

Weigh Your Options With The TCFA Insurance Program



One of the benefits of choosing
a health care plan through
TCFA is that your group will
qualify
for a **free** dental plan.

Texas Cattle Feeders Association Small Employer Health Insurance

Texas Cattle Feeders Association (TCFA) in cooperation with Blue Cross and Blue Shield of Texas* have plans designed with the small employer in mind. More choices are available to help you design a plan that is right for your group. Dual Option PPO plans are now available allowing employers to carry a base plan for the group with an option for employees to pay for additional benefits.

Participation Guidelines

Employers must be members of TCFA, be located in Texas, provide insurance for two or more full time employees and contribute at least 50% of the employee-only rate. At least 75% of your eligible employees must participate in the selected plan. (Example: 75% participation for a five employee group would be three eligible employees.)

Free Dental Coverage

As part of the program through TCFA, each BlueChoice® PPO plan offers dental benefits. Dental advantages include:

- 100% Preventive Care with no deductible
- Basic Care pays 50% after a \$65 calendar year deductible (major services not covered)
- Complete access to the largest dental network in Texas, DentaBlue (DentaBlue dentists agree to accept BCBSTX determined reasonable charges for covered services)

BlueChoice® PPO

BlueChoice® PPO Program retains the member's freedom of choice while simultaneously controlling health costs. BlueChoice® PPO members receive the highest level of benefits when visiting network providers but also receive traditional benefits when visiting out-of-network providers. BlueChoice® PPO:

- Features your choice of fixed copayments for each doctor visit or a more traditional plan with no copayments
- The largest network in Texas includes approximately 17,000 physicians and 370 hospitals across the state
- BlueCard PPO® allows for care outside of Texas
- Provides freedom of choice
- Includes preventive care
- Allows for more predictable medical costs
- Requires no claims filing in most cases

Term Life and Accidental Death and Dismemberment

- Amounts available are: \$10,000; \$20,000; or \$30,000
- Must have 100% of eligible employees participate
- Employer must pay 100% of life premium

Dependent Life Insurance

- Spouse: \$2,000
- Children 15 days to 6 months: \$100
- Children 6 months to 25 years: \$1,000
- Employee responsible for dependent life premium

Information for Rate Quote

If you are interested in a BestChoice® rate quote through Texas Cattle Feeders Association, please provide the following information:

- ↳ Group Census: name, date of birth, sex and zip code for each employee
- ↳ SIC code/type of industry (found on TWC quarterly report)
- ↳ Complete address and phone number of group, including contact person
- ↳ Requested date of coverage
- ↳ Maternity coverage? (Mandatory for employers with 15 or more employees)
- ↳ Term Life coverage? (\$10,000; \$20,000; or \$30,000)
- ↳ Dependent life coverage?
- ↳ Prescription Drug Options:
\$10/\$25/\$40
\$15/\$30/\$45
\$20/\$35/\$50
\$20/\$40/\$60
\$100 Ded. \$10/\$25/\$40
\$200 Ded. \$15/\$30/\$45
\$15/\$30/\$45 with \$2,500 Annual Maximum

*Send all information to
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