

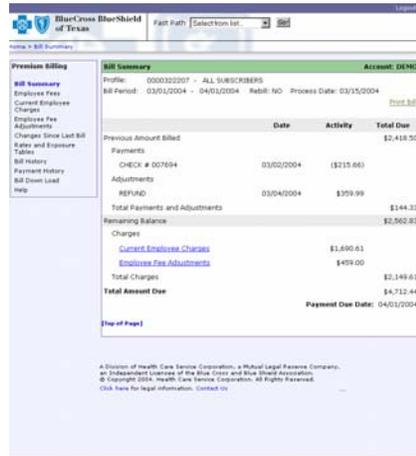
One Site Many Solutions

Discover real-time account administration with **Blue Access®** for Employers

Online, real-time services

Using our online services, you can:

- Enroll, cancel or reinstate employees and dependents for coverage
- Check member eligibility
- Change names and addresses for members
- Request ID cards
- Maintain a member's benefit selection
- Make characteristic or category transfers (benefit plan changes, for example)
- View online activity on a member's record
- Pay online (premium accounts only)



Date	Activity	Total Due
03/02/2004	Payments	\$2,418.50
03/02/2004	CHECK # 007694	(\$215.66)
03/04/2004	REFUND	\$359.99
	Total Payments and Adjustments	\$1,442.83
	Remaining Balance	\$2,562.83
	Charges	
	Current Employee Charges	\$1,690.61
	Employee Fee Adjustments	\$459.00
	Total Charges	\$2,149.61
	Total Amount Due	\$4,712.44
	Payment Due Date:	04/01/2004

Fully Insured employer's account balances are reflected as a real-time amount due.

At the touch of a button

Blue Access for Employers brings you the future in health maintenance and management. We offer a range of online real-time capabilities that can help reduce the time spent on paperwork. Blue Access® for Employers' useful features help you:

- **Reduce paperwork**
- **Decrease time spent on phone calls**
- **Start a transaction, save it and complete at a later time**
- **Use "Fast Path" shortcuts**

Features that fit the bill

Blue Access for Employers' advanced billing features let you control the way your bills are viewed and managed. Our navigation bar lets you view other portions of your bill, and a convenient drop-down menu allows you to customize your search criteria.

For our fully insured groups

Through Online Bill payment, member changes are immediately reflected in the amount due on the billing window, which means you do not need to wait until the next billing cycle to see the impact of member changes. Some of the key benefits are:

Reduced review and reconciliation time

When you review your bill, the payment amount reflects online membership changes immediately — even changes made after their bill was generated.

Secure access

Blue Access for Employers provides role-based security to allow for accounting reviews and sign-offs before payment.

Paperless billing

No paper to get lost — e-mails and alerts will notify you when your bill is ready.

Payment scheduling

The employer initiates and authorizes all payments. You can submit payments for immediate processing or schedule them for a future date.

Other premium capabilities let you view:

- Bill Summary
- Employee fee adjustments
- Changes since the last bill generated
- Payment and bill history

Administrative Service Only (ASO) groups

With Blue Access for Employers' monthly settlement statement feature for ASO accounts, you also get a simple reporting tool to help evaluate your company's:

- Settlement statement summary
- Summary of changes
- Cash applied and adjustments

You'll also be able to view a snapshot of the last three billing periods and details on the charges for the invoice or invoice adjustments.



Invoice ID	Invoice Period	Process Date
2234567890 - TEST	03/01/2004 - 03/01/2004	03/01/2004
WEEKLY		Invoice Date: 03/01/2004
Customer: DEMO ACCT	Contact: John Doe	
Address: 300 PRODUCTIONS INC	Address: 400 Main Street	
Address: Suite 100	Address: Houston, TX 77245	
Period: 03/01/2004	Thru: 03/01/2004	Customer Total: \$60,000.00
		Settlement Amount: \$21,432.83
		Invoice Total: \$81,432.83
		Adjustment Amount: \$100.00
		Prior Adj CR Bal: \$0.00
		Pay This Amount: \$81,795.80
View Funds To: State of America	ABA #: 07130407	
Health Care Service Corporation	A/C #: 83834067	
Please Pay Invoice Total Payable Amount		
In order to properly apply your payment and avoid possible disruption of service, please note the following instructions while sending your payment:		
• If remitting electronically via wire, EFT, or ACH, please include the following in the disbursement field of the remittance: Apply Cash Number 1234567890 Invoice Date 03/01/2004		
Contact:	Francis Contact: ALEXANDER JOHNSON	Phone: (972) 123-4567
E-Mail:	JOHNSON@BCBSCTX.COM	

For Administrative Only employees who receive weekly invoices, logon to view weekly invoice statement summaries and claims listings.



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Discover real-time account administration with **Blue Access[®] for Employers**

Keep expenses on track*

Need an easy way to track your company's exposure? Blue Access for Employers gives you the tools with easy-to-read report screens that display the charges for each coverage category and number of subscribers by tier.

Online reporting*

Click on "View Reports" to see information on a variety of categories including:

- Dental • Pharmacy • Health

You'll even receive electronic notification to alert you whenever a new report is available online. Informative, timely reports keep you up-to-date on the latest trends in health care costs so you can make informed decisions about your employee benefit plan.

*See your Blue Cross and Blue Shield of Texas representative for eligibility.

At your fingertips

At Blue Cross and Blue Shield of Texas, we work with our employer groups by providing quality resources and innovative health care management programs.

And, we've done it again with Blue Access for Employers, a convenient, online resource that lets you plan, organize and maintain your employees' health coverage accounts.

Security and flexibility

Like Blue Access[®] for Members, your group's information on Blue Access for Employers is secured with a log-in ID and password. The site's **Security Manager** allows group administrators to delegate, so users only see what you want them to see. As the delegating administrator, you also can reset a user's password or revoke a user's access as well as add a backup.

When you need assistance

Blue Access for Employers is available Monday through Friday from 6:30 a.m. to 11:30 p.m. (CT) and Saturday from 7 a.m. to 3 p.m. (CT). It is not accessible on Sundays and holidays.

Discover how Blue Access for Employers helps you better manage the administration of your health plan.

To see how Blue Access for Employers can work for you, simply contact your Blue Cross and Blue Shield of Texas representative for account eligibility. Or visit the Employer section of our Web site at www.bcbstx.com and click on the link to "take a tour" of Blue Access for Employers.

The screenshot shows the Blue Access for Employers website interface. At the top right, the date is May 4, 2005. The header includes the BlueCross BlueShield of Texas logo and the text "Powered by Blue ACCESS for Employers". The main content area is titled "Welcome to Blue Access for Employers" and contains a login form with fields for "Account Number" and "Password", and a "Submit" button. A "Blue Access Help" sidebar on the left lists "Trouble logging on?" (with contact info: 1-888-706-0583 or email), "Hours of Availability" (Monday-Friday 6:30 a.m. to 11:30 p.m. (CT), Saturday 7 a.m. to 3 p.m. (CT), and Sundays & Holidays Closed), and a "Login" section with instructions: "To login, be sure to enter your account number and password, then click on the 'Submit' button." Below the login form, there is a link for "Lost or forgotten your password?" and a footer with legal information: "A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. © Copyright 2005, Health Care Service Corporation. All Rights Reserved. Click here for Legal information. Contact Us."