



**BlueCross BlueShield  
of Texas**

# Become an authorized agent of the best health care value in Texas

## Why We're Different from the Rest

### One of the Largest Memberships

Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, has more than four million members – twice the market share of our closest competitor

### Most Recognized Brand

97% of consumers nationwide recognize the Blue Cross and Blue Shield brand – making it the most recognized and trusted brand in the industry

### Texas Born and Bred

Local, accessible leadership ... we know Texas and Texas health care issues

### Doctor and Hospital Networks

More doctors and more hospitals!

- **State's largest PPO network** - more than 54,000† physicians/specialists
- **Nation's largest PPO networks** - more than 750,000† physicians/specialists

### Network Discounts

Best health care value in Texas

### State-of-the-Art Technology

Offers robust online functionality on our producer and member Web sites and helps us provide the superior customer service that wins us the highest member loyalty

### We are customer-owned

We invest in our policyholders, not shareholders – our accountability to our members is clear

### Financial Strength Ratings

No health insurer has higher ratings:

A.M. Best – **A+\*** Standard & Poor's – **AA-\*\*** Moody's – **Aa3\*\*\***

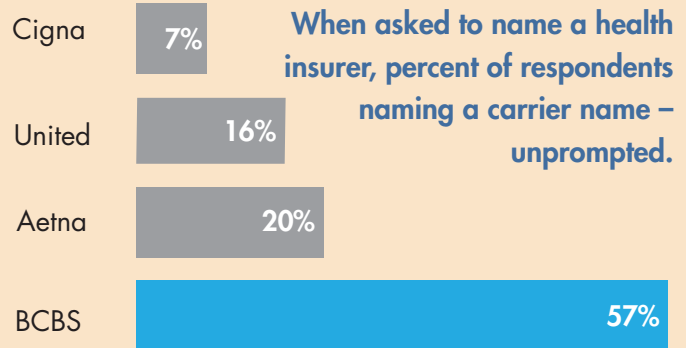
† As of May 2009

\*As of December 2008

\*\* As of April 2008

\*\*\* As of May 2009

The Blue Cross and Blue Shield brand is the **strongest among competitors** in the health care industry nationwide.



Blue Cross and Blue Shield Association Brand Strength Measure Survey 2007

## Texas Consumer Markets

Under 65 First Year Commission Rates	
PPO Select <sup>®</sup> Saver	20%
BlueEdge <sup>SM</sup> Individual HSA	20%
PPO Select <sup>®</sup> Value Care	20%
PPO Select <sup>®</sup> Choice	15%
SelecTEMP <sup>®</sup> PPO	15%
Select Blue Advantage	10%
Foundation Hospital Care	10%
Dental Rider	10%

Under 65 Renewal Commission Rates	
All policies: Second year through the life of the contract	10%

Over 65 Commission Rates	
Medicare Supplement Issue Ages 65 through 69	Years 1 through 6 - 16% Years 7 through 10 - 5%
Medicare Supplement Issue Ages 70 through 79	Years 1 through 6 - 10% Years 7 through 10 - 5%
Medicare Supplement Issue Age 80 and over	Years 1 through 6 - 5% Years 7 through 10 - 2.5%

For more information on becoming an authorized agent of BCBSTX,  
call our Producer Services toll-free at  
**(800) 531-4457.**