



TRUSTED CARE
80
YEARS
For a Healthier Wyoming



What's in Your Sales Toolkit?

A 2026 Look at BCBSWY Products

Blue Cross Blue Shield of Wyoming is an independent, locally operated, licensee of Blue Cross and Blue Shield Association.

Our Products

- **ASO**
- **Large Group**
- **Level Funded**
- **Small Group ACA**
- **Group Dental**
- **Group Vision**
- **Critical Illness**
- **Accident**
- **Hospital Indemnity**
- **EAP**
- **Individual ACA**
- **Medicare Supplement**
- **Prescription Drug Plans**
- **Medicare Advantage**

BLUE FOR ALL WYOMING

Note: Appointment may be required by product line and additional training and/or certification may be required before marketing may begin.

Group Health Plans by Group Size

50 or fewer Employees

Flexible coverage options for your small business.

Blue Select Fully Insured Small Group Plans:

- Age Rated and No Medical Underwriting
- Coverage Down to One Employee
- Single or Dual Options Available:
 - 3 Gold (One HSA Eligible)
 - 2 Silver
 - 3 Bronze (One HSA Eligible)
- Can be offered to PT down to 20 hrs/wk
- Domestic Partner Coverage Available

More than 50 Employees

Fully insured and self funded options for your organization.

Fully Insured Plans OR Administrative Services for Self-Funding:

- Automatic claims filing
- Cost containment programs
- Pre-admission review
- Utilization review
- Catastrophic case management
- Coordination of benefits
- COBRA administration

Wyoming BlueLevel Funded

Alternative funding protection and predetermined monthly payments for businesses with as few as 15 enrolled employees.



Small Group Offerings

Blue Select Fully Insured Plans

- 1 and 50 employees in previous year
- Be headquartered in Wyoming
- Have at least one employee working in Wyoming
- Have an eligible common law employee
- Meet minimum participation requirements of 50%
- Employer must pay minimum of 50% of employee portion of premium
- Employees from all controlled entities must be included in and offered the plan
- Broker Incentive with higher commissions for Preferred Brokers and Retention Bonus

Blue Level Funded Plans

- Cobra Eligible Groups
- Must Have at Least 15 Enrolling
- Average Rated
- Retiree Coverage May be Included
- Must Meet minimum participation requirements of 50%
- Multiple Options Available for:
 - Commission
 - Individual Stop Loss (ISL) Level
 - Aggregate Stop Loss (ASL) Level
 - Aggregate Corridor
 - Funding Splits

Large Group Offerings

Large Group Fully Insured Plans

- Fully Insured Plans offer a fixed monthly premium
 - Wyoming Choice plans for Employers in Laramie County with over 50 employees
 - Wyoming Access for Employers Across the Rest of the State
- Groups of Over 50
- Minimum participation requirements of 50%
- Domestic Partner Coverage Available
- Variable Broker Commissions

Blue Level Funded Plans

- Cobra Eligible Groups with 15 Enrolled
- Retiree Coverage May be Included
- Must Meet minimum participation requirements of 50%
- Multiple Options Available for:
 - Commission
 - Individual Stop Loss (ISL) Level
 - Aggregate Stop Loss (ASL) Level
 - Aggregate Corridor
 - Funding Splits

Administrative Services that are Built to Control The Cost Curve!

100% pass-through of all manufacturer rebates and administrative fees, Payment Integrity Program saving clients up to 20-26%; Subrogation: Cobra Administration; A suite of option health programs to enhance member well-being and support better health outcomes, Dedicated Account Management, **AND MORE!**

Included in Fully Insured & Level Funded Plans



24/7 Telehealth

Access virtual urgent care anytime, with convenient telehealth.



Nutrition Program

Health coaching for diabetes and sustainable weight loss*.



Maternity Care

Newborn care before and after baby is born.

These programs may be available to ASO clients as a Buy-Up Program – ask for details!

Network: Easy access to trusted providers close to home and across the nation

Extensive Provider Network in Wyoming, across the country, and around the world.

With BCBSWY, you have access to...

Over 98% of Wyoming providers

100% of Wyoming hospitals

Over 97% of hospitals nationwide

Over 83% of physicians nationwide



Access to doctors and hospitals in over 170 countries and territories around the world.



Access to more than 55,000 pharmacies in Wyoming and nationwide.

Stand-Alone Dental & Vision Plans for Groups

BLUE DENTAL

Comprehensive dental coverage for your employees

- 3 Plan Options
- Deductibles As low as \$25
- Up to \$3000 Annual Maximum
- Implants and Orthodontia Available for Qualifying Group Sizes
- More than 200 local providers in Wyoming and more than 80,000 participating providers nationwide

- **STANDARD VISION**

- 3 Plan Options
- Copays as Low as \$0 for Exam
- Out of Network Reimbursements Available

- **BLUE VISION**

- 3 Plan Options
- Allowance Plan
- In-Network Discounts after Allowance

Other Supplement Products for Groups

Employee Assistance Program

LifeSolutions can help your employees balance their work and personal needs to become healthier, happier, and more productive.

Group Term Life

Available for groups of 50+ full-time employees.

Short Term Disability

Available for groups of 50+ full-time employees.

Long-Term Disability

Available for groups of 50+ full-time employees.

Spending Accounts

FSA, HSA, HRA options available.

Accident Insurance

Pairing with your medical plan, you can extend your protection to help with those unexpected costs, so your employees can focus on healing.

Hospital Recovery Insurance

Hospital Recovery Insurance provides cash benefits for covered services regardless of any other insurance your employees may have.

Critical Illness

Critical Illness Insurance can help pay the expenses traditional health insurance doesn't cover, enabling your employees to focus on recovery.

Blue Select Individual ACA Plans

Plans On & Off Exchange

GOLD

Foreseeable Health Needs

- Pay more each month, but spend less when receiving care
- Best suited for individuals with chronic conditions or ongoing prescription needs

SILVER

Cost-Sharing Reduction Plan

- Balanced monthly premiums and out-of-pocket costs
- Provides additional savings qualifying individuals*
- Designed for lower-income households

BRONZE

Fewer Health Needs

- Lowest monthly premiums, but higher costs when you receive care
- Best suited for generally healthy individuals who primarily want protection for unexpected emergencies

3 Plan Options at each Metal Tier

One HSA Eligible Plan at the Gold Level and NOW ALL BRONZE PLANS ARE HSA ELIGIBLE!

Out-of-Network Coverage within the State of Wyoming

Higher Commissions for Preferred Brokers with High Sales and Retention Bonus!

Helping Your Individual ACA Clients Stay Healthy



24/7 Telehealth

Access virtual urgent care anytime, with convenient telehealth.



Nutrition Program

Health coaching for diabetes and sustainable weight loss*.



Maternity Care

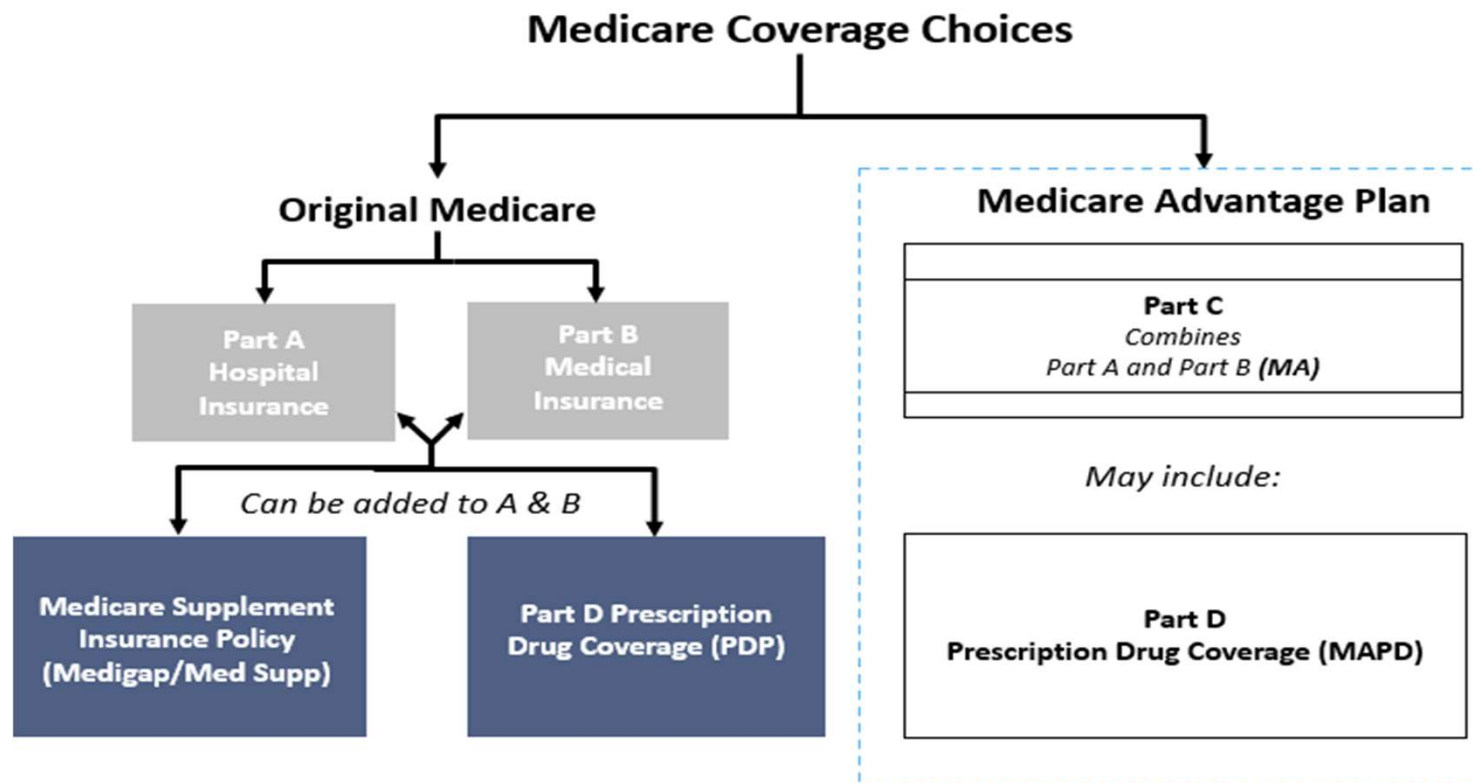
Newborn care before and after baby is born.



Wellness Exam Reward

Proactive checkups and tests can help catch health issues before they become serious. Complete your exam and earn \$100 gift card

Options for Your Medicare Eligible Clients



Medicare Supplements to help cover expenses that aren't covered by Original Medicare

- Predictable Costs with the Lowest Out of Pocket for Medical Cost when you need it
- Offered to those with Medicare A & B age 65 or older (Medical Underwriting May be Required)
- Plans Available:
 - Plan A
 - Plan G
 - Plan N
 - Plan K
 - Plan High Ded G

A Prescription Drug Plan is Available as Well!

Why sell Medicare Advantage?

- All-in-one plan that includes medical, prescription drug* and supplemental benefits available to Medicare Beneficiaries regardless of Age
- Covers preventive care services at no additional cost
- Cost protection through a defined maximum out-of-pocket limit not available with Original Medicare
- Mail order for prescription drugs with lower copay than retail
- Low co-pays for covered services
- Supplemental coverage often available for dental, vision and hearing services

**Choice of
Plans**

**RX
Coverage**

**Trusted
Company**

**Extra
Benefits**

**Agent
Support**

Resources

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