

# 2026

## TEXAS PRODUCER SELLING GUIDE

Producer Supply

**PORTAL** ➡

|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
|---------------------|----|---------------------|----|----------------------|----|-------------------|----|----------------|----|---------------|----|---------------|----|---------------------|----|
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|---------------------|----|---------------------|----|----------------------|----|-------------------|----|----------------|----|---------------|----|---------------|----|---------------------|----|

# SUCCESS STARTS HERE

Thank you for being a valued **Blue Cross and Blue Shield of Texas** producer.

As a producer for Blue Cross and Blue Shield of Texas, you represent more than 90 years of health care leadership, offering Medicare-eligible Texans a variety of affordable, high-quality coverage options.

Using this guide, you have the tools you need to help grow and retain your business. The materials offered here highlight the immense value you can provide as an expert resource and trusted advisor.

**Let’s get started.**

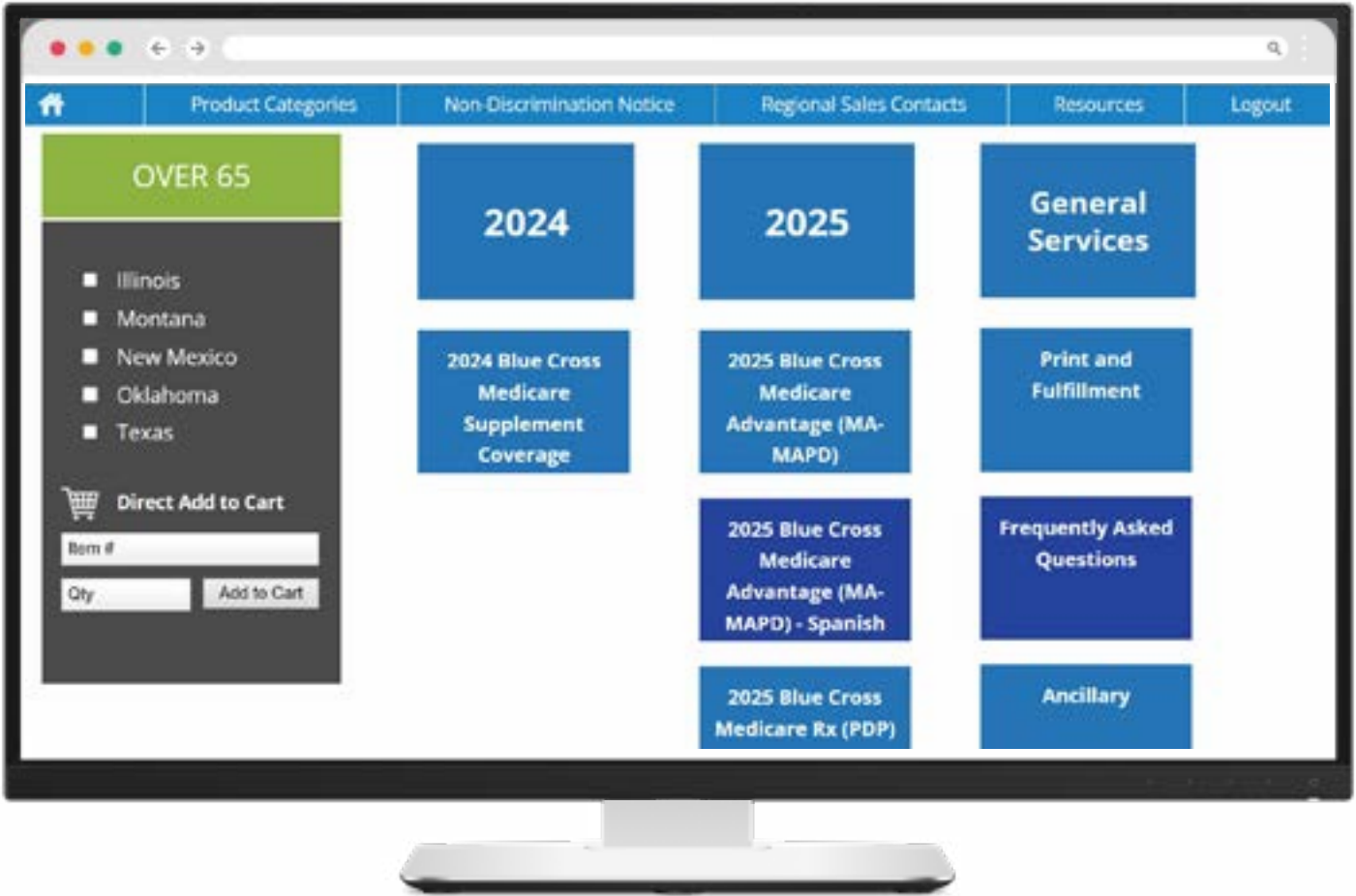
Log in to the [Producer Supply Portal](#) now to get easy access to the tools and information you’ll need to succeed.

You can click through to the portal from any page in this document to choose the pre-approved support materials you want. Many allow for co-branding and personalization by producer agencies and individual producers.

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# Your Producer Supply Portal



The Producer Supply Portal for Blue Cross Medicare Options<sup>SM</sup> is designed to make your sales efforts convenient and compliant. As a certified producer, you'll be able to access materials for:

- Blue Cross Medicare Advantage<sup>SM</sup> Plans
- Blue Cross MedicareRx (PDP)<sup>SM</sup> Plans
- Blue Medicare Supplement<sup>SM</sup> Insurance Plans
- Blue Cross Medicare Advantage Dual Care Plus<sup>SM</sup> Plans
- Blue Dental Plus<sup>SM</sup>

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A plan for every need and budget

Blue Cross and Blue Shield of Texas offers a variety of plan types and price points so you can provide the right coverage to your clients with confidence.



Medicare Advantage Prescription Drug Plans



Prescription Drug Plans



Medicare Supplement Insurance Plans



Dual Eligible Special Needs Plan

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# RESOURCES AVAILABLE

This is important plan information that can take you from start to finish.

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# Medicare Advantage Prescription Drug Product Footprint

A handy snapshot of what you need to know for selling our MAPD plans. Use as a quick reference guide for what’s new and what’s important for 2026.

- Product offerings
- Benefit updates
- Service and expansion areas

2026

Blue Cross and Blue Shield of Texas Medicare Advantage Footprint

HMO & PPO

PPO Only

No Plans

- Now serving **227** of **254** counties in Texas
- Options for **4.8M** Medicare-eligible seniors

We are here to help you succeed:

- Virtual Selling
- Online Marketing Tools
- Training Certification
- Product and Network Education/Training

Contact your BCBSTX Sales Rep or GA/NMO to learn more

Highlights

Provider Network

- Over 30K Primary Care Providers including:
  - Ascension Seton
  - Baylor College of Medicine
  - Baylor Scott & White Health
  - CHRISTUS Trinity Clinic
  - Envision Healthcare
  - Houston Methodist
  - U.S. Anesthesia Partners
  - UT Health San Antonio
  - UT Physicians
  - UT Southwestern Medicare Center
- Over 110K Specialists
- Over 3.4K Hospitals and other care facilities

Product Features

- OTC allowance rolls over quarterly, providing members flexibility to use remaining allowance from prior months.
- Lower Tier 1 and Tier 2 copays as compared to 2025PY
- Dental, Vision, Hearing Coverage
- Optional Supplemental Benefits
  - Verify plan details for availability

Blue Card Program

- Enables members to obtain health care services while traveling or living in other BCBS plan service areas
- Links participating health care providers with independent BCBS plans across the county, and in more than 200 counties and territories worldwide

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For Agent training only, not intended for marketing/sales activities. Information provided as of 8/22/2025 subject to change post CMS approval of the 2026 bids.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Product Offerings

12 PPO Plans:

Blue Cross Medicare Advantage Balance (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Choice Plus (PPO)<sup>SM</sup> H1666-006  
Blue Cross Medicare Advantage Choice Plus (PPO)<sup>SM</sup> H1666-008  
Blue Cross Medicare Advantage Choice Premier (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Classic (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Complete (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Dental Premier (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Health Choice (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Optimum (PPO)<sup>SM</sup> H1666-022  
Blue Cross Medicare Advantage Optimum (PPO)<sup>SM</sup> H1666-024  
Blue Cross Medicare Advantage Preferred (PPO)<sup>SM</sup>  
Blue Cross Medicare Advantage Protect (PPO)<sup>SM</sup>

8 HMO Plans:

Blue Cross Medicare Advantage Basic (HMO)<sup>SM</sup> H8133-001  
Blue Cross Medicare Advantage Basic (HMO)<sup>SM</sup> H8133-005  
Blue Cross Medicare Advantage Core (HMO)<sup>SM</sup>  
Blue Cross Medicare Advantage Dental Value (HMO)<sup>SM</sup>  
Blue Cross Medicare Advantage Saver (HMO)<sup>SM</sup>  
Blue Cross Medicare Advantage Secure (HMO)<sup>SM</sup>  
Blue Cross Medicare Advantage Value (HMO)<sup>SM</sup> H9706-001  
Blue Cross Medicare Advantage Value (HMO)<sup>SM</sup> H9706-009

1 HMO D-SNP Plan:

Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)<sup>SM</sup>

770232.0825

Product Footprints provide product highlights, offerings and availability by county.

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# Medicare Supplement Product Footprint

Maximize your Med Supp sales with these key selling points, plan details and information about special plans and discounts from Blue Cross and Blue Shield of Texas.

- Product offerings
- New benefits
- Benefit updates
- Service areas

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## 2026 Blue Cross and Blue Shield of Texas Sizzle Sheet



### Saving with Medicare Select

Medicare Select is a money-saving option for members who live within 30 miles of a contracting hospital. It has all of the same benefits as a standard option, but it costs less. With Medicare Select, the Medicare Part A deductible is covered for non-emergency care at contracting hospitals.

- Medicare Select can save members in premium costs for certain plans
- Over 80 hospitals in the Medicare Select network
- Availability based on ZIP code

## Key Highlights

### Guaranteed Coverage when Enrolled in Medicare Parts A and B

- Guaranteed acceptance when you turn 65
- No health questions or physical exams
- Covers pre-existing conditions
- Nine available Medicare Supplement plans

### Member Extras

Blue365® program provides discounts on products and services that endow members with savings. For more information, visit our website for members to learn more about their policies, track claims and more.

### Freedom and Flexibility to Visit any Doctor at Hospital that Accepts Medicare

- Blue Cross and Blue Shield of Texas is a name recognized everywhere in the U.S.
- Virtually hassle-free claims processing
- Helps with costs not covered by Medicare Parts A and B

### Blue Family Discount<sup>SM\*</sup>

You may be eligible for a discount if you enrolled in a BCBSTX Medicare Supplement policy issued with an effective date on or after January 1, 2020, and you meet the criteria for both the Household Discount AND the Continue with Blue Discount. The discount is 12%.

### Blue Discount<sup>SM\*</sup>

You may be eligible for a discount if you reside with a spouse or dependent domestic partner or have resided with a spouse or dependent domestic partner for the last 12 months. Applies to BCBSTX Medicare Supplement policies issued with an effective date on or after January 1, 2020. The discount is 10%.

### Continue with Blue Discount<sup>SM\*</sup>

You may be eligible for a discount if you enrolled in a BCBSTX Medicare Supplement policy issued with an effective date on or after May 1, 2022, and you were enrolled in a Blue Cross and Blue Shield commercial group or individual health insurance coverage plan and that coverage was within one year of your BCBSTX Medicare Supplement policy becoming effective. The discount is 7%.

## Medicare Supplement Product Offerings

- Plan A
- Plan F
- Plan F Select
- Plan F High Deductible
- Plan G
- Plan G Select
- Plan G High Deductible
- Plan N
- Plan N Select

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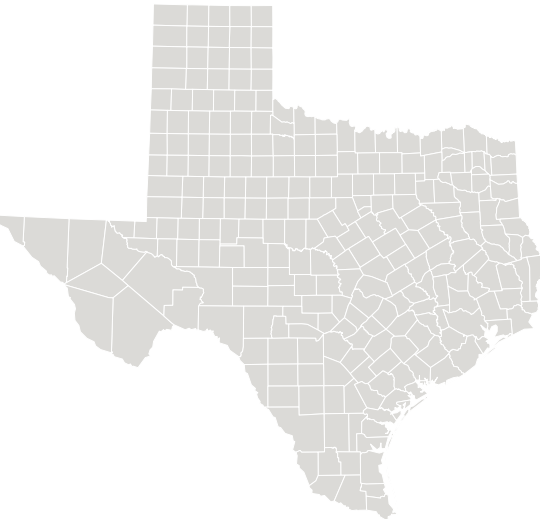
**BlueCross BlueShield of Texas**

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Important information about the variety of plans available. Easily compare coverage, costs and benefits to find the right fit for your clients.

|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
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# Blue Dental Plus Product Footprint



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## Key Benefits

- Stand-alone dental plan options for Medicare-eligible applicants
- Dental care is vital to health and is **easy to cross-sell** with Medicare Supplement Insurance Plans
- A **choice of two plans** available: Standard and Premier
- **Covers preventive services** like exams, cleanings and X-rays
- Helps clients **save on major dental expenses** like fillings, bridges and crowns
- Large dental network with **nearly 14,000 dental providers** in Texas. The list of available providers can be found at [https://c4.go2dental.com/member/dental\\_search/searchprov.cgi?brand=tx&product=ppo&State=tx&ReturnSite=http://www.bcbstx.com/providers/dppo.htm](https://c4.go2dental.com/member/dental_search/searchprov.cgi?brand=tx&product=ppo&State=tx&ReturnSite=http://www.bcbstx.com/providers/dppo.htm)
- Available statewide

## Special Savings for BCBSTX Members

- Applicants enrolled in a Medicare Supplement Insurance Plan from BCBSTX may be eligible for a 5% monthly premium discount
- Includes free annual hearing exam and hearing aid discounts

## Blue Dental Plus Product Offerings

Standard  
Premier

# Dual Eligible Special Needs Plan

## Product Footprint

Grow your business using this trending segment of the Medicare market. This product reference will help you get to know what’s important to your D-SNP prospects.

- Product features
- New benefits
- Benefit updates
- Service areas

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2025

Blue Cross and Blue Shield of Texas DSNP Sizzle Sheet



216 Counties

DSNP Product Highlights

NEW - Special Supplemental Benefit for the Chronically Ill (SSBCI)

- Offer additional benefits to members with an approved chronic condition diagnosis and members agree to participate in a virtual dietitian through a telehealth arrangement

Qualifying SSB members receive the following health related benefits:

Quarterly telehealth service - quarterly rollover, reset annually

Qualifying chronic conditions:

- o Cardiovascular disorders
- o Chronic Heart Failure
- o Diabetes
- o Stroke

Counties in Service Area

ANDERSON, ANDREWS, ARCHER, ARMSTRONG, ATASCOSA, AUSTIN, BAILEY, BANDERA, BASTROP, BAYLOR, BEE, BELL, BEXAR, BLANCO, BORDEN, BOSQUE, BOWIE, BRAZORIA, BRAZOS, BREWSTER, BRISCOE, BROOKS, BURLESON, BURNET, CALDWELL, CAMERON, CAMP, CARSON, CASS, CASTRO, CHAMBERS, CHEROKEE, CHILDRESS, CLAY, COCHRAN, COKE, COLEMAN, COLLIN, COLORADO, COMAL, CONCHO, COOKE, CORYELL, CRANE, CROSBY, CULBERSON, DALLAM, DALLAS, DAWSON, DEAF SMITH, DELTA, DENTON, DEWITT, DICKENS, DIMMIT, DONLEY, DUVAL, EL PASO, ELLIS, ERATH, FALLS, FANNIN, FAYETTE, FISHER, FLOYD, FOARD, FORT BEND, FRANKLIN, FREESTONE, FRIO, GAINES, GALVESTON, GARZA, GILLESPIE, GLASSCOCK, GOLIAD, GONZALES, GRAYSON, GREGG, GRIMES, GUADALUPE, HALE, HALL, HAMILTON, HANSFORD, HARDEMAN, HARDIN, HARRIS, HARRISON, HARTLEY, HASKELL, HAYS, HENDERSON, HIDALGO, HILL, HOCKLEY, HOOD, HOPKINS, HOUSTON, HOWARD, HUDSPETH, HUTCHINSON, IRION, JACK, JACKSON, JEFF DAVIS, JEFFERSON, JIM HOGG, JIM WELLS, JOHNSON, KARNES, KAUFMAN, KENDALL, KENEDY, KENT, KIMBLE, KING, KINNEY, KLEBERG, KNOX, LA SALLE, LAMAR, LAMB, LAMPASAS, LAVACA, LEE, LEON, LIBERTY, LIMESTONE, LIVE OAK, LLANO, LOVING, LUBBOCK, LYNN, MADISON, MARION, MARTIN, MASON, MATAGORDA, MCCULLOCH, MCLENNAN, MCMULLEN, MEDINA, MENARD, MIDLAND, MILAM, MILLS, MITCHELL, MONTAGUE, MONTGOMERY, MOORE, MORRIS, MOTLEY, NACOGDOCHES, NAVARRO, OLDHAM, ORANGE, PALO PINTO, PANOLA, PARKER, PECOS, POLK, POTTER, PRESIDIO, RAINS, RANDALL, REAGAN, REAL, RED RIVER, REEVES, REFUGIO, ROBERTS, ROBERTSON, ROCKWALL, RUNNELS, RUSK, SAN AUGUSTINE, SAN JACINTO, SAN SABA, SCHLEICHER, SHACKELFORD, SHELBY, SHERMAN, SMITH, SOMERVELL, STEPHENS, STERLING, STONEWALL, SUTTON, SWISHER, TARRANT, TERRY, THROCKMORTON, TITUS, TOM GREEN, TRAVIS, TRINITY, TYLER, UPSHUR, UPTON, VAN ZANDT, VICTORIA, WALKER, WALLER, WASHINGTON, WEBB, WHARTON, WILLACY, WILLIAMSON, WILSON, WINKLER, WISE, WOOD, YOAKUM, YOUNG, ZAPATA, ZAVALA

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DSNP Product Features

- Offers Dental, Vision and Hearing Coverage
- TeleHealth by MDLive
- SilverSneakers® Fitness Program
- 24/7 Nurseline
- Transportation
- Meal Benefit

We are here to help you succeed this selling season:

- Virtual Selling
- Online Marketing Tools
- Training Certification
- Product and Network Education/ Training

Contact your BCBSTX Sales Rep or GA/NMO to learn more



Product information about Dual Eligible Special Needs Plans for Medicare-eligible Texans who also qualify for Medicaid.

Material images are samples and are for placement only.

9

2026 Producer Selling Guide



BlueCross BlueShield of Texas

# Prescription Drug Plan Product Footprint

The important information PDP shoppers want to know—right at your fingertips—so it’s easy to compare costs and coverage options.

- Product offerings
- Benefit updates
- Network updates
- Service areas

2026

Blue Cross and Blue Shield of Texas PDP Footprint

2026 PDP Product Benefits

- Fixed copayments and coinsurance
- Comprehensive drug lists
- Convenience of nationwide coverage at thousands of pharmacies and multiple mail-order choices
- Save on copays when using a Preferred Pharmacy

Highlights

Part D Updates

- No year-over-year formulary changes
- No change to the defined standard Part D benefit design phases:
  - Annual Deductible phase
  - Initial Coverage phase
  - Catastrophic phase

| Standard Part D Benefit | 2026             | 2025    |
|-------------------------|------------------|---------|
| Annual Deductible       | \$615            | \$590   |
| Initial Coverage Phase  | 25% Cost Sharing |         |
| Out-of-Pocket Threshold | \$2,100          | \$2,000 |

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Product Offerings

2 PDP Plans:

Blue Cross MedicareRx Basic (PDP)<sup>SM</sup>

Preferred Pharmacies:

- H-E-B
- Walgreens

Blue Cross MedicareRx Value (PPO)<sup>SM</sup>

Preferred Pharmacies:

- Albertsons
- Amigos
- H-E-B
- Kroger
- Market Street
- Randalls
- Tom Thumb
- United Supermarkets
- Walgreens
- Walmart
- and independents

BlueCross BlueShield of Texas

770233.0825

For your clients who choose Original Medicare only, or have Original Medicare plus a Medicare Supplement Insurance Plan, and need creditable prescription drug coverage.

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|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
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# EDUCATE YOUR CLIENTS

Help your clients take the first step towards the right Medicare plan from Blue Cross and Blue Shield of Texas.

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# Medicare Information Guides

Engage and educate with information that can help your clients make confident decisions when it’s time to enroll.



## Medicare Basics

Provides basic information about the parts of Medicare, plan types and costs, and enrollment periods. Appropriate for any prospect, at any time.



## Ease Into Medicare

Information for people enrolling in Medicare for the first time. Share with age-in and late retiree audiences prior to their Initial Enrollment or Special Enrollment periods.

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# TOOLS FOR SUCCESS

Give your sales a lift using these convenient resources.

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# Medicare Advantage Plan Comparison Charts

Plan Comparison Charts provide detailed benefit information by market for easy analysis between options. HMO and PPO charts available.

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| Central Texas (PPO)                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Blue Cross</b><br/>WellCare Advantage<sup>SM</sup> plans</p>                                                          | <p>Offered in the following counties:</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p><b>Choice Plus (PPO):</b> #1666-006<br/><b>Choice Premier (PPO):</b> #1666-063<br/><b>Optimum (PPO):</b> #1666-632</p>   | <p>Bastrop, Burnet, Caldwell, Chambers, Collin, Colorado, Cooke, Dallas, Denton, Elgin, Fayette, Fort Bend, Galveston, Harris, Harris, Hays, Hill, Hood, Jefferson, Johnson, Lampasas, Lee, Liberty, Llano, Montgomery, Warren, Montgomery, Tarrant, Rockwall, Tarrant, Travis, Wharton, Williamson, Wise</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <p><b>Dental Premier (PPO):</b> #4801-016<br/><b>Health Choice (PPO):</b> #4801-018<br/><b>Protect (PPO):</b> #4801-019</p> | <p>Anderson, Andrews, Aransas, Archer, Armstrong, Austin, Bailey, Baylor, Bee, Bell, Bexar, Blanco, Borden, Bosque, Bowie, Brazoria, Brazos, Brewster, Brown, Brooks, Burleson, Calhoun, Cameron, Camp, Carroll, Cass, Castro, Cherokee, Childress, Clay, Cochran, Coke, Coleman, Collins, Comita, Coryell, Crane, Crosby, Culberson, Dallam, Dallas, Dawson, Deaf Smith, Delta, DeWitt, Dickens, Dimock, Donley, Duval, Elgin, Edwards, El Paso, Ellis, Erath, Falls, Fisher, Floyd, Ford, Fort Bend, Franklin, Freestone, Frio, Garza, Galveston, Garza, Garza, Garza, Glasscock, Goliad, Grayson, Gregg, Grimes, Hale, Hall, Hamilton, Hardeman, Hardeman, Harris, Harrison, Martin, Matlock, Henderson, Hidalgo, Hopkins, Hopkins, Houston, Howard, Hubbard, Hunt, Hutchinson, Irons, Jack, Jackson, Jeff Davis, Jefferson, Jim Hogg, Jim Wells, Karnes, Kaufman, Kerens, Kent, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lamb, Lavaca, Leake, Liberty, Llano, Live Oak, Loving, Lubbock, Lynn, Madison, Mann, Martin, Mason, Maverick, McCallum, McLennan, Medina, Midland, Mills, Mitchell, Montague, Montgomery, Moore, Morris, Motley, Nacogdoches, Navarro, Ochiltree, Orange, Palo Pinto, Pecos, Parker, Pecos, Polk, Potter, Presidio, Rains, Randall, Reagan, Red River, Reeves, Refugio, Roberts, Robertson, Rusk, San Antonio, San Benito, San Carlos, San Jacinto, San Juan, San Saba, Schleicher, Shelby, Sherman, Smith, Somervell, Spearman, Stephens, Sterling, Sutton, Tarrant, Terrell, Throckmorton, Tipton, Tom Green, Travis, Tarrant, Tyler, Upshur, Upton, Uvalde, Van Dorn, Victoria, Walker, Waller, Washington, Wells, Wheeler, Wilbarger, Williamson, Wilkerson, Wise, Wood, Yoakum, Young, Zapata, Zavala</p> |
| <p><b>Complex (PPO):</b> #4801-011</p>                                                                                      | <p>Anderson, Andrews, Aransas, Archer, Armstrong, Austin, Bailey, Baylor, Bee, Bell, Bexar, Blanco, Borden, Bosque, Bowie, Brazoria, Brazos, Brewster, Brown, Brooks, Burleson, Calhoun, Cameron, Camp, Carroll, Cass, Castro, Cherokee, Childress, Clay, Cochran, Coke, Coleman, Comita, Coryell, Crane, Crosby, Culberson, Dallam, Dallas, Dawson, Deaf Smith, Delta, DeWitt, Dickens, Dimock, Donley, Duval, Elgin, Ellis, Erath, Falls, Fisher, Floyd, Ford, Franklin, Freestone, Frio, Garza, Galveston, Garza, Garza, Garza, Glasscock, Goliad, Grayson, Gregg, Grimes, Hale, Hall, Hamilton, Hardeman, Hardeman, Harris, Harrison, Martin, Matlock, Henderson, Hidalgo, Hopkins, Houston, Howard, Hubbard, Hunt, Hutchinson, Irons, Jack, Jackson, Jeff Davis, Jefferson, Jim Hogg, Jim Wells, Karnes, Kaufman, Kerens, Kent, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lamb, Lavaca, Leake, Liberty, Llano, Live Oak, Loving, Lubbock, Lynn, Madison, Mann, Martin, Mason, Maverick, McCallum, McLennan, Medina, Midland, Mills, Mitchell, Montague, Montgomery, Moore, Morris, Motley, Nacogdoches, Navarro, Ochiltree, Orange, Palo Pinto, Pecos, Parker, Pecos, Polk, Potter, Presidio, Rains, Randall, Reagan, Red River, Reeves, Refugio, Roberts, Robertson, Rusk, San Antonio, San Benito, San Carlos, San Jacinto, San Juan, San Saba, Schleicher, Shelby, Sherman, Smith, Somervell, Spearman, Stephens, Sterling, Sutton, Tarrant, Terrell, Throckmorton, Tipton, Tom Green, Travis, Tarrant, Tyler, Upshur, Upton, Uvalde, Van Dorn, Victoria, Walker, Waller, Washington, Wells, Wheeler, Wilbarger, Williamson, Wilkerson, Wise, Wood, Yoakum, Young, Zapata, Zavala</p>                                                |
| <p><b>Classic (PPO):</b> #4801-062</p>                                                                                      | <p>Collin, Dallas, Denton, Fort Bend, Galveston, Grayson, Harris, Hunt, Jefferson, Tarrant, Liberty, Montague, Montgomery, Tarrant, Travis, Williamson, Wise</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

Plans vary by county. Refer to the Summary of Benefits for plan availability and more information about what we cover and what you pay. Learn more at [www.getbetsure.com/wag18b](http://www.getbetsure.com/wag18b)


**BlueCross BlueShield**  
of Texas

**Central Texas (PPO)**

| Plan Premium                               | Blue Cross Medicare Advantage<br>Choice Plus (PPO) <sup>SM</sup><br>W1666-006                                                    |                | Blue Cross Medicare Advantage<br>Choice Premier (PPO) <sup>SM</sup><br>W1666-001                                                 |                | Blue Cross Medicare Advantage<br>Optimum (PPO) <sup>SM</sup><br>W1666-022                                                        |                |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------|----------------------------------------------------------------------------------------------------------------------------------|----------------|----------------------------------------------------------------------------------------------------------------------------------|----------------|
|                                            | \$0                                                                                                                              |                | \$95                                                                                                                             |                | \$142                                                                                                                            |                |
|                                            | In-Network                                                                                                                       | Out-of-Network | In-Network                                                                                                                       | Out-of-Network | In-Network                                                                                                                       | Out-of-Network |
| Part B Hospital Deductible                 | \$0                                                                                                                              | \$0            | \$0                                                                                                                              | \$0            | \$0                                                                                                                              | \$0            |
| Primary Care Provider Visit                | \$0 copay                                                                                                                        | \$30 copay     | \$0 copay                                                                                                                        | \$30 copay     | \$0 copay                                                                                                                        | \$30 copay     |
| Specialist Visit                           | \$40 copay                                                                                                                       | \$70 copay     | \$35 copay                                                                                                                       | \$70 copay     | \$75 copay                                                                                                                       | \$75 copay     |
| Maximum Out-of-Pocket                      | \$7,500                                                                                                                          | \$15,000       | \$6,900                                                                                                                          | \$15,000       | \$10,000                                                                                                                         | \$10,000       |
| Emergency Hospital Copay                   | \$750/day for days 1-6                                                                                                           | \$1,000/day    | \$2,700/day for days 1-6                                                                                                         | \$1,000/day    | \$750/day for days 1-6                                                                                                           | \$1,000/day    |
| Outpatient Hospital Copay                  | \$300                                                                                                                            | \$400          | \$125                                                                                                                            | \$400          | \$300                                                                                                                            | \$400          |
| Lab                                        | \$5-\$50                                                                                                                         | \$10-\$200     | \$0-\$50                                                                                                                         | \$10-\$200     | \$0-\$50                                                                                                                         | \$10-\$200     |
| Imag                                       | \$0-\$100                                                                                                                        | \$30-\$200     | \$0-\$100                                                                                                                        | \$10-\$200     | \$0-\$100                                                                                                                        | \$30-\$200     |
| CT Scan                                    | \$0-\$50                                                                                                                         | \$0-\$400      | \$0-\$100                                                                                                                        | \$0-\$400      | \$0-\$100                                                                                                                        | \$0-\$400      |
| MRI                                        | \$0-\$125                                                                                                                        | \$0-\$400      | \$0-\$100                                                                                                                        | \$0-\$400      | \$0-\$100                                                                                                                        | \$0-\$400      |
| Ambulance/Air Ambulance                    | \$275/20%                                                                                                                        |                | \$275/20%                                                                                                                        |                | \$275/20%                                                                                                                        |                |
| Dental                                     | 80 copay, 2 exams, 2 cleanings, 1 X-ray<br>\$1,000 annually                                                                      |                | 80 copay, 2 exams, 2 cleanings, 1 X-ray<br>\$1,000 annually                                                                      |                | 80 copay, 2 exams, 2 cleanings, 1 X-ray<br>\$1,000 annually                                                                      |                |
| Vision                                     | 80 copay, 1 exam/year<br>\$100 annual allowance                                                                                  |                | 80 copay, 1 exam/year<br>\$100 annual allowance                                                                                  |                | 80 copay, 1 exam/year<br>\$100 annual allowance                                                                                  |                |
| Hearing                                    | 80 copay, 1 exam/year<br>\$500 or \$900 copay                                                                                    |                | 80 copay, 1 exam/year<br>\$500 or \$900 copay                                                                                    |                | 80 copay, 1 exam/year<br>\$500 or \$900 copay                                                                                    |                |
| Preferred Retail Pharmacy Copay            | \$0/\$10/\$40/\$60/20%                                                                                                           |                | \$0/\$10/\$40/\$60/20%                                                                                                           |                | \$0/\$10/\$40/\$60/20%                                                                                                           |                |
| Prescription Drug Deductible               | \$500 (Plans 3-5)                                                                                                                |                | \$250 (Plans 3-5)                                                                                                                |                | \$0                                                                                                                              |                |
| Preferred Pharmacy Network                 | Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randsall, Walmart, H-E-B, Kroger, Market Street, Angies, and independents |                | Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randsall, Walmart, H-E-B, Kroger, Market Street, Angies, and independents |                | Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randsall, Walmart, H-E-B, Kroger, Market Street, Angies, and independents |                |
| Over the Counter Items                     | Not Covered                                                                                                                      |                | Not Covered                                                                                                                      |                | Not Covered                                                                                                                      |                |
| Telehealth Services                        | 80 copay, virtual only                                                                                                           |                | 80 copay, virtual only                                                                                                           |                | 80 copay, virtual only                                                                                                           |                |
| Flexible Spend Card                        | Not Included                                                                                                                     |                | Not Included                                                                                                                     |                | Not Included                                                                                                                     |                |
| <b>Optional Supplemental Benefits Plan</b> |                                                                                                                                  |                |                                                                                                                                  |                |                                                                                                                                  |                |
| Plan Premium                               | \$22.40                                                                                                                          |                | Not Applicable                                                                                                                   |                | Not Applicable                                                                                                                   |                |
| Dental                                     | Annual Allowance<br>Routine Preventive<br>Basic Restorative Comprehensive<br>Major Restorative Comprehensive                     |                | Not Applicable                                                                                                                   |                | Not Applicable                                                                                                                   |                |
| Vision                                     | 80 copay, 1 exam/year<br>\$100 annual allowance                                                                                  |                | Not Applicable                                                                                                                   |                | Not Applicable                                                                                                                   |                |

See above for additional benefit details

# Plan Option Guides

- MAPD HMO
- MAPD PPO
- MA PPO
- Medicare Supplement
- PDP
- D-SNP
- Dental

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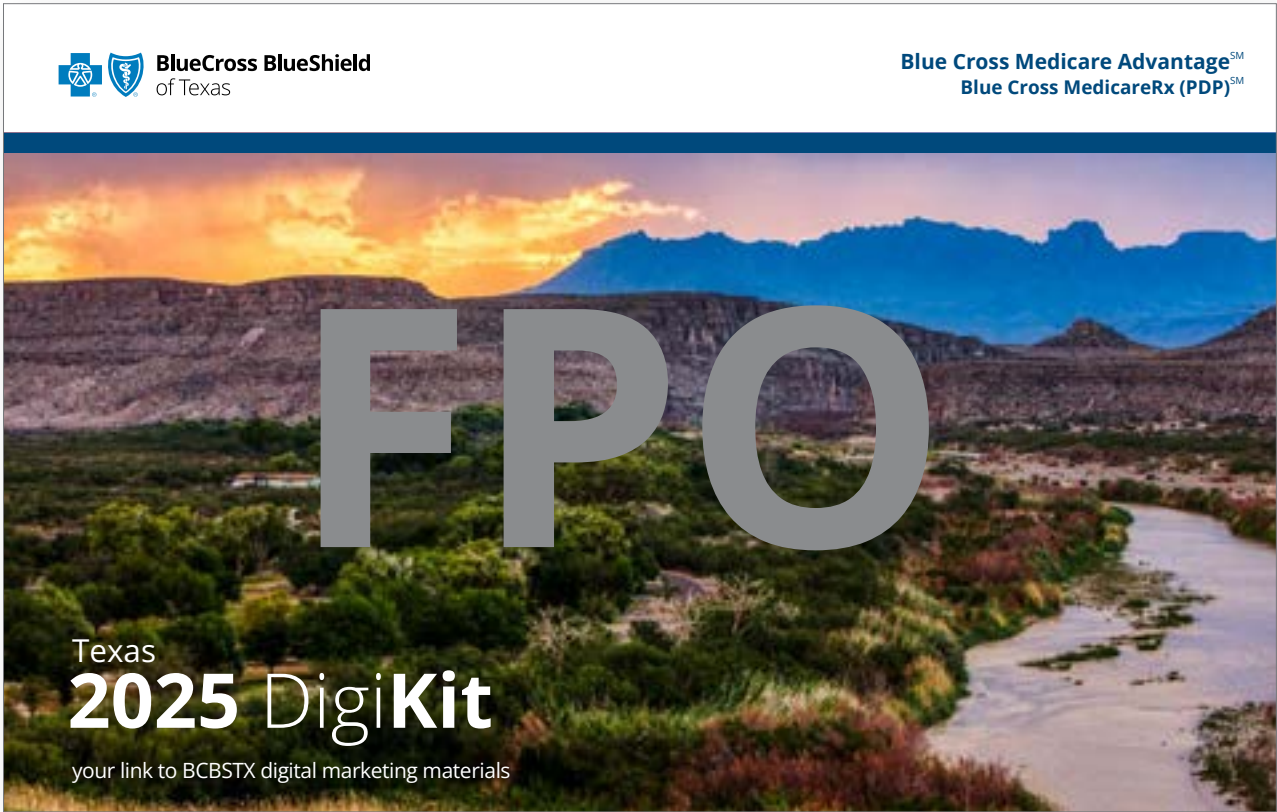


These guides provide specific and comprehensive details about Blue Cross plans—including their costs, coverage and benefit options.

# Medicare Advantage and Prescription Drug Plan Digital Enrollment Kit

This all-digital resource makes it easy to access all the forms, information and materials you’ll need to enroll clients in our Medicare Advantage and Prescription Drug Plans.

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## Links to these important forms, documents and disclosures

- Enrollment forms
- Summary of benefits
- Formularies
- Pharmacy directories
- Scope of appointment form
- Non-discrimination disclosures
- Star ratings
- Provider finders
- Optional Supplemental Benefits enrollment forms

|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
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# Medicare Advantage Sales Presentations

From Medicare options to Medicare costs—and how to manage them—the right information can make a big difference when it comes to sales success. Let our clear, organized presentations provide the foundation you need to educate and motivate your clients.

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## Sales Presentation Best Practices

At a sales event, marketing activities and lead generation can take place, including discussing plan-specific information and collecting enrollment applications.

## Helpful Tip

Be sure to choose the correct sales presentation based on what plan you’re selling, and personalize it with your contact information.



Easy-to-use PowerPoint files can be downloaded to your computer for in-office, in-home or group presentations.

|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
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# Prescription Drug Plan Sales Presentation

Use this presentation to help prospects understand their plan options and benefits—and to help you garner more sales.

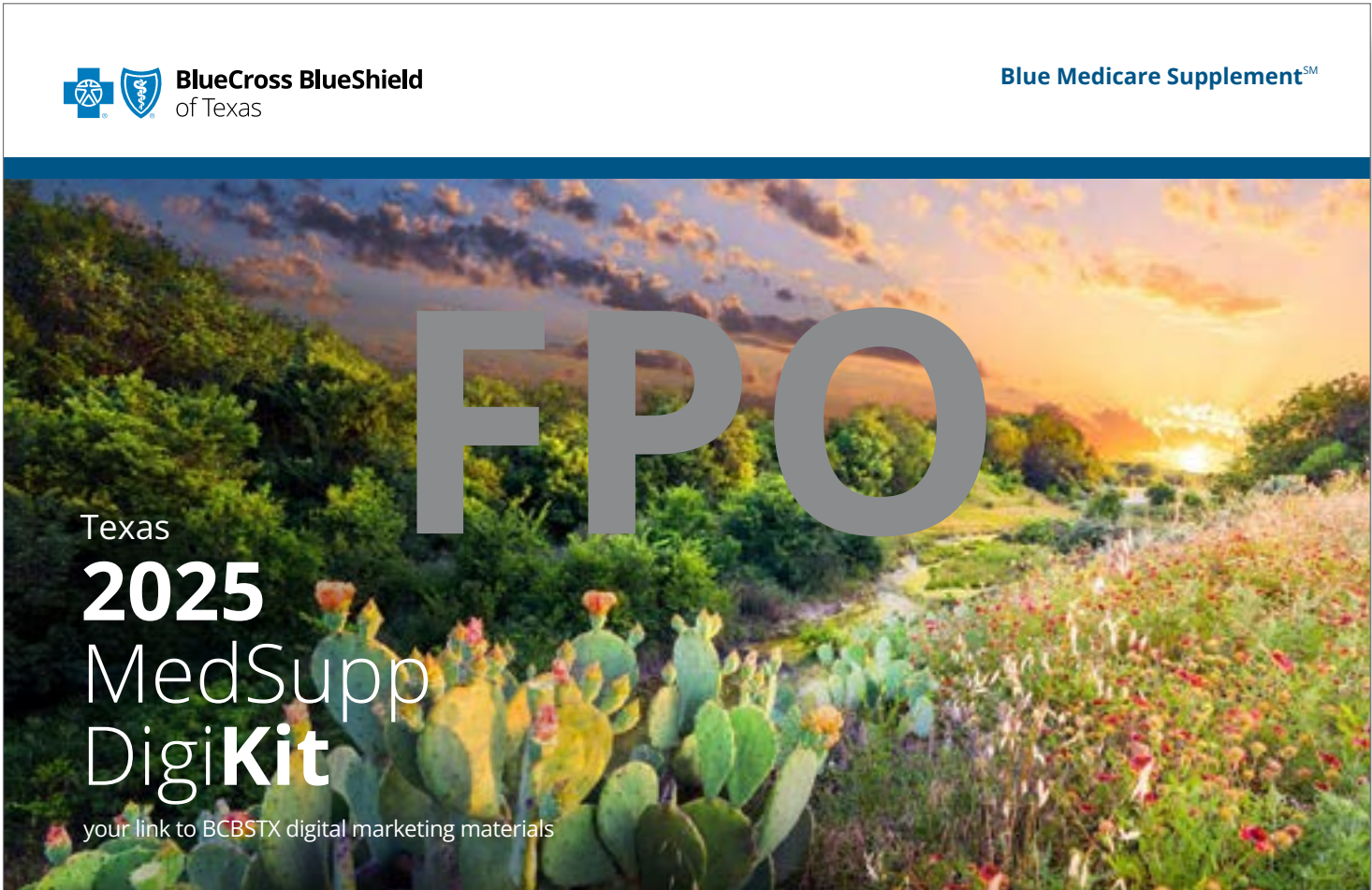


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# Medicare Supplement Digital Enrollment Kit

All the resources you need are just a click away! Use your digital enrollment kit to access all the forms, information and materials you’ll need to enroll clients in a Medicare Supplement Insurance Plan.

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Links to these important forms, documents and disclosures

- Enrollment applications
- Non-discrimination disclosures
- Policy books
- Scope of appointment form
- Outlines of Coverage
- And more

|                     |    |                     |    |                      |    |                          |    |                |    |               |    |               |    |                     |    |
|---------------------|----|---------------------|----|----------------------|----|--------------------------|----|----------------|----|---------------|----|---------------|----|---------------------|----|
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# Medicare Supplement and Ancillary Products Sales Presentations

Bring simplicity and understanding to your Medicare Supplement and Blue Dental Plus prospects and watch your sales grow. Whether you want to educate or motivate, these sales presentations have you covered.



Easy-to-use PowerPoint files can be downloaded to your computer for in-office, in-home or group presentations.

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|                     |    |                     |    |                      |    |                   |    |                       |           |               |    |               |    |                     |    |
|---------------------|----|---------------------|----|----------------------|----|-------------------|----|-----------------------|-----------|---------------|----|---------------|----|---------------------|----|
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|---------------------|----|---------------------|----|----------------------|----|-------------------|----|-----------------------|-----------|---------------|----|---------------|----|---------------------|----|

# GENERATE LEADS

Build your sales funnel and grow your business with pre-approved marketing materials.



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# Marketing materials to help you Connect. Nurture. Convert.

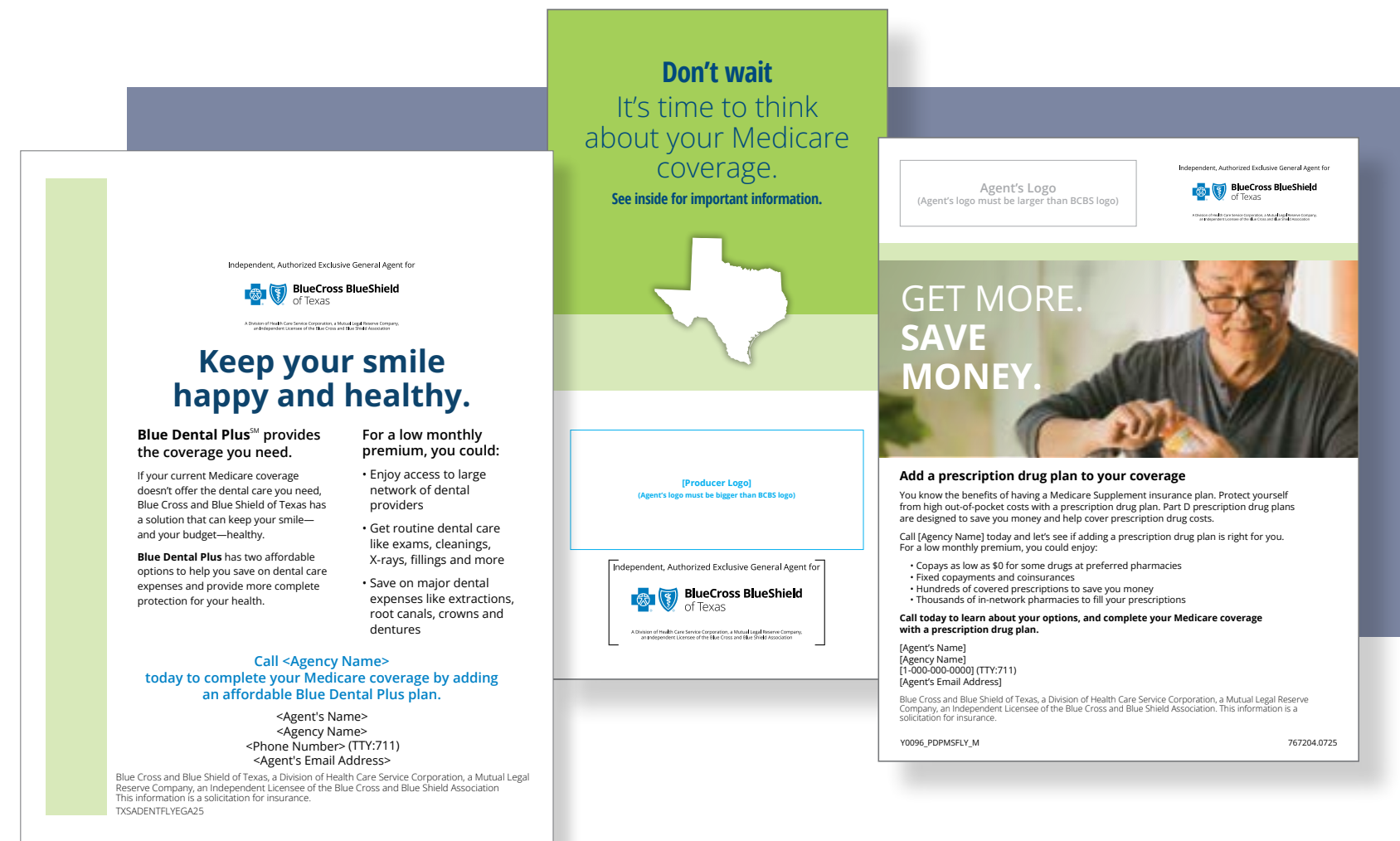
Pre-approved and ready for you to personalize\* and share.

All you need to do is add your contact information. Check out your options on the following pages to get started.

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## These lead generation materials emphasize the value you offer as a local agent to Medicare beneficiaries in your community.

Use these pieces to engage and encourage existing and new clients to choose a Blue Cross and Blue Shield of Texas plan that meets their needs.



\*Customizable templates may be personalized as indicated by the modifiable fields only. Customization is generally limited to agent name/logo, phone number and website address only as per CMS guidelines. By leveraging customizable templates, agents attest to adhere to customizing materials according to the permitted modifiable fields only within each template. Agents understand that any customization beyond the modifiable fields may result in revoking access to download and utilize pre-approved marketing materials.

|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
|---------------------|----|---------------------|----|----------------------|----|-------------------|----|----------------|----|---------------|----|---------------|----|---------------------|----|
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## How to use Direct Mail

Maximize effectiveness and cost-efficiency by following these best practices for direct mail lead generation.

### Direct Mail Best Practices

1. Determine your mailing list
2. Download art from your Producer Supply Portal
3. Personalize mailers with your contact information/ organization’s information
4. Add trackable phone numbers and/or website information
5. Provide printer or post office postage costs, or ensure your postal permit will cover mailing costs



Direct mail is considered to be more effective than other mass media options—especially for Medicare-eligible audiences. Even so, the most successful direct mail programs only deliver response rates of between 0.75% and 1.5%, so it’s important to do everything to maximize your success.

### Tracking

- During the Annual Enrollment Period, mailboxes are full, and you don’t want your mailing to get lost in the clutter. Plan to be in front of your prospects at least every other week. Also consider adding additional media exposure and events to your marketing plan, so your piece is more likely to be recognized and read.
- Most consumers research plans first, then shop, then decide. You’ll want to be present and available at every one of these important stages.

### Helpful Tips

- Create targeted, proven mailing lists. Data shows that consumers aged 65-75 are more likely to switch Medicare plans than older peers, so be sure that segment is included in your mailing list.
- Use segmented lists. If you’re trying to target low-income consumers, they will likely respond better to low-price messages, while higher-income prospects may respond better to value-added benefits or expansive network messages.

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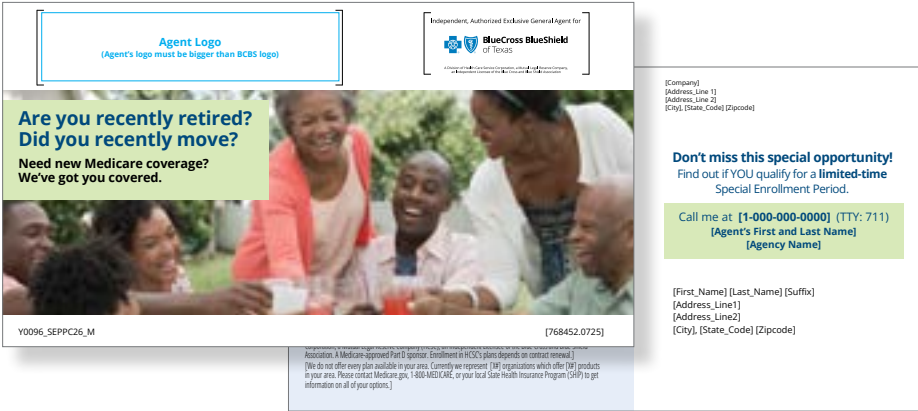
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# Direct Mail Options

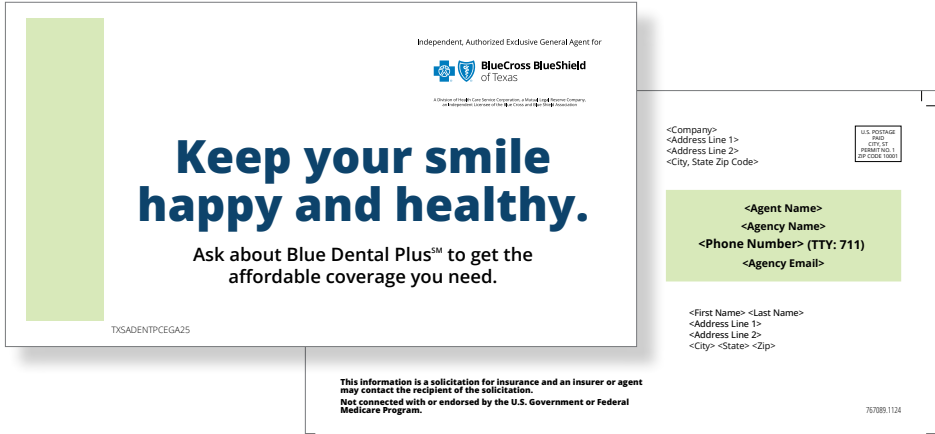
Direct mail is an effective and cost-efficient way to generate leads. These pieces can be customized with your contact information, then sent to a targeted list to build your pipeline.



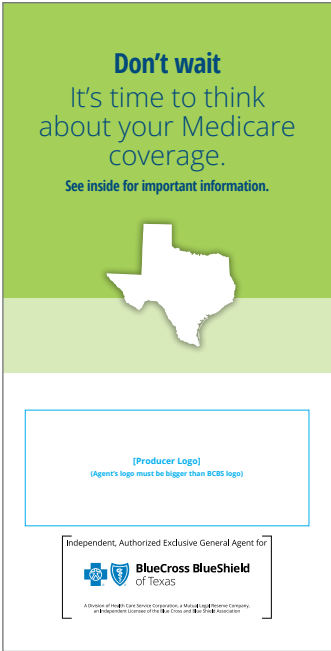
Age-in postcard



Special Enrollment Period postcard



Blue Dental Plus postcard



Medicare options self-mailer

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# Sales Support materials

Take your sales to the next level by making sure your clients have the right coverage and all the coverage they need for a healthy life. These flyers provide important details about the additional benefits and plans available from Blue Cross and Blue Shield of Texas.

## Optional Supplemental Benefits plan details

**BlueCross BlueShield of Texas**

**Optional Supplemental Benefits**  
For an additional monthly premium, you can add more coverage to your plan. Adding supplemental benefits to your current plan is optional and provides you with additional dental coverage.

| BASIC SILVER COVERAGE                                                                                                                                                                                             |                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| DENTAL                                                                                                                                                                                                            |                                                                        |
| Annual Allowance                                                                                                                                                                                                  | \$1,000                                                                |
| Routine Preventive (annual) <ul style="list-style-type: none"><li>• 2 exams</li><li>• 2 cleanings</li><li>• 1 X-ray</li></ul>                                                                                     | Not Included                                                           |
| Basic Restorative Comprehensive                                                                                                                                                                                   | Not Included                                                           |
| Major Restorative Comprehensive <ul style="list-style-type: none"><li>• Endodontics</li><li>• Periodontics</li><li>• Prosthodontics</li><li>• Other oral/maxillofacial surgery</li><li>• Other services</li></ul> | In-Network<br>20% coinsurance<br><br>Out-of-Network<br>50% coinsurance |

**Optional Supplemental Benefits available with the following plans:**

- \$32.40 - H1666-006 Blue Cross Medicare Advantage Choice Plus (PPO)<sup>SM</sup>
- \$26.70 - H4801-002 Blue Cross Medicare Advantage Classic (PPO)<sup>SM</sup>
- \$26.40 - H4801-015 Blue Cross Medicare Advantage Saver Plus (PPO)<sup>SM</sup>
- \$29.80 - H4801-019 Blue Cross Medicare Advantage Protect (PPO)<sup>SM</sup>
- \$19.50 - H8133-005 Blue Cross Medicare Advantage Basic (HMO)<sup>SM</sup>
- \$46.70 - H8554-004 Blue Cross Medicare Advantage Saver (HMO)<sup>SM</sup>
- \$24.20 - H9706-008 Blue Cross Medicare Advantage Saver (HMO)<sup>SM</sup>
- \$30.80 - H9706-009 Blue Cross Medicare Advantage Value (HMO)<sup>SM</sup>

HMO and PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCS Insurance Services Company (HSC) and GHS Insurance Company (GHS). HMO and PPO employer/group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HSC), HSC, HSC, and GHS are Independent Licensees of the Blue Cross and Blue Shield Association. HSC, HSC, and GHS are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Texas does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-774-6552. Someone who speaks English language can help you. This is a free service. Tenemos servicios de intérprete en español para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-774-6552. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

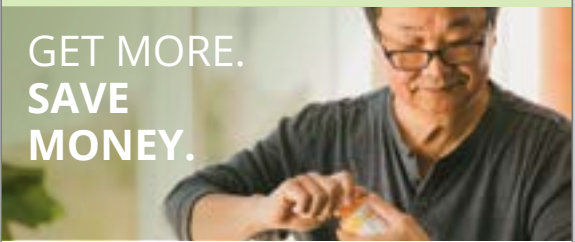
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## Part D sales flyer

Agent's Logo  
(Agent's logo must be larger than BCBS logo)

**BlueCross BlueShield of Texas**  
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



**GET MORE. SAVE MONEY.**

**Add a prescription drug plan to your coverage**  
You know the benefits of having a Medicare Supplement insurance plan. Protect yourself from high out-of-pocket costs with a prescription drug plan. Part D prescription drug plans are designed to save you money and help cover prescription drug costs.

Call [Agency Name] today and let's see if adding a prescription drug plan is right for you. For a low monthly premium, you could enjoy:

- Copays as low as \$0 for some drugs at preferred pharmacies
- Fixed copayments and coinsurances
- Hundreds of covered prescriptions to save you money
- Thousands of in-network pharmacies to fill your prescriptions

**Call today to learn about your options, and complete your Medicare coverage with a prescription drug plan.**

[Agent's Name]  
[Agency Name]  
(1-800-000-0000) (TTY:711)  
[Agent's Email Address]

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. This information is a solicitation for insurance.

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## Blue Dental Plus sales flyer

**BlueCross BlueShield of Texas**  
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**Keep your smile happy and healthy.**

**Blue Dental Plus<sup>SM</sup> provides the coverage you need.**  
If your current Medicare coverage doesn't offer the dental care you need, Blue Cross and Blue Shield of Texas has a solution that can keep your smile—and your budget—healthy.

**Blue Dental Plus** has two affordable options to help you save on dental care expenses and provide more complete protection for your health.

**For a low monthly premium, you could:**

- Enjoy access to large network of dental providers
- Get routine dental care like exams, cleanings, X-rays, fillings and more
- Save on major dental expenses like extractions, root canals, crowns and dentures

**Call <Agency Name> today to complete your Medicare coverage by adding an affordable Blue Dental Plus plan.**

<Agent's Name>  
<Agency Name>  
(1-800-000-0000) (TTY:711)  
<Agent's Email Address>

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. This information is a solicitation for insurance.

TXSADENTFLYGA25

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26 2026 Producer Selling Guide

Material images are samples and are for placement only.

**BlueCross BlueShield of Texas**

|                     |    |                     |    |                      |    |                   |    |                |    |               |    |               |    |                     |    |
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# Print Ads to drive calls

Most people want the “human touch” when choosing and enrolling in their Medicare plan. Use these ads to gain traction as a trusted advisor and get the phone ringing.

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Agent Logo  
(Agent’s logo must be bigger than BCBS logo)

Independent, Authorized Exclusive General Agent for  
 **BlueCross BlueShield** of Texas  
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# Get Answers to Your Medicare Plan Questions

[I/We] can help.  
Call today, with no obligation.

**[1-000-000-0000]**  
[Agent’s First and Last Name]  
[Agency Name]

[HMO and PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). HMO and PPO employer/union group plans provided by HCSC. HCSC, HISC and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.]

We do not offer every plan available in your area. Any information we provide is limited to those plans we offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

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4.5" x 7"

Material images are samples and are for placement only.

Agent Logo  
(Agent’s logo must be bigger than BCBS logo)

Independent, Authorized Exclusive General Agent for  
 **BlueCross BlueShield** of Texas  
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# Get Answers to Your Medicare Plan Questions

[I/We] can help.  
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**[1-000-000-0000]**  
[Agent’s First and Last Name]  
[Agency Name]

[HMO and PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). HMO and PPO employer/union group plans provided by HCSC. HCSC, HISC and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.]

We do not offer every plan available in your area. Any information we provide is limited to those plans we offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

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3.375" x 4.5"

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# HOST AN EVENT

Your time is valuable.  
Hosting an educational or sales event can be an efficient way to help meet your goals.



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# Event Type

The type of event you choose will determine the content of the presentation, the rules you'll need to follow and the materials you'll need for attendees.

## Event Type

## Event Timeline

## Event Planning

## Event Marketing

## Informal Sales Event

Informal events are held in a booth or kiosk setting, often in a retail space or during a community event/venue for a set amount of time.

- **Can** discuss carriers, plans and details
- **Can** hand out information
- **Can** take applications (waives 2-day rule)
- **Cannot** solicit or engage with prospect first

## Formal Sales Event

Formal sales events are classroom-style presentations that are planned, set up and hosted by the broker.

- **Must** talk about a specific product
- **Can** take applications
- **Can** set appointments
- **Can** provide compliant snacks/drinks

## Formal Educational Event

Educational events are classroom-style presentations that provide basic, high-level Medicare information.

- **No** CMS registration required
- **Cannot** talk about carriers, products or plan details
- **Can** have permission-to-contact cards signed
- Event follow-up is **limited to beneficiary request**

Click here for event compliance information

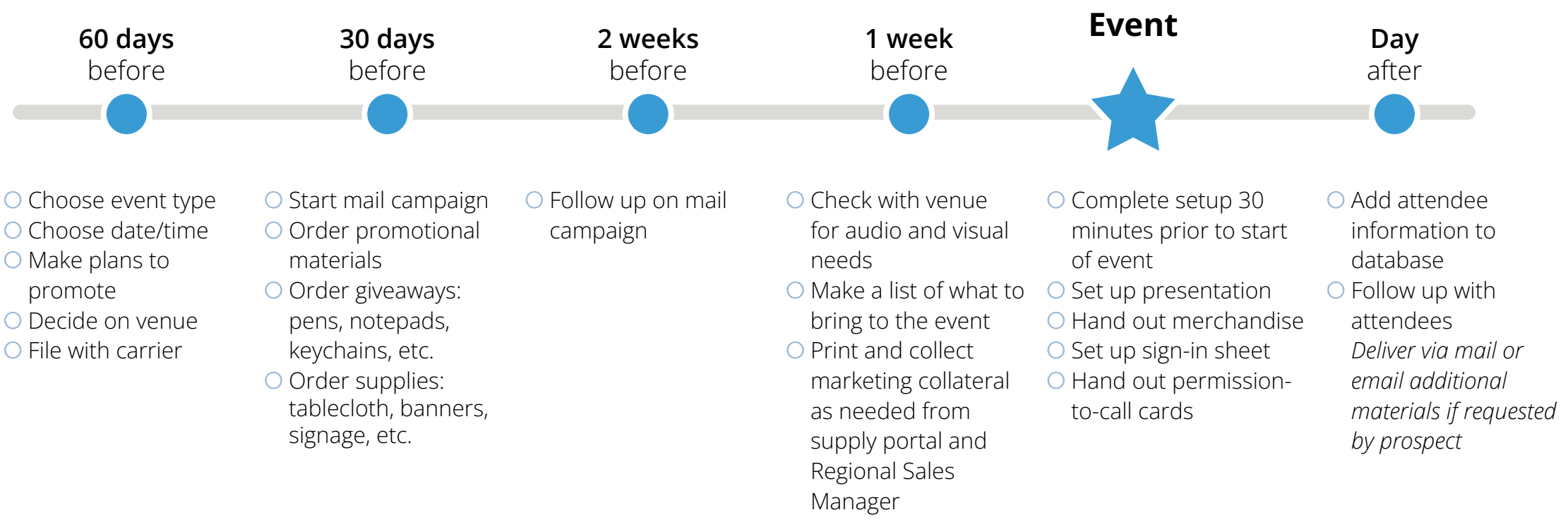
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# Event Timeline

Use this interactive timeline to keep your event on track.

- Event Type
- Event Timeline
- Event Planning
- Event Marketing



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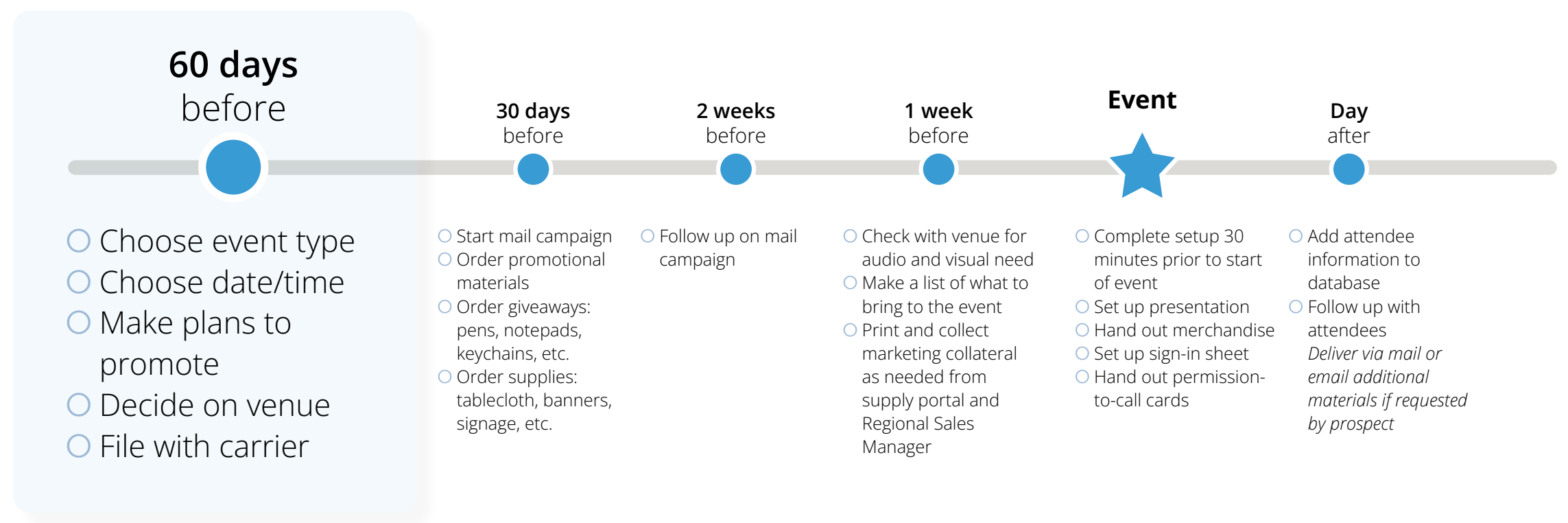
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Use this interactive timeline to keep your event on track.

- Event Type
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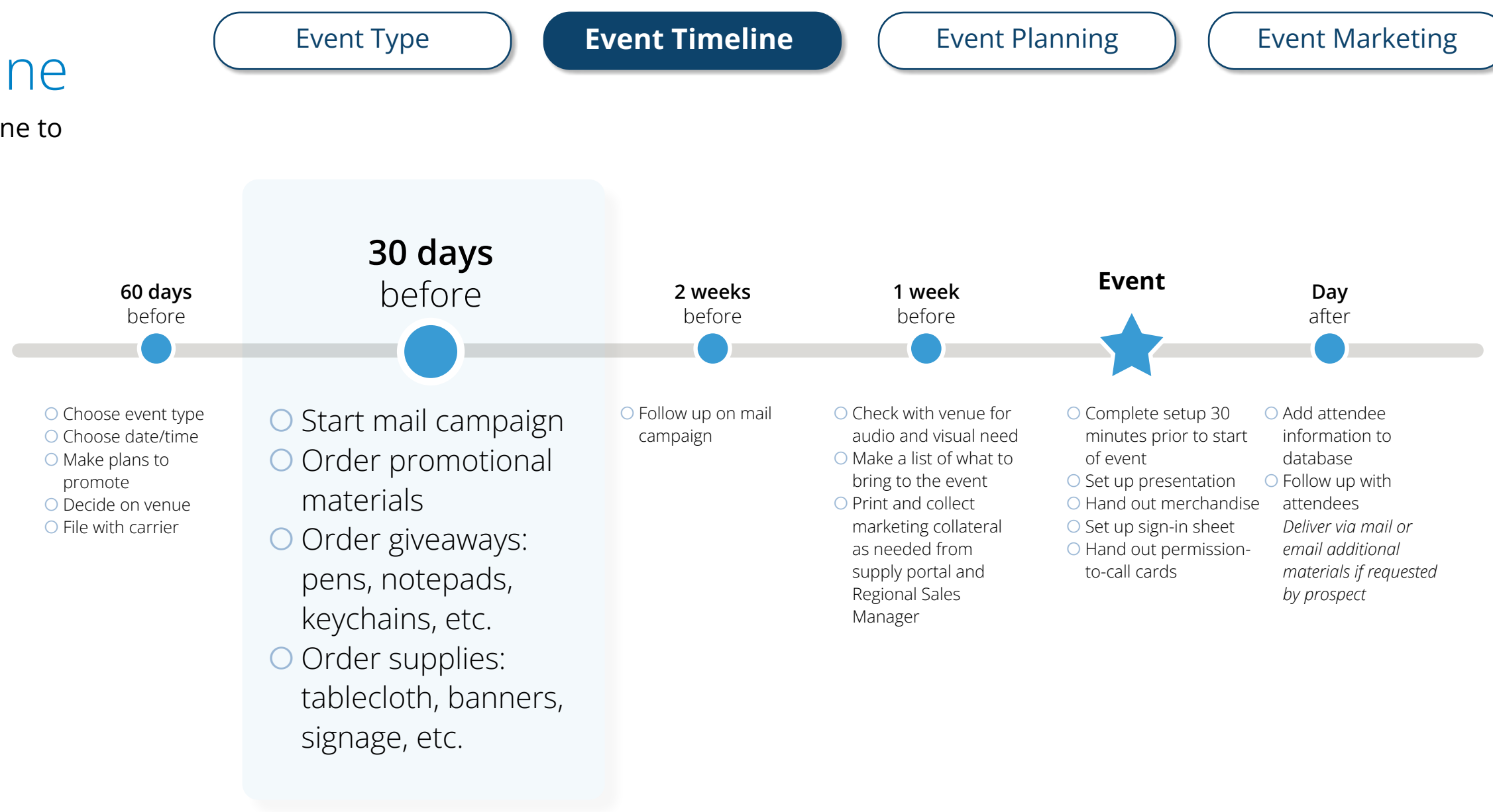
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# Event Timeline

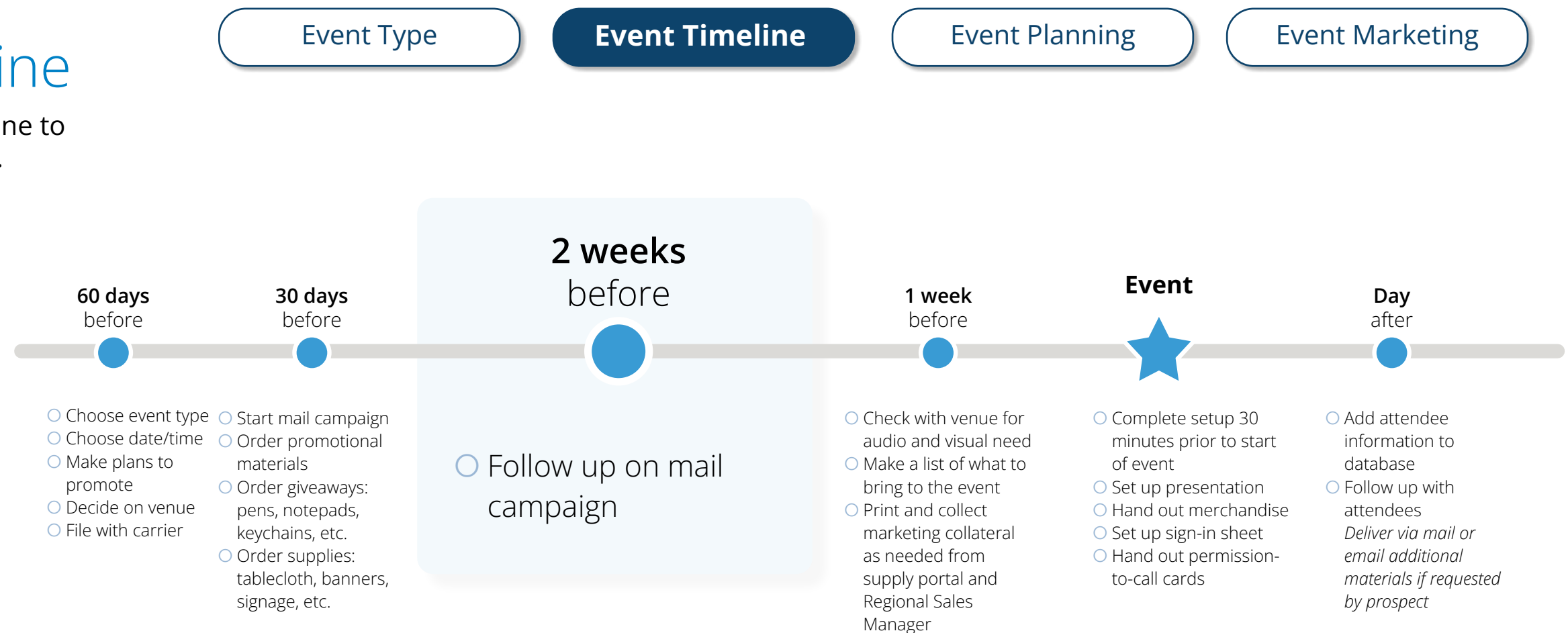
Use this interactive timeline to keep your event on track.



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## Event Timeline

Use this interactive timeline to keep your event on track.



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# Event Timeline

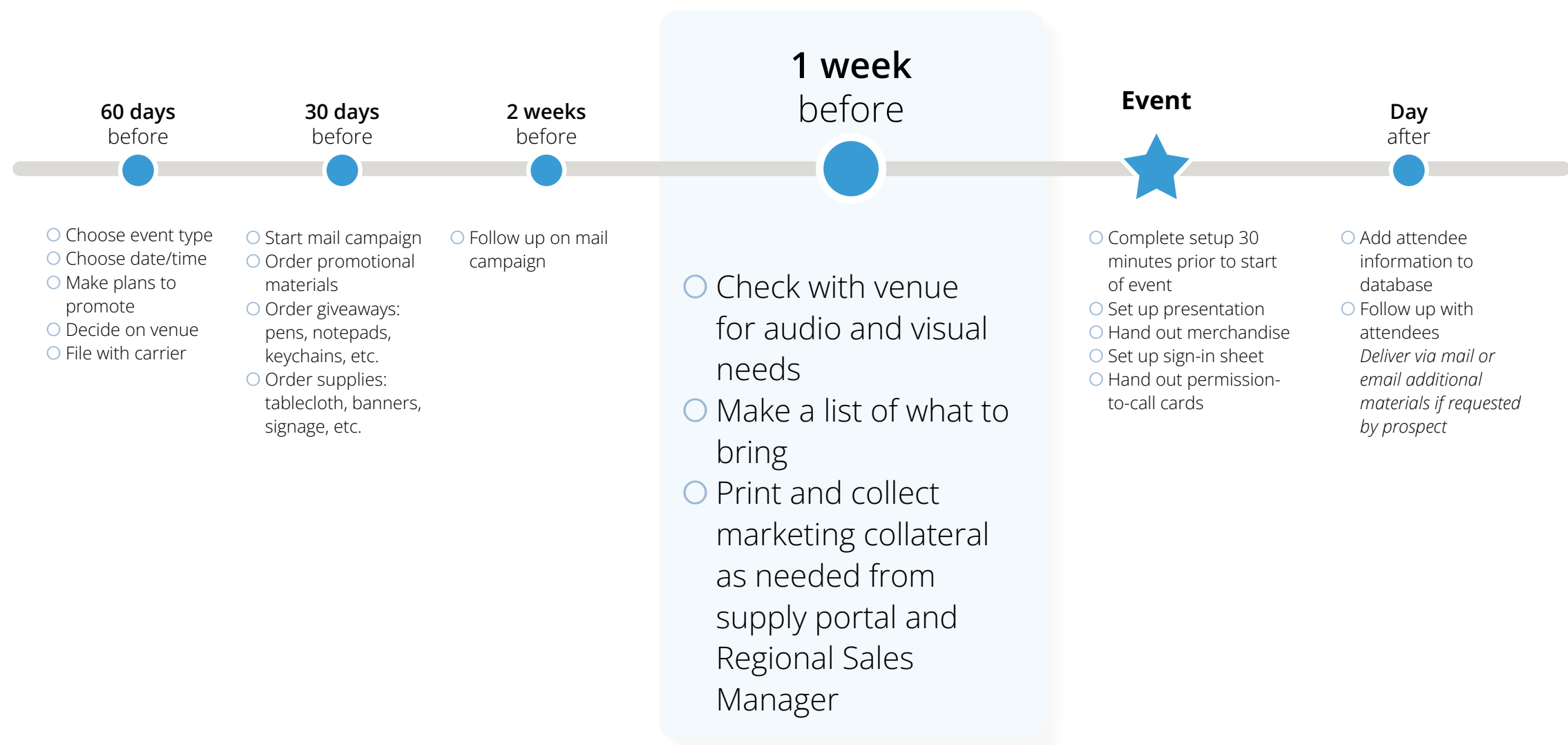
Use this interactive timeline to keep your event on track.

Event Type

Event Timeline

Event Planning

Event Marketing



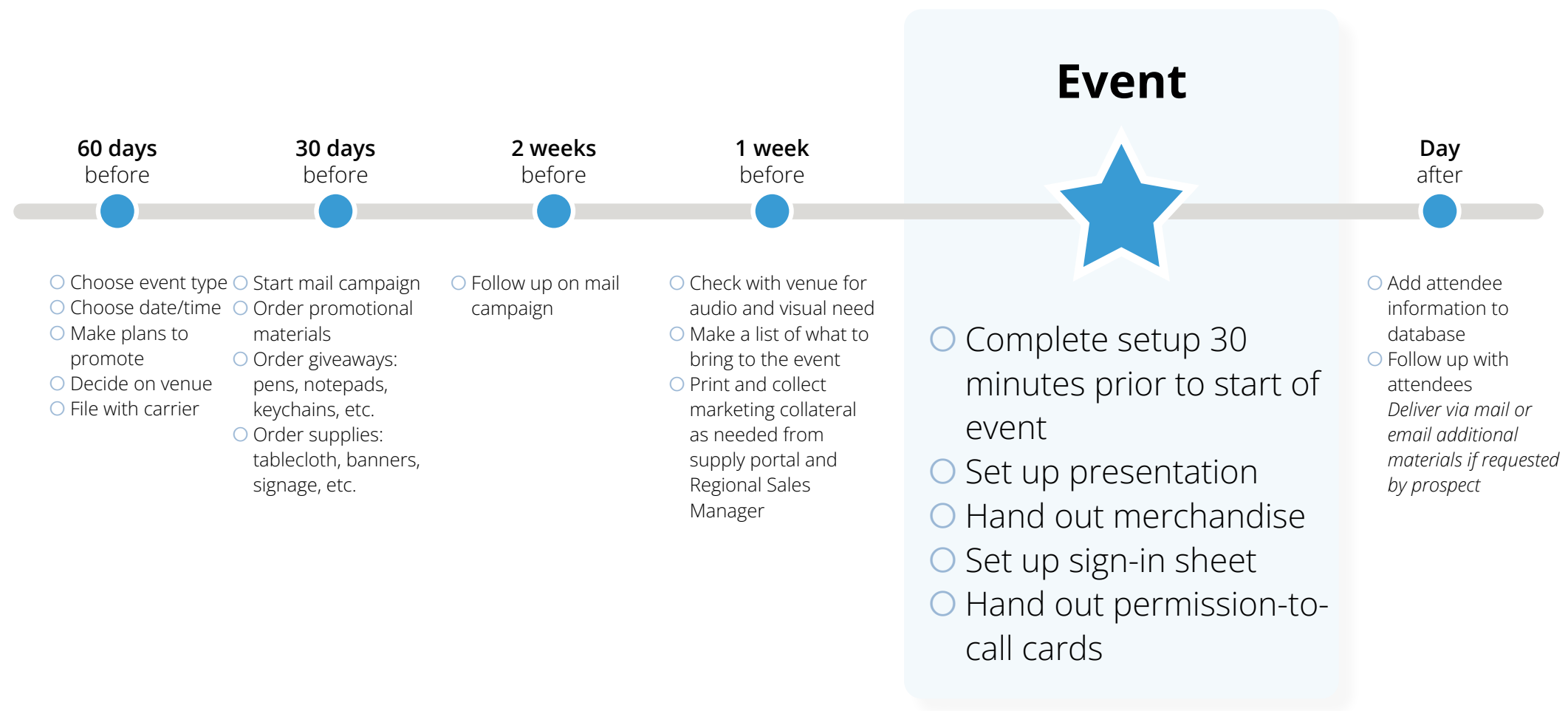
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# Event Timeline

Use this interactive timeline to keep your event on track.

- Event Type
- Event Timeline
- Event Planning
- Event Marketing



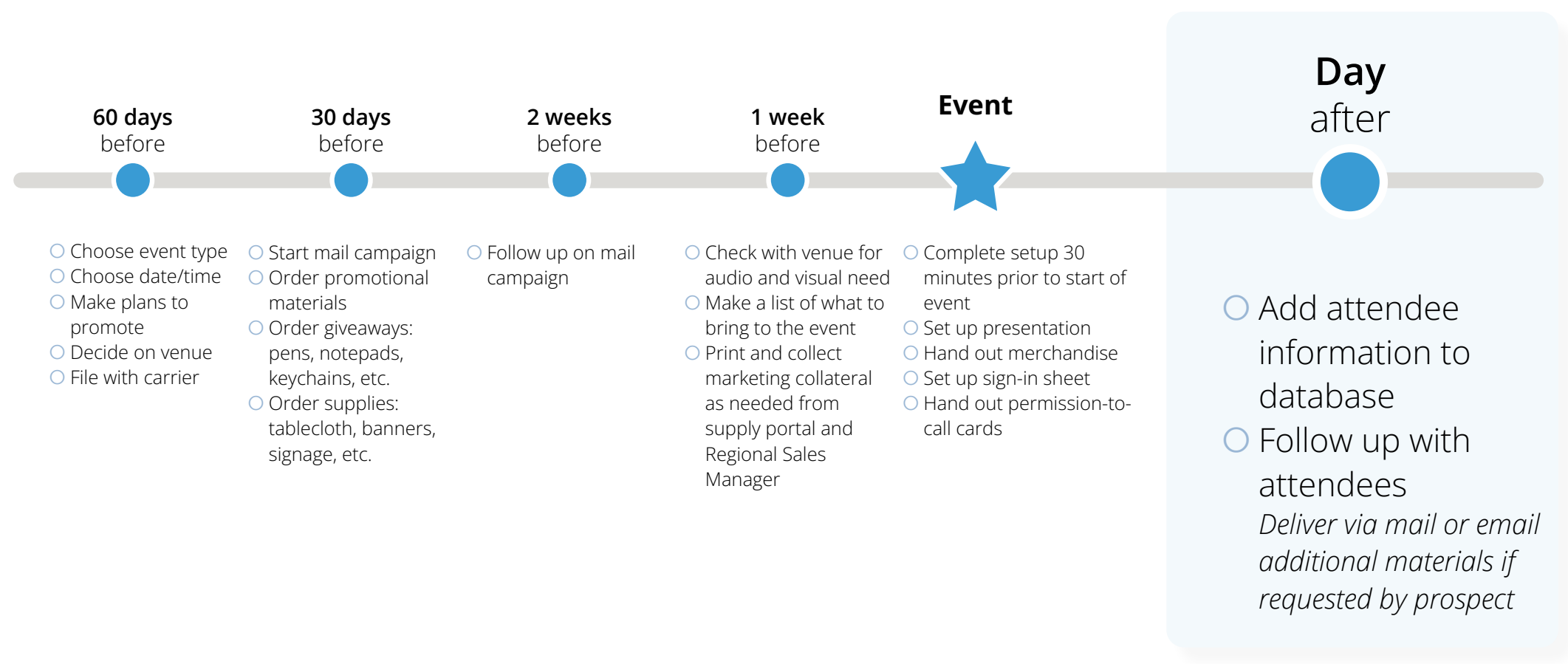
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# Event Timeline

Use this interactive timeline to keep your event on track.

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# Event Planning

Ensure your event’s success by thinking through the logistics ahead of time.

Event Type

Event Timeline

Event Planning

Event Marketing

## Partnerships

Building strong partnerships is important to hosting a successful event and building a book of business. Collaboration with local businesses, providers and community organizations can help boost event attendance. Reach out to your local Regional Sales Manager for more information.

- Health care providers: pharmacies, provider offices/clinics
- Community centers: senior centers, retirement communities, local fitness centers, faith-based organizations
- Local businesses: grocery stores, local radio stations, Chamber of Commerce, libraries

## Schedule

- Choose date/time
- Avoid conflicts–holidays, community events, major sporting events–anything that might reduce attendance
- Give yourself time for promotional activities
- Book venue/event early and file with carrier in timely manner
- Prepare marketing materials
- Confirm venue and finalize logistics

For formal events, schedule up to three hours (which includes setup and breakdown); for informal events, you will set up for a predetermined time.

## Venue

Selecting an easily accessible, comfortable and professional venue is best to encourage attendance.

- Senior and community centers
- Libraries
- Faith-based organizations
- Restaurants with private rooms
- Fitness centers
- Hotel conference room
- Retail stores

Questions for venue:

- Is the space available during the preferred date/time?
- How much will it cost?
- Are tables/chairs provided?
- Are there audio/video capabilities?
- What about parking?
- Are food and beverage available?

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# Event Planning

Use this checklist to help make sure your event follows CMS guidelines.

Event Type

Event Timeline

Event Planning

Event Marketing

|                                                                                                                                                    | Educational Event | Informal Sales Event | Formal Sales Event |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------|--------------------|
| Use sign-in sheets that clearly indicate contact information as optional                                                                           | ✓                 | ✓                    | ✓                  |
| Provide meals, snacks and refreshments that do not exceed \$15 in nominal value per person (including the value of other gifts provided)           | ✓                 | ✓                    | ✓                  |
| Invite health care providers to speak at the event                                                                                                 | ✓                 | ✓                    | ✓                  |
| Have your business card and business reply cards available for elective pick up by attendees                                                       | ✓                 | ✓                    | ✓                  |
| Distribute your business card                                                                                                                      | ✓                 | ✓                    | ✓                  |
| Contact attendees after the event when permission is given by the prospect                                                                         | ✓                 | ✓                    | ✓                  |
| Collect permission-to-contact cards that are method-specific and event-specific                                                                    | ✓                 | ✓                    | ✓                  |
| Provide promotional items that include carrier name, logo, phone number and website                                                                | ✓                 | ✓                    | ✓                  |
| Host your event in a public venue                                                                                                                  | ✓                 | ✓                    | ✓                  |
| Hand out generic educational materials on Medicare                                                                                                 | ✓                 | ✓                    | ✓                  |
| Include the disclaimer: "For accomodations of persons with special needs at meetings call <phone number and TTY number>" on all marketing material | ✓                 | ✓                    | ✓                  |
| Use only carrier- and CMS-approved presentations and talking points                                                                                | ✓                 | ✓                    | ✓                  |

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Continued

# Event Planning

Use this checklist to help make sure your event follows CMS guidelines.

Event Type

Event Timeline

Event Planning

Event Marketing

|                                                                                                         | Educational Event | Informal Sales Event | Formal Sales Event |
|---------------------------------------------------------------------------------------------------------|-------------------|----------------------|--------------------|
| Discuss plan specifics (benefits, service area, cost)                                                   | X                 | ✓                    | ✓                  |
| Distribute plan materials                                                                               | X                 | ✓                    | ✓                  |
| Distribute and/or collect enrollment forms                                                              | X                 | ✓                    | ✓                  |
| Name plans, carriers and plan types you will be discussing at the beginning of the meeting              | X                 | ✓                    | ✓                  |
| Let beneficiaries initiate contact with you to discuss plan specific information                        | X                 | ✓                    | ✓                  |
| Use sales presentations and CMS-approved marketing materials                                            | X                 | ✓                    | ✓                  |
| Distribute plan materials such as STAR ratings, summary of benefits and multi-language insert           | X                 | ✓                    | ✓                  |
| Answer attendees' questions but do not provide any additional information beyond what they ask          | ✓                 | X                    | X                  |
| Host a sales event within 12 hours of an educational event in the same building or an adjacent building | X                 | X                    | X                  |
| Compare carrier plan options to one another by name without each carrier’s written permission           | X                 | X                    | X                  |
| Provide full meals to attendees                                                                         | X                 | X                    | X                  |
| Require attendees to provide any contact information in order to RSVP to your event                     | X                 | X                    | X                  |
| Request or accept referrals                                                                             | X                 | X                    | X                  |
| Attempt to contact anyone who did not fill out an SOA or permission-to-contact form                     | X                 | X                    | X                  |
| Discuss non-health care-related products such as life insurance or investments                          | X                 | X                    | X                  |
| Provide cash, gift cards or any cash equivalent to attendees                                            | X                 | X                    | X                  |

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# Event Marketing

The more you promote an event, the better attendance will be. Build momentum by beginning your marketing as soon as event details are available.

Event Type

Event Timeline

Event Planning

Event Marketing

## Mail Campaign

Direct mail can be an effective way to promote your event. Postcards are easy and cost efficient.

- Designs available on portal; add your logo and event information
- Order 30 to 60 days in advance of event to give time for responses and registration
- Flyers can also be mailed in an envelope

## Paid Media

When you are trying to reach a large audience (rather than targeted by age and/or geography), you can pay for media placements for your event ads.

- Print ads are available on the supply portal
- Radio is also a cost-efficient medium
- Make sure ads run well in advance of event
- Registration/contact information should be clear

## Local Marketing

Flyers are a great way to promote an event because they have enough space to carry additional information about what can be learned and how to register. You'll find flyer designs on the supply portal. Drop off flyers in high-traffic areas:

- Senior centers
- Local fitness centers
- Libraries
- Provider offices
- Local community centers
- Word of mouth–previous/current clients to invite a friend

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# Important Information

Use these materials to prepare for your event.

Event Type

Event Timeline

Event Planning

Event Marketing

## Sales and Educational Materials

Many of the materials you need to make your sales or educational event successful and compliant can be found on your Producer Supply Portal. Use the phrases below to search for the most commonly used materials:

- Business card
- Seminar invitations and flyers
- Understanding Medicare presentation
- Enrollment kit
- Lead card
- Plan Options Guide
- Sales presentation
- Sign-in sheet
- Medicare Basics booklets
- Medicare Eligibility Roadmap
- And more

## Filing

**IMPORTANT:** You are responsible for the compliance of your event. All CMS and carrier guidelines must be followed.

You must register your event with the carrier you are representing, and follow their specific requirements and reporting deadlines. All materials must be approved by CMS. Failure to register an event or follow guidelines may result in having to reschedule your event, lost sales commissions or contract revocation.

Contact your Regional Sales Manager for the Carrier Filing Form.

## Merchandise

Use supplies like these to make your events polished and professional:

- Tablecloths
- Signage
- Giveaways
- Pens
- Notepads
- And more

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|---------------------|----|---------------------|----|----------------------|----|-------------------|----|----------------|----|---------------|----|---------------|----|---------------------|----|
| Success starts here | 02 | Resources available | 05 | Educate your clients | 11 | Tools for success | 13 | Generate leads | 21 | Host an event | 28 | How to enroll | 42 | Contact information | 45 |
|---------------------|----|---------------------|----|----------------------|----|-------------------|----|----------------|----|---------------|----|---------------|----|---------------------|----|

# HOW TO ENROLL

Here's what you need to move your clients off the fence and into membership.



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# Enrollment information

## Times to Enroll

### Enrollment Periods

- Annual Enrollment Period (AEP): **October 15 – December 7**
- Initial Enrollment Period (IEP): 7 months (your birthday month plus three months prior and after)
- Initial Coverage Election Period (ICEP)—IEP AND ICEP USUALLY COINCIDE
- General Enrollment Period Picking Up Part B: **January 1 – March 31, effective July 1**—penalty may apply
- Open Enrollment Period: annually January 1 through March 31 (beneficiaries can make one change to a MAPD or PDP and back to Original Medicare)
- Medicare Supplement enrollment occurs year-round

### Special Enrollment Periods

- Change in circumstances
- Moving
- Group or other creditable coverage changes
- Your current plan exits (**AEP, and December 8 – last day of February**)
- Those on LIS and Medicaid now can change plans monthly

### Medicare Supplement Plan Year

The plan year is the 12-month period during which your Medicare Supplement policy is effective. It is determined by the coverage start and end dates. For example, a Medicare Supplement policy that starts (and renews) on July 1 will continue for the 12-month period through June 30 of the following year.

### Late Enrollment Penalty

If a beneficiary enrolls in a stand-alone PDP more than 63 consecutive days after his or her IEP, the beneficiary may be subject to a late enrollment penalty. The cost of the penalty depends on how long the beneficiary went without creditable prescription drug coverage. The penalty is calculated by multiplying 1% of the “national base beneficiary premium” times the number of full, uncovered months the beneficiary was eligible but didn’t join a PDP and went without other creditable prescription drug coverage. The final amount is rounded to the nearest \$0.10 and added to the beneficiary’s monthly premium. The national base beneficiary premium may increase each year, so the penalty amount may also increase each year. The penalty will not apply if the beneficiary has creditable coverage.

## Next Steps

### Next steps for Medicare Advantage enrollments

- Prepare for welcome kit and welcome call
- SilverSneakers® Fitness Program [www.silversneakers.com](http://www.silversneakers.com)
- TruHearing® [www.truhearing.com](http://www.truhearing.com)
- Transportation (see calling directions on page 46)
- Dental coverage (always choose DPPO!) [www.dnoa.com](http://www.dnoa.com)
- Vision coverage (always choose Select!) [www.eyemedvisioncare.com/bcbstxind](http://www.eyemedvisioncare.com/bcbstxind)
- Blue Rewards for Healthy Actions [www.BlueRewardsTX.com](http://www.BlueRewardsTX.com)
- OTC: Ultra Access [www.getbluetx.com/otc](http://www.getbluetx.com/otc)
- Flex card [www.flexiblespendcard.com](http://www.flexiblespendcard.com)

### Enrollment Fax Numbers

Medicare Supplement: (855) 867-6714  
 Medicare Advantage: (855) 895-4747  
 Medicare PDP: (855) 297-4245

### Don’t Forget Your Producer Number

For 2026, CMS requires the National Producer Number (NPN) on Medicare Advantage and Prescription Drug Plan enrollment forms when an agent/broker assists with the application.

### What you need to know

Beginning 10/1/25, agents and brokers who assist applicants in completing paper or online enrollment forms should enter their assigned producer number into the NPN field. Your NPN should automatically populate when logged into Blue Access for Producers. Enrollments may be rejected if the form indicates an agent/ broker assisted with the enrollment and no NPN is listed.

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# Billing and payment

## Billing and Payment Information

- Electronic Funds Transfer
- Paper bill (sent 15 days prior to the due date)
- Social Security Administration deduction
- Railroad Retirement Board deduction
- The member selects a payment method at the time of enrollment
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement
- Important note: if they receive a bill directly, they should pay it; setting up Social Security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero-premium plan will only receive a bill if they are paying a late penalty premium

## Resources

Medicare  
[www.medicare.gov/](http://www.medicare.gov/)

Extra Help and Medicare Guidance  
[www.medicare.gov/manage-your-health](http://www.medicare.gov/manage-your-health)

Sign up for Medicare Prescription Payment Program  
<https://member.rxpayers.com/M3PEducation>

Blue Cross Medicare Supplement Insurance Plans  
Overnight Delivery Address (Not USPS)  
Hallmark Services Corporation  
Medicare Supplement New Business  
1000 Warrenville Rd  
Naperville, IL 60566-9746

Standard Business Mailing Address (USPS)  
Hallmark Services Corporation  
Medicare Supplement New Business  
P.O. Box 650713  
Dallas, TX 75265-0713

Blue Cross Medicare Advantage Plans Delivery Address  
(For overnight delivery, do not use USPS)  
Blue Cross MedicareRx  
25 Lakeview Drive  
Jessup, PA 18434

Blue Cross Blue Shield  
Global Core Service Center  
P.O. Box 2048  
Southeastern, PA 19399

Can also be emailed to: [Claims@bcbsglobalcore.com](mailto:Claims@bcbsglobalcore.com)  
For follow up and/or reprocessing: [Bluecard@bcbsil.com](mailto:Bluecard@bcbsil.com)

Blue Rewards for Healthy Actions  
[www.BlueRewardsTX.com](http://www.BlueRewardsTX.com)

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# CONTACT INFORMATION

We won't leave you stranded. Here's helpful information for the support you need.



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# Important resources

## Plan Information

Please see the links below for providers, formularies and plan documents

<https://www.bcbstx.com/medicare/tools-resources/forms-documents>

### MAPD Alpha Prefix

- HMO Plans: ZGJ
- PPO Plans: ZGD

### Additional portal items

- Scope of Appointment (available in the Digital Enrollment Kits)
- Brand guidance

### Transportation

Medicare Ride Assistance is the available transportation vendor.  
Please call the reservation line here:  
**844-452-9379 Medicare Reservations**

Issues with the reservation, has there been a delay, etc.  
Please call Ride Assist at:  
**844-452-9380 Medicare Ride Assist**

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# Contact information

Contracting and Agent Support

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| Regarding                                                  | Contact        |
|------------------------------------------------------------|----------------|
| Medicare Advantage Help Desk                               | (888) 723-7423 |
| Medicare Advantage Enrollment Fax Line                     | (855) 895-4747 |
| MAPD and PDP Policy, Application and POR-related inquiries | (888) 723-7423 |
| PDP Enrollment Fax Line                                    | (855) 297-4245 |
| Medicare Supplement Help Desk                              | (877) 587-6638 |
| Medicare Supplement Enrollment Fax Line                    | (855) 867-6714 |
| Commissions, Contracting and Producer Administration Phone | (855) 782-4272 |
| Producer Administration Fax                                | (918) 549-3039 |

| Regarding                                                                            | Contact                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Commissions, Contracting and Producer Administration Email                           | <a href="mailto:producer_service_center@bcbsok.com">producer_service_center@bcbsok.com</a>                                                                                                                                                                                                                                                                                                                                                                                     |
| MAPD/PDP Certification Information                                                   | <a href="mailto:bcmrxcertification@hcsc.net">bcmrxcertification@hcsc.net</a><br><a href="https://www.bcbsilcommunications.com/producer/certification_training/faq.html">https://www.bcbsilcommunications.com/producer/certification_training/faq.html</a><br><a href="https://www.bcbsilcommunications.com/producer/certification_training/producer_resource_index.html">https://www.bcbsilcommunications.com/producer/certification_training/producer_resource_index.html</a> |
| BAP <sup>SM</sup> Help Desk (IT Help Desk)<br>Issues with the ComplianceWire website | (888) 706-0583                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Supply Line<br>Supply and Producer Supply Portal related inquiries                   | (888) 655-1357<br><a href="mailto:bcbssupport@summitdm.com">bcbssupport@summitdm.com</a>                                                                                                                                                                                                                                                                                                                                                                                       |
| Enrollment kits, marketing materials and Producer Supply Portal                      | <a href="http://www.yourcmsupplyportal.com">www.yourcmsupplyportal.com</a>                                                                                                                                                                                                                                                                                                                                                                                                     |
| Inquiries concerning AHIP's website or training                                      | <a href="mailto:bcmrxcertification@hcsc.net">bcmrxcertification@hcsc.net</a><br>(866) 234-6909                                                                                                                                                                                                                                                                                                                                                                                 |
| Blue Access for Producers                                                            | <a href="http://www.bcbstx.com/producer">www.bcbstx.com/producer</a>                                                                                                                                                                                                                                                                                                                                                                                                           |

# Contact information

Contracting and Agent Support

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| Medicare Advantage Prescription Drug (MAPD)                                            |                                     |
|----------------------------------------------------------------------------------------|-------------------------------------|
| Member Services (MAPD/MA Only) and pre-authorizations                                  | (877) 744-8592 (TTY 711)            |
| Urgent Care Telehealth                                                                 | (888) 680-8646 (TTY 1-800-770-5531) |
| 24/7 Nurseline                                                                         | (800) 631-7023 (TTY 711)            |
| Over-the-Counter (OTC) Products                                                        | (855) 816-9465                      |
| SilverSneakers Fitness Program                                                         | (866) 584-7389 (TTY 711)            |
| TruHearing                                                                             | (833) 898-1317                      |
| Dual Eligible Special Needs Plan (D-SNP)                                               |                                     |
| Member Services                                                                        | (877) 688-1813 (TTY 711)            |
| Urgent Care Telehealth                                                                 | (888) 680-8646 (TTY 1-800-770-5531) |
| 24/7 Nurseline                                                                         | (800) 631-7023 (TTY 711)            |
| Over-the-Counter (OTC) Ultra Access Products                                           | (855) 852-2917                      |
| SilverSneakers Fitness Program                                                         | (866) 584-7389 (TTY 711)            |
| TruHearing                                                                             | (833) 898-1319                      |
| OTC                                                                                    | (855) 816-9465                      |
| Flex card                                                                              | (833) 675-2828                      |
| Prescription Drug Plan (PDP)                                                           |                                     |
| Member Services                                                                        | (888) 285-2249 (TTY 711)            |
| Medicare Supplement                                                                    |                                     |
| Blue Medicare Supplement <sup>SM</sup> Insurance Plans Customer Service                |                                     |
| For policies with an effective date before 1/1/2020                                    | 800-654-9390 (TTY 711)              |
| For policies with an effective date after 1/1/2020                                     | 877-384-9307 (TTY 711)              |
| BlueCare Dental <sup>SM</sup>                                                          |                                     |
| BlueCare Dental: For application status and other questions                            | 877-587-6623 (TTY 711)              |
| Blue Dental Plus <sup>SM</sup>                                                         |                                     |
| Blue Dental Plus: For application status or other questions regarding Blue Dental Plus | 833-418-0448 (TTY 711)              |

# Agent support

Contracting and Agent Support

Producer Supply

PORTAL

Blue Access For Producers<sup>SM</sup>

1

**Blue Access for Producers:**  
[www.bcbstx.com/producer](http://www.bcbstx.com/producer)

2

Log in with your 9-digit producer ID.

3

Upon registering, a randomly generated, unique password will be sent to the email address on file.

Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.

4

You can log in to Blue Access for Producers 24 hours after receipt of your welcome letter and producer ID.

It is essential when enrolling a beneficiary online, that you log in to BAP using your PRODUCER NUMBER, not your agency number. If you use your agency number, your agent of record status and commissions are put at risk. If submitting a paper application, the same rule applies.

# Thank You



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TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

Dental Network of America, LLC is a separate company that acts as the administrator of dental programs for Blue Cross and Blue Shield of Texas. Dental Network of America, LLC contracts with go2dental.com, Inc., an independent company, to provide The Dental Wellness Center®, an online interactive tool for BlueCare Dental<sup>SM</sup> members.

EyeMed Vision Care, LLC, an independent company, provides customer service and network administration services for BCBSTX. BCBSTX has contracted with First American Administrators (FAA), an independent company, to provide claims administration. The relationship between BCBSTX, FAA, and EyeMed is that of independent contractors.

HealthMine, Inc., is an independent company that provides digital health and personal clinical engagement tools and services for Blue Cross and Blue Shield of Texas.