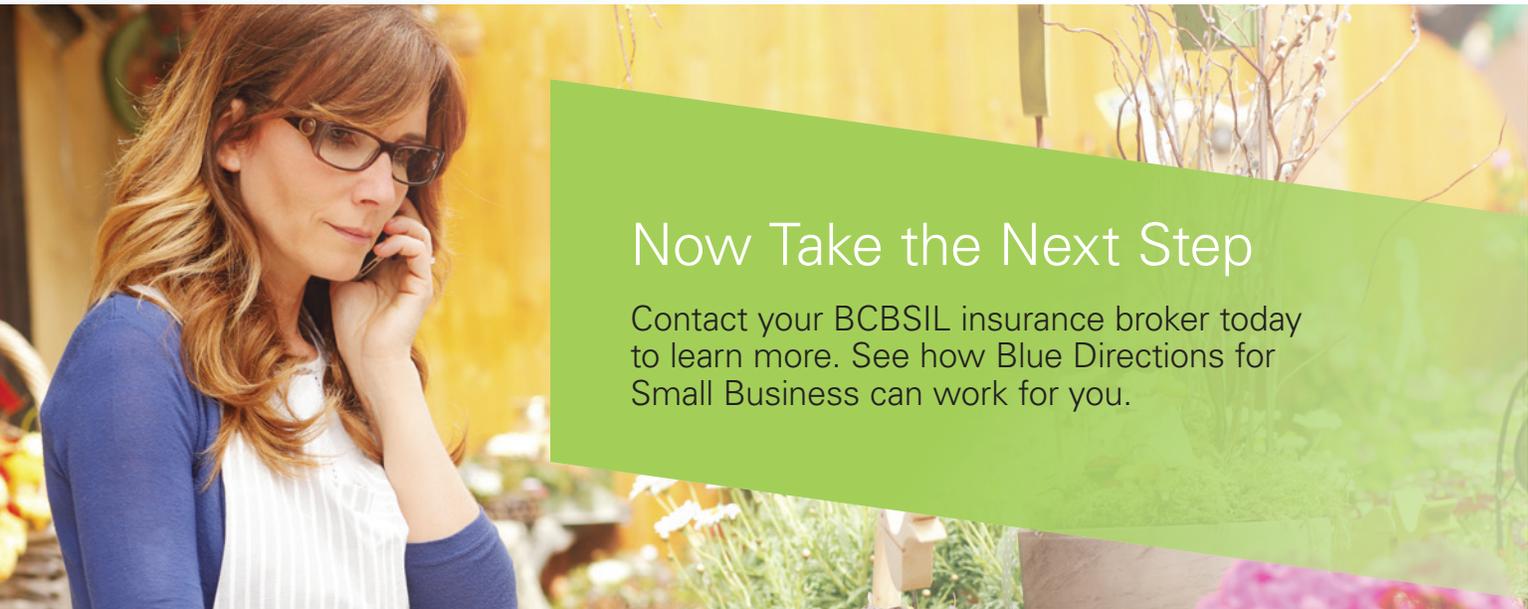
Customize Your Health Benefits Program

Blue Directions for Small Business allows you to offer your ideal health benefits program. Design a program that meets your business objectives and helps attract and retain a quality workforce.

- Select a variety BCBSIL group health plans — all ACA-compliant “metallic” level plans. Plan selection is subject to product pairing rules.
- Offer, if desired, your choice of dental plan and/or pediatric dental plan.

Count on Choice, Convenience and the Brand You Can Trust

- All the features of Blue Directions for Small Business are offered at no additional cost to you.
- BCBSIL group and individual health plans are offered in every rating area in the state – no other carrier can make that offer.
- Employees can select from a choice of plans with a range of network options.
- Enrolled employees enjoy all the advantages that come with a BCBSIL member card.



Now Take the Next Step

Contact your BCBSIL insurance broker today to learn more. See how Blue Directions for Small Business can work for you.