

Comparing Blue Essentials vs Personal Health Plans

Key Differences	Blue Essentials Group Plans	Personal Health Plans
Plan Owner	Employer	Applicant
Medically Underwritten	No	Yes
Pre-existing drug coverage	Yes	No
Benefits offered	Employer	Applicants(s)
Plan options	Yes	Yes
How premiums are determined	Pooled/Experience Rated	Pooled
Who pays premium	Employer (min 50%)	Applicant and/or Employer
Transferable	Conversion option	Yes
Requirement for enrollment	100%	Single, Couple, Family (Applicants choice)
Tax-deductible	Yes; for Employer	Yes; for Employee
Medically Underwritten	Employer	Applicant
Pre-existing drug coverage	No	Yes
Benefits offered	Yes	No