



Marketplace plans at a glance



BlueCross BlueShield of Tennessee's new individual health plans offer more choices, benefits and coverage.

The health care law created a new way to shop for and buy health coverage online – the Health Insurance Marketplace (**healthcare.gov**). Individuals can use the Marketplace to compare and enroll in a number of BlueCross plans – and apply for cost savings available from the federal government.

New Cost Savings May Help Reduce Costs

The advantage of shopping through the Marketplace is that individuals can use it to apply for cost savings (advance premium tax credits and cost-sharing reductions) to lower their health plan costs. How much savings a person can get is based on his or her family size and income.



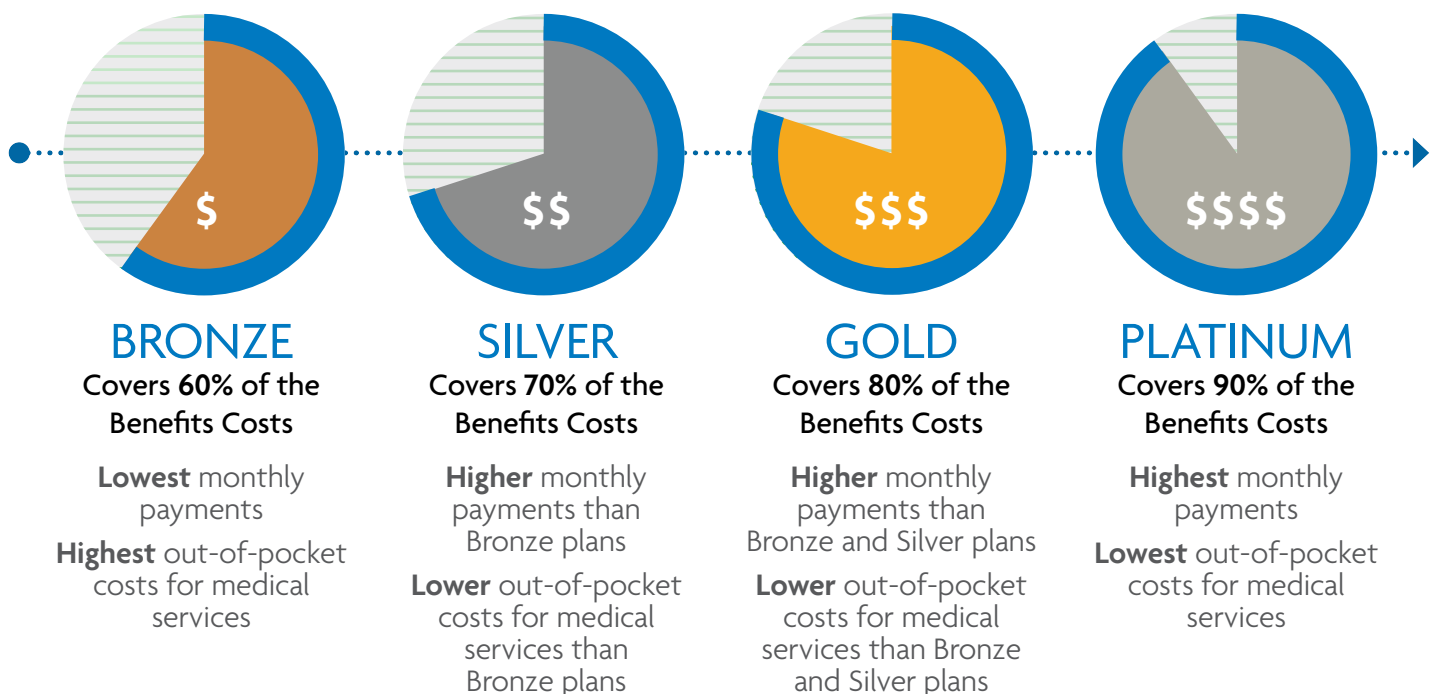
All New Health Plans Cover Essential Health Benefits

- Preventive care and screenings at 100 percent when using a network provider, including annual checkups and shots
- Doctor and specialist visits – with no referral needed
- Wide range of prescription medicines
- Emergency services and hospital stays
- Maternity care for mothers-to-be and routine nursery care for newborns
- Preventive and wellness services for children
- Dental and vision services for covered members under 19
- Care and services, including certain devices, to help recover from an injury or illness (rehabilitative services)
- Treatment for behavioral and mental health conditions

Plus, all the copays paid throughout the year for care and services count toward a person's out-of-pocket maximum. And there are no annual or lifetime dollar limits for essential, covered care.

New BlueCross Plan Options

In addition to meeting essential health benefit requirements, the law requires that health benefit plans must also cover a certain percentage of the costs for medical services. All individual health insurance plans are divided into metal levels – Bronze, Silver, Gold and Platinum – based on actuarial value. The difference between the plans is the level of coverage the member chooses (i.e., the metal level) and the monthly premium.



The plan options below give you an idea of the level of coverage. All plans are available both “on” and “off” the Marketplace and can be paired with one of our provider networks – Blue NetworkSM E, Blue NetworkSM S or Blue NetworkSM P. (Note: Blue Network E is only available with plans sold “on” the Marketplace in select regions.)

	PLAN NAME	INDIVIDUAL DEDUCTIBLE	OUT-OF-POCKET MAXIMUM	COINSURANCE AFTER DEDUCTIBLE	OFFICE VISIT COPAY (PCP OR SPECIALIST)	PHARMACY	HSA COMPATIBLE
BRONZE	BlueCross Bronze B01	\$2,500	\$6,350	50%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Bronze B02	\$4,000	\$6,350	50%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Bronze B03	\$4,000	\$6,350	80%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Bronze B04	\$5,300	\$5,300	100%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Bronze B05	\$6,250	\$6,250	100%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Bronze B06	\$6,350	\$6,350	100%	Deductible & Coinsurance	\$3/\$75/\$250	
SILVER	BlueCross Silver S01	\$0	\$6,350	50%	Deductible & Coinsurance	Deductible & Coinsurance	
	BlueCross Silver S02	\$1,000	\$6,250	50%	Deductible & Coinsurance	\$3/50%	
	BlueCross Silver S03	\$1,000	\$6,350	50%	\$60/\$100	\$3/50%	
	BlueCross Silver S04	\$2,000	\$4,000	50%	Deductible & Coinsurance	Deductible & Coinsurance	✓*
	BlueCross Silver S05	\$2,000	\$6,350	50%	\$40/\$70	\$3/50%	
	BlueCross Silver S06	\$2,000	\$6,350	50%	\$55/\$95	\$3/\$50/\$100	
	BlueCross Silver S07	\$1,500	\$6,350	70%	Deductible & Coinsurance	Deductible & Coinsurance	✓*
	BlueCross Silver S08	\$2,000	\$5,000	80%	Deductible & Coinsurance	Deductible & Coinsurance	✓*
	BlueCross Silver S09	\$2,500	\$4,500	80%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Silver S10	\$2,500	\$5,500	80%	Deductible & Coinsurance	\$8/\$35/\$60 after \$500 Brand Deductible	
	BlueCross Silver S11	\$2,500	\$5,500	80%	Deductible & Coinsurance	\$8/\$35/\$60	
	BlueCross Silver S12	\$4,000	\$5,500	80%	\$10	Deductible & Coinsurance	
	BlueCross Silver S13	\$4,000	\$5,500	80%	\$10	\$3/\$100/\$250	
	BlueCross Silver S14	\$5,500	\$6,350	80%	\$10/\$40	\$3/\$50/\$100	
	BlueCross Silver S15	\$5,500	\$6,350	80%	\$35/\$50	\$3/\$35/\$75	
	BlueCross Silver S16	\$3,500	\$3,500	100%	Deductible & Coinsurance	Deductible & Coinsurance	✓
	BlueCross Silver S18	\$6,350	\$6,350	100%	\$35/\$50	\$3/\$50/\$100	
GOLD	BlueCross Gold G01	\$0	\$5,250	65%	Deductible & Coinsurance	Deductible & Coinsurance	
	BlueCross Gold G02	\$0	\$6,350	75%	Deductible & Coinsurance	Deductible & Coinsurance	
	BlueCross Gold G03	\$1,000	\$4,000	80%	\$35/\$50	\$8/\$35/\$60 after \$500 Brand Deductible	
	BlueCross Gold G04	\$1,000	\$4,000	80%	\$35/\$50	\$8/\$35/\$60	
	BlueCross Gold G05	\$1,500	\$4,500	80%	\$35/\$50	\$8/\$35/\$60 after \$500 Brand Deductible	
	BlueCross Gold G06	\$1,500	\$4,500	80%	\$35/\$50	\$8/\$35/\$60	
	BlueCross Gold G07	\$2,000	\$6,350	80%	\$10	\$3/\$25/\$50	
	BlueCross Gold G08	\$2,100	\$2,100	100%	Deductible & Coinsurance	Deductible & Coinsurance	✓*
	BlueCross Gold G10	\$3,500	\$3,500	100%	\$35/\$50	50%	
	BlueCross Gold G11	\$3,500	\$3,500	100%	\$35/\$50	\$8/\$35/\$60	
PLATINUM	BlueCross Platinum P01	\$0	\$1,800	50%	\$20/\$40	\$3/\$25/\$50	
	BlueCross Platinum P02	\$0	\$1,500	75%	Deductible & Coinsurance	Deductible & Coinsurance	
	BlueCross Platinum P03	\$0	\$3,000	75%	\$10/\$40	\$3/\$25/\$50	
	BlueCross Platinum P04	\$1,500	\$1,500	100%	\$10	\$3/\$25/\$50	

* These plans are HSA-compatible for self-only coverage and do not meet the HSA compatibility requirements for family coverage.



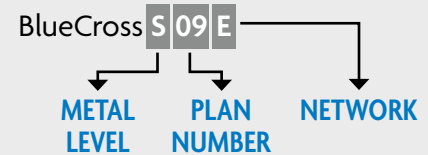


What's in a name?

BlueCross individual product names indicate the metal level, plan number and provider network.

BlueCross S09P, a Multi-State Plan

BlueCross S09S



BlueCross BlueShield of Tennessee
1 Cameron Hill Circle | Chattanooga, TN 37402
bcbst.com

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association
BlueCross BlueShield of Tennessee is a Qualified Health Plan issuer in the Health Insurance Marketplace.