

# THE SIMPLYBLUE PLUS SERIES MADE SIMPLE



## THINK OF IT LIKE CHOOSING A HOME

With three types of plans and multiple options, we have coverage that's right for every group and every member. Simply narrow down your client's personal approach using this house-buying metaphor. Then, select a plan with the specific features needed.



### STABLE/PREDICTABLE

You can purchase a house that's new or in like-new condition. Your mortgage payment might be higher, but you aren't facing unexpected repairs or updates. You simply move in and move forward with your life. No projects or to-do lists.

#### WHAT IT MEANS IN A HEALTH PLAN

A comprehensive approach to health insurance, this product design features premiums that cover nearly all your health care costs, even major claims, with very few out of pocket costs throughout the year. So you're never surprised by a big bill, and you rarely have to think about your coverage.

If your client is looking for something stable/predictable, one of these plans might fit:

- Copay Standard
- Copay Non-Standard A
- Copay Non-Standard B



### BALANCED

You can purchase a home in relatively good condition for a slightly lower price, and use the savings to make the cosmetic changes you want. When it comes to making those changes, you have options. Hire a contractor to do it all for you; use a professional for the planning but do the actual work yourself; or refer to TV and online tutorials and make the changes at your own pace, teaching yourself as you go. There's a lot of flexibility, and you can make updates over time.

#### WHAT IT MEANS IN A HEALTH PLAN

With the advantage of moderate premiums, these plans offer a blend of predictability and cost savings through a mix of deductibles and fixed copays. Some of these plans can also be combined with an HSA, allowing you to pay for medical expenses with pre-tax dollars.

If your client is looking for something balanced, one of these plans might fit:

- Hybrid Standard
- Hybrid Non-Standard A
- Hybrid Non-Standard C
- Deductible HSA Non-Standard B



### VALUE MAXIMIZING

For those who embrace the do-it-yourself philosophy and prefer to spend less money up front, there's the option to go with a home that needs extra attention. Initial cost of entry is low, and by investing your time, energy, and resources you can make it your own. You might have unexpected repairs, so you set money aside. If you don't need a new roof or furnace, that money is yours for something else.

#### WHAT IT MEANS IN A HEALTH PLAN

For those who enjoy managing and maximizing their money, this product design features the lowest monthly premiums and greatest ability to control your own costs. It requires more planning and engagement, which many people embrace, and can sometimes be combined with an HSA—allowing you to pay for medical expenses with pre-tax dollars.

If your client is looking for something value maximizing, one of these plans might fit:

- Deductible HSA Standard
- Deductible Non-HSA Standard
- Deductible HSA Non-Standard A