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https://planinfo.bluecrossma.com/customblue/2023/townofnorthreading

Effective: 7/1/2023

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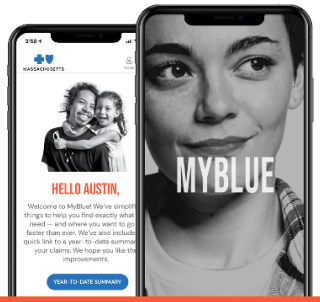
UNDERSTANDING YOUR PLAN AND BENEFITS



YOUR PLAN IN YOUR HAND

Get an instant snapshot of your health care.

Get Started
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BlueCross® BlueShield®

SUMMARY OF BENEFITS

BLUE CARE ELECT $3,000 DEDUCTIBLE

Town of North Reading

Plan-Year Deductible: $3,000/$6,000

UNLOCK THE POWER OF YOUR PLAN

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COVERAGE AND BENEFITS

CLAIMS AND BALANCES

DIGITAL ID CARD

Sign in

Download the app, or create an account at **bluecrossma.org.**

This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

YOUR CHOICE

Your Deductible
Your deductible is the amount of money you pay out-of-pocket each plan year before you can receive coverage for certain benefits under this plan. If you are not sure when your plan year begins, contact Blue Cross Blue Shield of Massachusetts. Your deductible is **$3,000** per member (or **$6,000** per family) for in-network and out-of-network services combined.

When You Choose Preferred Providers
You receive the highest level of benefits under your health care plan when you obtain covered services from preferred providers. These are called your "in-network" benefits. See the charts for your cost share.

Note: If a preferred provider refers you to another provider for covered services (such as a lab or specialist), make sure the provider is a preferred provider in order to receive benefits at the in-network level. If the provider you use is not a preferred provider, you're still covered, but your benefits, in most situations, will be covered at the out-of-network level, even if the preferred provider refers you.

How to Find a Preferred Provider
To find a preferred provider:

- Look up a provider on Find a Doctor at **bluecrossma.com/findadoctor**. If you need a copy of your directory or help choosing a provider, call the Member Service number on your ID card.
- Visit the Blue Cross Blue Shield of Massachusetts website at **bluecrossma.org**

When You Choose Non-Preferred Providers
You can also obtain covered services from non-preferred providers, but your out-of-pocket costs are higher. These are called your "out-of-network" benefits. See the charts for your cost share.

Payments for out-of-network benefits are based on the Blue Cross Blue Shield allowed charge as defined in your subscriber certificate. You may be responsible for any difference between the allowed charge and the provider's actual billed charge (this is in addition to your deductible and/or your coinsurance).

Your Out-of-Pocket Maximum
Your out-of-pocket maximum is the most that you could pay during a plan year for deductible, copayments, and coinsurance for covered services. Your out-of-pocket maximum for medical benefits is **$5,000** per member (or **$10,000** per family) for in-network and out-of-network services combined. Your out-of-pocket maximum for prescription drug benefits is **$1,000** per member (or **$2,000** per family).

Emergency Room Services
In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call **911** (or the local emergency phone number). After meeting your deductible, you pay a copayment per visit for in-network or out-of-network emergency room services. The copayment is waived if you are admitted to the hospital or for an observation stay. See the chart for your cost share.

Telehealth Services
Telehealth services are covered when the same in-person service would be covered by the health plan and the use of telehealth is appropriate. Your health care provider will work with you to determine if a telehealth visit is medically appropriate for your health care needs or if an in-person visit is required. For a list of telehealth providers, visit the Blue Cross Blue Shield of Massachusetts website at **bluecrossma.org**, consult Find a Doctor, or call the Member Service number on your ID card.

Your Virtual Care Team
Your health plan includes the option for a tech-enabled delivery model where virtual care team covered providers furnish certain covered services, including primary care with integrated mental health and/or substance use care within the patient care team, via traditional and/or digital platforms (such as: mobile app; web portal; telephone; and/or text message). This care delivery model offers a comprehensive and coordinated primary care experience with virtual engagement and seamless navigation to in-person care with network providers when applicable. **For in-network outpatient covered services furnished by a designated virtual care team primary care or mental health care provider type, you will pay nothing (any deductible, copayment, and/or coinsurance does not apply). For in-network outpatient covered services furnished by a virtual care team covered provider that is not a virtual care team primary care or mental health care provider type, you will pay your applicable cost share (deductible, copayment, and/or coinsurance).** To find a virtual care team covered provider or to learn more about this care delivery model, visit MyBlue online or see "When You Need Help to Find a Health Care Provider" in your subscriber certificate, or call the Member Service number on your ID card.

Utilization Review Requirements
Certain services require **pre-approval/prior authorization** through Blue Cross Blue Shield of Massachusetts for you to have benefit coverage; this includes non-emergency and non-maternity hospitalization and may include certain outpatient services, therapies, procedures, and drugs. You should work with your health care provider to determine if pre-approval is required for any service your provider is suggesting. If your provider, or you, don't get pre-approval when it's required, your benefits will be denied, and you may be fully responsible for payment to the provider of the service. Refer to your subscriber certificate for requirements and the process you should follow for Utilization Review, including Pre-Admission Review, Pre-Service Approval, Concurrent Review and Discharge Planning, and Individual Case Management.

Dependent Benefits
This plan covers dependents until the end of the calendar month in which they turn age 26, regardless of their financial dependency, student status, or employment status. See your subscriber certificate (and riders, if any) for exact coverage details.

Covered Services	Your Cost In-Network	Your Cost Out-of-Network
Preventive Care		
Well-child care exams, including routine tests, according to age-based schedule as follows: • 10 visits during the first year of life • Three visits during the second year of life (age 1 to age 2) • Two visits for age 2 • One visit per calendar year for age 3 and older	Nothing, no deductible	20% coinsurance after deductible
Routine adult physical exams, including related tests (one per calendar year)	Nothing, no deductible	20% coinsurance after deductible
Routine GYN exams, including related lab tests (one per calendar year)	Nothing, no deductible	20% coinsurance after deductible
Routine hearing exams, including routine tests	Nothing, no deductible	20% coinsurance after deductible
Hearing aids (up to $2,000 per ear every 36 months for a member age 21 or younger)	All charges beyond the maximum, no deductible	20% coinsurance after deductible and all charges beyond the maximum
Routine vision exams (one every 24 months)	Nothing, no deductible	20% coinsurance after deductible
Family planning services—office visits	Nothing, no deductible	20% coinsurance after deductible
Outpatient Care		
Emergency room visits	$150 per visit after deductible (copayment waived if admitted or for an observation stay)	$150 per visit after deductible (copayment waived if admitted or for an observation stay)
Office or health center visits, when performed by: • A family or general practitioner, internist, OB/GYN physician, pediatrician, geriatric specialist, nurse midwife, limited services clinic, multi-specialty provider group, or by a physician assistant or nurse practitioner designated as primary care • Other covered providers, including a physician assistant or nurse practitioner designated as specialty care	$30 per visit, no deductible $45 per visit, no deductible	20% coinsurance after deductible 20% coinsurance after deductible
Mental health or substance use treatment	$30 per visit, no deductible	20% coinsurance after deductible
Outpatient telehealth services • With a covered provider • With the in-network designated telehealth vendor	Same as in-person visit $30 per visit, no deductible	Same as in-person visit Only applicable in-network
Chiropractors' office visits	$45 per visit, no deductible	20% coinsurance after deductible
Acupuncture visits (up to 12 visits per calendar year)	$45 per visit, no deductible	20% coinsurance after deductible
Short-term rehabilitation therapy—physical and occupational (up to 100 visits per calendar year*)	$45 per visit, no deductible	20% coinsurance after deductible
Speech, hearing, and language disorder treatment—speech therapy	$45 per visit, no deductible	20% coinsurance after deductible
Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	Nothing after deductible	20% coinsurance after deductible
Home health care and hospice services	Nothing after deductible	20% coinsurance after deductible
Oxygen and equipment for its administration	Nothing after deductible	20% coinsurance after deductible
Durable medical equipment—such as wheelchairs, crutches, hospital beds	20% coinsurance after deductible**	40% coinsurance after deductible**
Prosthetic devices	20% coinsurance after deductible	40% coinsurance after deductible
Surgery and related anesthesia in an office or health center, when performed by: • A family or general practitioner, internist, OB/GYN physician, pediatrician, geriatric specialist, nurse midwife, multi-specialty provider group, or by a physician assistant or nurse practitioner designated as primary care • Other covered providers, including a physician assistant or nurse practitioner designated as specialty care	$30 per visit***, no deductible $45 per visit***, no deductible	20% coinsurance after deductible 20% coinsurance after deductible
Surgery and related anesthesia in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit	Nothing after deductible	20% coinsurance after deductible
Inpatient Care (including maternity care)		
General or chronic disease hospital care (as many days as medically necessary)	Nothing after deductible	20% coinsurance after deductible
Mental hospital or substance use facility care (as many days as medically necessary)	Nothing after deductible	20% coinsurance after deductible
Rehabilitation hospital care (up to 60 days per calendar year)	Nothing after deductible	20% coinsurance after deductible
Skilled nursing facility care (up to 100 days per calendar year)	Nothing after deductible	20% coinsurance after deductible

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care or for the treatment of autism spectrum disorders.
** In-network cost share waived for one breast pump per birth, including supplies (20% coinsurance after deductible out-of-network).
*** Copayment waived for restorative dental services and orthodontic treatment or prosthetic management therapy for members under age 18 to treat conditions of cleft lip and cleft palate.

Covered Services	Your Cost In-Network	Your Cost Out-of-Network
Prescription Drug Benefits*		
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)**	No deductible $20 for Tier 1 $40 for Tier 2 $60 for Tier 3	Not covered
Through the designated mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)**	No deductible $40 for Tier 1 $80 for Tier 2 $120 for Tier 3	Not covered

* Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred brand-name drugs.
** Cost share may be waived for certain covered drugs and supplies. Retail drugs are available in a 90-day supply at three times the standard retail cost share.

Get the Most from Your Plan: Visit us at bluecrossma.org or call 1-800-831-8730 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

Wellness Participation Program Fitness Reimbursement: a program that rewards participation in qualified fitness programs or equipment (See your subscriber certificate for details.)	$150 per calendar year per policy
Weight Loss Reimbursement: a program that rewards participation in a qualified weight loss program (See your subscriber certificate for details.)	$150 per calendar year per policy

24/7 Nurse Line: Speak to a registered nurse, day or night, to get immediate guidance and advice. Call 1-888-247-BLUE (2583). No additional charge.

QUESTIONS?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-831-8730, or visit us online at bluecrossma.org.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your subscriber certificate and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the subscriber certificate and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your subscriber certificate and riders.

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The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see **bluecrossma.org/coverage-info**. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at **bluecrossma.org/sbcglossary** or call **1-800-831-8730** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$3,000 member / $6,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. In-network preventive and prenatal care, most office visits, mental health visits, therapy visits; prescription drugs.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For medical benefits, $5,000 member / $10,000 family; and for prescription drug benefits, $1,000 member / $2,000 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See bluecrossma.com/findadoctor or call the Member Service number on your ID card for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30/ visit	20% coinsurance	Deductible applies first for out-of-network; family or general practitioner, internist, OB/GYN physician, pediatrician, geriatric specialist, nurse midwife, limited services clinic, multi-specialty provider group, or by a physician assistant or nurse practitioner designated as primary care; a telehealth cost share may be applicable
	Specialist visit	$45 / visit; $45 / chiropractor visit; $45 / acupuncture visit	20% coinsurance; 20% coinsurance / chiropractor visit; 20% coinsurance / acupuncture visit	Deductible applies first for out-of-network; includes physician assistant or nurse practitioner designated as specialty care; limited to 12 acupuncture visits per calendar year; a telehealth cost share may be applicable
	Preventive care/screening/immunization	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to age-based schedule and / or frequency; a telehealth cost share may be applicable. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	Deductible applies first; pre-authorization may be required
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	Deductible applies first; pre-authorization may be required

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at bluecrossma.org/medication	Generic drugs	$20 / retail supply or $40 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies; pre-authorization required for certain drugs
	Preferred brand drugs	$40 / retail supply or $80 / mail service supply	Not covered	
	Non-preferred brand drugs	$60 / retail supply or $120 / mail service supply	Not covered	
	Specialty drugs	Applicable cost share (generic, preferred, non-preferred)	Not covered	When obtained from a designated specialty pharmacy; pre-authorization required for certain drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	Deductible applies first; pre-authorization required for certain services
	Physician/surgeon fees	No charge	20% coinsurance	Deductible applies first; pre-authorization required for certain services
If you need immediate medical attention	Emergency room care	$150 / visit	$150 / visit	Deductible applies first; copayment waived if admitted or for observation stay
	Emergency medical transportation	No charge	No charge	Deductible applies first
	Urgent care	$45 / visit	20% coinsurance	Deductible applies first for out-of-network; a telehealth cost share may be applicable

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Deductible applies first; pre-authorization / authorization required for certain services
	Physician/surgeon fees	No charge	20% coinsurance	Deductible applies first; pre-authorization / authorization required for certain services
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 / visit	20% coinsurance	Deductible applies first for out-of-network; a telehealth cost share may be applicable; pre-authorization required for certain services
	Inpatient services	No charge	20% coinsurance	Deductible applies first; pre-authorization / authorization required for certain services
If you are pregnant	Office visits	No charge	20% coinsurance	Deductible applies first except for in-network prenatal care; cost sharing does not apply for in-network preventive services; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); a telehealth cost share may be applicable
	Childbirth/delivery professional services	No charge	20% coinsurance	
	Childbirth/delivery facility services	No charge	20% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	20% coinsurance	Deductible applies first; pre-authorization required
	Rehabilitation services	$45 / visit for outpatient services; No charge for inpatient services	20% coinsurance for outpatient services; 20% coinsurance for inpatient services	Deductible applies first except for in-network outpatient services; limited to 100 outpatient visits per calendar year (other than for autism, home health care, and speech therapy); limited to 60 days per calendar year for inpatient admissions; a telehealth cost share may be applicable; pre-authorization required for certain services
	Habilitation services	$45 / visit	20% coinsurance	Deductible applies first for out-of-network; outpatient rehabilitation therapy coverage limits apply; cost share and coverage limits waived for early intervention services for eligible children; a telehealth cost share may be applicable
	Skilled nursing care	No charge	20% coinsurance	Deductible applies first; limited to 100 days per calendar year; pre-authorization required
	Durable medical equipment	20% coinsurance	40% coinsurance	Deductible applies first; in-network cost share waived for one breast pump per birth, including supplies (20% coinsurance for out-of-network)
	Hospice services	No charge	20% coinsurance	Deductible applies first; pre-authorization required for certain services

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to one exam every 24 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge for members with a cleft palate / cleft lip condition	20% coinsurance for members with a cleft palate / cleft lip condition	Deductible applies first for out-of-network; limited to members under age 18

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Children's glasses
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Private-duty nursing

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits per calendar year)
- Bariatric surgery
- Chiropractic care
- Hearing aids ($2,000 per ear every 36 months for members age 21 or younger)
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Routine eye care - adult (one exam every 24 months)
- Routine foot care (only for patients with systemic circulatory disease)
- Weight loss programs ($150 per calendar year per policy)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Your state insurance department might also be able to help. If you are a Massachusetts resident, you can contact the Massachusetts Division of Insurance at 1-877-563-4467 or www.mass.gov/doi. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596. For more information about possibly buying individual coverage through a state exchange, you can contact your state's marketplace, if applicable. If you are a Massachusetts resident, contact the Massachusetts Health Connector by visiting www.mahealthconnector.org. For more information on your rights to continue your employer coverage, contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, call 1-800-472-2689 or contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.) You may also contact The Office of Patient Protection at 1-800-436-7757 or www.mass.gov/hpc/opp.

Does this plan provide Minimum Essential Coverage? **Yes.**
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? **Yes.**
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Disclaimer: This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network prenatal care and a hospital delivery)

■ **The plan's overall deductible**	**$3,000**
■ **Delivery fee copay**	**$0**
■ **Facility fee copay**	**$0**
■ **Diagnostic tests copay**	**$0**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost sharing	
Deductibles	$3,000
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,070**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

■ **The plan's overall deductible**	**$3,000**
■ **Specialist visit copay**	**$45**
■ **Primary care visit copay**	**$30**
■ **Diagnostic tests copay**	**$0**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost sharing	
Deductibles	$100
Copayments	$1,300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,420**

Mia's Simple Fracture
(in-network emergency room visit and follow-up care)

■ **The plan's overall deductible**	**$3,000**
■ **Specialist visit copay**	**$45**
■ **Emergency room copay**	**$150**
■ **Ambulance services copay**	**$0**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost sharing	
Deductibles	$1,900
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,100**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

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MASSACHUSETTS

MCC COMPLIANCE

This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

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MASSACHUSETTS

PREFERRED PROVIDER ORGANIZATION (PPO)

IMPORTANT INFORMATION ABOUT YOUR PLAN

Your health plan lets you get care from providers who participate in the **Blue Cross Blue Shield PPO Network** (preferred), as well as from providers who are out of our network. You'll pay lower out-of-pocket costs for care when you see in-network providers, and higher out-of-pocket costs when you see out-of-network providers.

HOW TO ACCESS IMPORTANT RESOURCES

We're committed to your health—that's why we offer additional programs, benefits, and discounts beyond traditional health care coverage. Use these tools and resources to monitor your health and overall wellness.

Unlock the Power of Your Plan: MyBlue is your key to more features and savings. Plus, you can track your claims, medications, account balances, and more. Download the MyBlue app or create an account at **bluecrossma.org**.

Let Team Blue Lend a Hand: Your health plan comes with a special feature: a coordinated team, ready to spring into action whether you need help understanding your coverage or getting the care you need. Need answers, access, or advice? Just ask. Call **1-800-262-2583**.

Get Exclusive Health and Wellness Deals: Blue365® offers great discounts and deals on sportswear, nutrition, travel, fitness equipment, and more. Explore available deals at **blue365deals.com**.

Need to Find a Doctor?

1. Go to **bluecrossma.org** 2. Click **Find a Doctor** under **Find Care**
3. Enter a provider or type of care, then select either the **PPO** or **EPO** network

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ACCESSING CARE

Routine health checkups are one of the best ways you and your doctor can stay on top of your health. When selecting a doctor, consider the hospital where that doctor has admitting privileges.

Finding a Provider: You don't have to choose a primary care provider (PCP) to help manage your care, but you should see in-network doctors to pay the lowest out-of-pocket costs. You can also see out-of-network doctors, but you'll pay higher out-of-pocket costs.

Seeing a Specialist: You don't need a referral from your PCP to see a specialist. However, you should talk with your doctor about the specialty care you may need.

Telehealth Visits: When appropriate, you can choose to have phone or video visits with covered medical and mental health care providers. Ask your provider if they offer telehealth.

24/7 Nurse Line: Speak to a registered nurse, right when you need to, day or night. Call **1-888-247-BLUE** (**2583**).

UNDERSTANDING PRIOR AUTHORIZATION

To make sure you only get care that's medically necessary and covered by your plan, your doctor needs to obtain prior authorization, or approval, from us for certain services, procedures, or medications. Without prior authorization, your care may not be covered, and you may have to pay the full cost. Be sure to ask your doctor if prior authorization is needed before you receive care.

ABOUT YOUR ID CARD

Show your member ID card every time you get care. Your ID card includes important information, such as your ID number, copay amounts, and if you have pharmacy coverage.* You can also download the MyBlue app and use it to email a digital version of your card to your doctor, or order a new ID card.

*As of January 1, 2022, your ID card will also include information about the maximum deductible and out-of-pocket costs for your plan.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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BlueCross® BlueShield®

SUMMARY OF BENEFITS

HMO BLUE NEW ENGLAND BASIC COPAYMENT

Town of North Reading

Plan-Year Deductible: $3,000/$6,000

UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan:

COVERAGE AND BENEFITS

CLAIMS AND BALANCES

DIGITAL ID CARD

Sign in

Download the app, or create an account at **bluecrossma.org.**

This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

YOUR CARE

Your Primary Care Provider (PCP)
When you enroll in this health plan, you must choose a primary care provider. Be sure to choose a PCP who can accept you and your family members and who participates in the network of providers in New England. For children, you may choose a participating network pediatrician as the PCP.

For a list of participating PCPs or OB/GYN physicians, visit the Blue Cross Blue Shield of Massachusetts website at **bluecrossma.org**; consult Find a Doctor at **bluecrossma.com/findadoctor**; or call the Member Service number on your ID card.

If you have trouble choosing a doctor, Member Service can help. They can give you the doctor's gender, the medical school the doctor attended, and whether there are languages other than English spoken in the office.

Referrals
Your PCP is the first person you call when you need routine or sick care. If your PCP decides that you need to see a specialist for covered services, your PCP will refer you to an appropriate network specialist, who is likely affiliated with your PCP's hospital or medical group.

You will not need prior authorization or referral to see an HMO Blue New England network provider who specializes in OB/GYN services. Your providers may also work with Blue Cross Blue Shield of Massachusetts regarding referrals and Utilization Review Requirements, including Pre-Admission Review, Concurrent Review and Discharge Planning, Prior Approval for Certain Outpatient Services, and Individual Case Management. For detailed information about Utilization Review, see your subscriber certificate.

Your Deductible
Your deductible is the amount of money you pay out-of-pocket each plan year before you can receive coverage for certain benefits under this plan. If you are not sure when your plan year begins, contact Blue Cross Blue Shield of Massachusetts. Your deductible is **$3,000** per member (or **$6,000** per family).

Your Out-of-Pocket Maximum
Your out-of-pocket maximum is the most that you could pay during a plan year for deductible, copayments, and coinsurance for covered services. Your out-of-pocket maximum for medical benefits is **$5,000** per member (or **$10,000** per family). Your out-of-pocket maximum for prescription drug benefits is **$1,000** per member (or **$2,000** per family).

Emergency Room Services
In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call **911** (or the local emergency phone number). After meeting your deductible, you pay a copayment per visit for emergency room services. This copayment is waived if you're admitted to the hospital or for an observation stay. See the chart for your cost share.

Telehealth Services
Telehealth services are covered when the same in-person service would be covered by the health plan and the use of telehealth is appropriate. Your health care provider will work with you to determine if a telehealth visit is medically appropriate for your health care needs or if an in-person visit is required. For a list of telehealth providers, visit the Blue Cross Blue Shield of Massachusetts website at **bluecrossma.org**, consult Find a Doctor, or call the Member Service number on your ID card.

Your Virtual Care Team
Your health plan includes the option for a tech-enabled delivery model where virtual care team covered providers furnish certain covered services, including primary care with integrated mental health and/or substance use care within the patient care team, via traditional and/or digital platforms (such as: mobile app; web portal; telephone; and/or text message). This care delivery model offers a comprehensive and coordinated primary care experience with virtual engagement and seamless navigation to in-person care with network providers when applicable. **For outpatient covered services furnished by a designated virtual care team primary care or mental health care provider type, you will pay nothing (any deductible, copayment, and/or coinsurance does not apply). For outpatient covered services furnished by a virtual care team covered provider that is not a virtual care team primary care or mental health care provider type, you will pay your applicable cost share (deductible, copayment, and/or coinsurance).** To find a virtual care team covered provider or to learn more about this care delivery model, visit MyBlue online or see "When You Need Help to Find a Health Care Provider" in your subscriber certificate, or call the Member Service number on your ID card.

Service Area
The plan's service area includes all cities and towns in the Commonwealth of Massachusetts, State of Rhode Island, State of Vermont, State of Connecticut, State of New Hampshire, and State of Maine.

When Outside the Service Area
If you're traveling outside the service area and you need urgent or emergency care, you should go to the nearest appropriate health care facility. You are covered for the urgent or emergency care visit and one follow-up visit while outside the service area. Any additional follow-up care must be arranged by your PCP. See your subscriber certificate for more information.

Dependent Benefits
This plan covers dependents until the end of the calendar month in which they turn age 26, regardless of their financial dependency, student status, or employment status. See your subscriber certificate (and riders, if any) for exact coverage details.

Covered Services	Your Cost
Preventive Care	
Well-child care exams	Nothing, no deductible
Preventive dental care for children under age 12 (one visit each six months)	Nothing, no deductible
Routine adult physical exams, including related tests	Nothing, no deductible
Routine GYN exams, including related lab tests (one per calendar year)	Nothing, no deductible
Routine hearing exams, including routine tests	Nothing, no deductible
Hearing aids (up to $2,000 per ear every 36 months for a member age 21 or younger)	All charges beyond the maximum, no deductible
Routine vision exams (one every 24 months)	Nothing, no deductible
Family planning services—office visits	Nothing, no deductible
Outpatient Care	
Emergency room visits	$750 per visit after deductible (copayment waived if admitted or for observation stay)
Office or health center visits, when performed by: • Your PCP, OB/GYN physician, nurse midwife, limited services clinic, or by a physician assistant or nurse practitioner designated as primary care • Other covered providers, including a physician assistant or nurse practitioner designated as specialty care	$30 per visit, no deductible $45 per visit, no deductible
Mental health or substance use treatment	$30 per visit, no deductible
Outpatient telehealth services • With a covered provider • With the designated telehealth vendor	Same as in-person visit $30 per visit, no deductible
Chiropractors' office visits	$45 per visit, no deductible
Acupuncture visits (up to 12 visits per calendar year)	$45 per visit, no deductible
Short-term rehabilitation therapy—physical and occupational (up to 60 visits per calendar year*)	$45 per visit after deductible
Speech, hearing, and language disorder treatment—speech therapy	$45 per visit after deductible
Diagnostic tests • X-rays • Lab tests • CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	$25 per service date after deductible $25 per service date after deductible $1,000 per category per service date after deductible
Home health care and hospice services	Nothing after deductible
Oxygen and equipment for its administration	Nothing after deductible
Durable medical equipment—such as wheelchairs, crutches, hospital beds	20% coinsurance after deductible**
Prosthetic devices	20% coinsurance after deductible
Surgery and related anesthesia in an office or health center, when performed by: • Your PCP, OB/GYN physician, nurse midwife, or by a physician assistant or nurse practitioner designated as primary care • Other covered providers, including a physician assistant or nurse practitioner designated as specialty care	$30 per visit***, no deductible $45 per visit***, no deductible
Surgery and related anesthesia in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit	$1,000 per admission after deductible
Inpatient Care (including maternity care)	
General or chronic disease hospital care (as many days as medically necessary)	$1,000 per admission after deductible
Mental hospital or substance use facility care (as many days as medically necessary)	$1,000 per admission after deductible
Rehabilitation hospital care (up to 60 days per calendar year)	$1,000 per admission after deductible
Skilled nursing facility care (up to 100 days per calendar year)	$1,000 per admission after deductible

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care or for the treatment of autism spectrum disorders.
** Cost share waived for one breast pump per birth, including suppplies.
*** Copayment waived for restorative dental services and orthodontic treatment or prosthetic management therapy for members under age 18 to treat conditions of cleft lip and cleft palate.

Covered Services	Your Cost
Prescription Drug Benefits*	
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)**	No deductible $20 for Tier 1 $40 for Tier 2 $60 for Tier 3
Through the designated mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)**	No deductible $40 for Tier 1 $80 for Tier 2 $120 for Tier 3

* Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred brand-name drugs.
** Cost share may be waived for certain covered drugs and supplies. Retail drugs are available in a 90-day supply at three times the standard retail cost share.

Get the Most from Your Plan: Visit us at bluecrossma.org or call 1-800-831-8730 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

Wellness Participation Program Fitness Reimbursement: a program that rewards participation in qualified fitness programs or equipment (See your subscriber certificate for details.)	$150 per calendar year per policy
Weight Loss Reimbursement: a program that rewards participation in a qualified weight loss program (See your subscriber certificate for details.)	$150 per calendar year per policy

24/7 Nurse Line: Speak to a registered nurse, day or night, to get immediate guidance and advice. Call 1-888-247-BLUE (2583). No additional charge.

QUESTIONS?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-831-8730, or visit us online at bluecrossma.org.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your subscriber certificate and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the subscriber certificate and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your subscriber certificate and riders.

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The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see **bluecrossma.org/coverage-info**. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at **bluecrossma.org/sbcglossary** or call **1-800-831-8730** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$3,000 member / $6,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, prenatal care, prescription drugs, most office visits, and mental health visits.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For medical benefits, $5,000 member / $10,000 family; and for prescription drug benefits, $1,000 member / $2,000 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See bluecrossma.com/findadoctor or call the Member Service number on your ID card for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 / visit	Not covered	A telehealth cost share may be applicable
	Specialist visit	$45 / visit; $45 / chiropractor visit; $45 / acupuncture visit	Not covered	Limited to 12 acupuncture visits per calendar year; a telehealth cost share may be applicable
	Preventive care/screening/immunization	No charge	Not covered	GYN exam limited to one exam per calendar year; a telehealth cost share may be applicable. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	$25	Not covered	Deductible applies first; copayment applies per category of test / day; pre-authorization required for certain services
	Imaging (CT/PET scans, MRIs)	$1,000	Not covered	Deductible applies first; copayment applies per category of test / day; pre-authorization required for certain services

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at bluecrossma.org/medication	Generic drugs	$20 / retail supply or $40 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies; pre-authorization required for certain drugs
	Preferred brand drugs	$40 / retail supply or $80 / mail service supply	Not covered	
	Non-preferred brand drugs	$60 / retail supply or $120 / mail service supply	Not covered	
	Specialty drugs	Applicable cost share (generic, preferred, non-preferred)	Not covered	When obtained from a designated specialty pharmacy; pre-authorization required for certain drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$1,000 / admission	Not covered	Deductible applies first; pre-authorization required for certain services
	Physician/surgeon fees	No charge	Not covered	Deductible applies first; pre-authorization required for certain services
If you need immediate medical attention	Emergency room care	$750 / visit	$750 / visit	Deductible applies first; copayment waived if admitted or for observation stay
	Emergency medical transportation	No charge	No charge	Deductible applies first
	Urgent care	$45 / visit	$45 / visit	Out-of-network coverage limited to out of service area; a telehealth cost share may be applicable

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	$1,000 / admission	Not covered	Deductible applies first; pre-authorization / authorization required for certain services
	Physician/surgeon fees	No charge	Not covered	Deductible applies first; pre-authorization / authorization required for certain services
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 / visit	Not covered	A telehealth cost share may be applicable; pre-authorization required for certain services
	Inpatient services	$1,000 / admission	Not covered	Deductible applies first; pre-authorization / authorization required for certain services
If you are pregnant	Office visits	No charge	Not covered	Deductible applies first except for prenatal care; cost sharing does not apply for preventive services; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); a telehealth cost share may be applicable
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	$1,000 / admission	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Deductible applies first; pre-authorization required
	Rehabilitation services	$45 / visit for outpatient services; $1,000 / admission for inpatient services	Not covered	Deductible applies first; limited to 60 outpatient visits per calendar year (other than for autism, home health care, and speech therapy); limited to 60 days per calendar year for inpatient admissions; a telehealth cost share may be applicable; pre-authorization required for certain services
	Habilitation services	$45 / visit	Not covered	Deductible applies first; outpatient rehabilitation therapy coverage limits apply; cost share and coverage limits waived for early intervention services for eligible children; a telehealth cost share may be applicable; pre-authorization required for certain services
	Skilled nursing care	$1,000 / admission	Not covered	Deductible applies first; limited to 100 days per calendar year; pre-authorization required
	Durable medical equipment	20% coinsurance	Not covered	Deductible applies first; cost share waived for one breast pump per birth, including supplies
	Hospice services	No charge	Not covered	Deductible applies first; pre-authorization required for certain services
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one exam every 24 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge	Not covered	Limited to children under age 12 (every 6 months) and under age 18 with a cleft palate / cleft lip condition

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Children's glasses
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits per calendar year)
- Bariatric surgery
- Chiropractic care
- Hearing aids ($2,000 per ear every 36 months for members age 21 or younger)
- Infertility treatment
- Routine eye care - adult (one exam every 24 months)
- Routine foot care (only for patients with systemic circulatory disease)
- Weight loss programs ($150 per calendar year per policy)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Your state insurance department might also be able to help. If you are a Massachusetts resident, you can contact the Massachusetts Division of Insurance at 1-877-563-4467 or www.mass.gov/doi. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596. For more information about possibly buying individual coverage through a state exchange, you can contact your state's marketplace, if applicable. If you are a Massachusetts resident, contact the Massachusetts Health Connector by visiting www.mahealthconnector.org. For more information on your rights to continue your employer coverage, contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, call 1-800-472-2689 or contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.) You may also contact The Office of Patient Protection at 1-800-436-7757 or www.mass.gov/hpc/opp.

Does this plan provide Minimum Essential Coverage? Yes.
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes.
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Disclaimer: This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network prenatal care and a hospital delivery)

■ **The plan's overall deductible**	**$3,000**
■ **Delivery fee copay**	**$0**
■ **Facility fee copay**	**$1,000**
■ **Diagnostic tests copay**	**$25**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost sharing	
Deductibles	$3,000
Copayments	$1,100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$4,160**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

■ **The plan's overall deductible**	**$3,000**
■ **Specialist visit copay**	**$45**
■ **Primary care visit copay**	**$30**
■ **Diagnostic tests copay**	**$25**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost sharing	
Deductibles	$100
Copayments	$1,300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,420**

Mia's Simple Fracture
(in-network emergency room visit and follow-up care)

■ **The plan's overall deductible**	**$3,000**
■ **Specialist visit copay**	**$45**
■ **Emergency room copay**	**$750**
■ **Ambulance services copay**	**$0**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost sharing	
Deductibles	$2,300
Copayments	$100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,400**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

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MCC COMPLIANCE

This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

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MASSACHUSETTS

HMO BLUE NEW ENGLAND

IMPORTANT INFORMATION ABOUT YOUR PLAN

Your health plan lets you get care from providers who participate in the **HMO Blue New England Network**. Under this plan, you're required to choose a primary care provider (PCP) to manage your care and refer you to specialists.

HOW TO ACCESS IMPORTANT RESOURCES

We're committed to your health—that's why we offer additional programs, benefits, and discounts beyond traditional health care coverage. Use these tools and resources to monitor your health and overall wellness.

Unlock the Power of Your Plan: MyBlue is your key to more features and savings. Plus, you can track your claims, medications, account balances, and more. To create an account, go to **bluecrossma.org** or download the MyBlue app.

Let Team Blue Lend a Hand: Your health plan comes with a special feature: a coordinated team, ready to spring into action whether you need help understanding your coverage or getting the care you need. Need answers, access, or advice? Just ask. Call **1-800-262-2583**.

Get Exclusive Health and Wellness Deals: Blue365® offers great discounts and deals on sportswear, nutrition, travel, fitness equipment, and more. Explore available deals at **blue365deals.com**.

Need to Find a Doctor?

Go to **bluecrossma.org** to use the **Find a Doctor** tool. To search for an in-network doctor, specialist, or hospital near you, select the network: **HMO Blue New England**.

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ACCESSING CARE

The Importance of a Primary Care Provider: Routine health checkups with your PCP are one of the best ways you can stay on top of your health. Your PCP can also manage your care and refer you to specialists.

Choose a PCP for yourself and every member of your family covered under your plan. Everyone doesn't need to see the same PCP.

When selecting a PCP, consider the hospital where your PCP has admitting privileges. You can use the **Find a Doctor** tool to find this information.

Seeing a Specialist: If you need to see a specialist, your PCP must refer you for the care to be covered under your plan. Make sure your PCP has contacted the specialist's office and provided the referral.

Telehealth Visits: When appropriate, you can choose to have phone or video visits with covered medical and mental health care providers. Ask your provider if they offer telehealth.

24/7 Nurse Line: Speak to a registered nurse, right when you need to, day or night. Call **1-888-247-BLUE (2583)**.

UNDERSTANDING PRIOR AUTHORIZATION

To make sure you only get care that's medically necessary and covered by your plan, your doctor needs to obtain prior authorization, or approval, from us for certain services, procedures, or medications. Without prior authorization, your care may not be covered, and you may have to pay the full cost. Be sure to ask your doctor if prior authorization is needed before you receive care.

ABOUT YOUR ID CARD

You need to show your member ID card when you go to the doctor or a hospital. It includes important details, such as copay amounts and your member ID number.* If you have pharmacy coverage, this will be noted, too. You can use the MyBlue app to view, download, and email a digital version of your card.

Lost your ID card?
No problem, you can order another one through MyBlue.

*As of January 1, 2022, your ID card will also include information about the maximum deductible and out-of-pocket costs for your plan.

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ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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MASSACHUSETTS

SUMMARY OF BENEFITS

DENTAL BLUE® PROGRAM 1

Town of North Reading

UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan:

COVERAGE AND BENEFITS

CLAIMS AND BALANCES

DIGITAL ID CARD

Sign in

Download the app, or create an account at **bluecrossma.org.**

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DENTAL BLUE PROGRAM 1

Preventive Benefit Group	Basic Benefit Group
No Deductible	$50 Per Member/$150 Per Family Calendar-Year Deductible
Full Coverage	80% Coverage
$750 Per Member Calendar-Year Benefit Maximum	

Diagnostic
- One complete initial oral exam, including initial dental history and charting of the teeth and supporting structures
- Full mouth X-rays, seven or more films, or panoramic X-ray with bitewing X-rays once each 60 months
- Bitewing X-rays twice per calendar year
- Single tooth X-rays as needed
- Study models and casts used in planning treatment once each 60 months
- Periodic or routine oral exams twice per calendar year
- Emergency exams

Preventive
- Routine cleaning, scaling, and polishing of the teeth twice per calendar year
- Fluoride treatment twice per calendar year (members under age 19)
- Sealants on permanent pre-molar and molar surfaces (members under age 14). Benefits are provided for one application per bicuspid or molar surface each 48 months.
- Space maintainers needed due to premature tooth loss (members under age 19)

Restorative
- Amalgam (silver) fillings (limited to one filling for each tooth surface in a 12-month period)
- Composite resin (tooth color) fillings (limited to one filling for each tooth surface in a 12-month period)
- Pin retention for fillings
- Stainless steel crowns on baby teeth and on first permanent adult molars (members under age 16)

Oral Surgery
- Tooth extraction
- Root removal
- Biopsies

Periodontics (gum and bone)
- Periodontal scaling and root planing once per quadrant each 24 months
- Periodontal surgery once per quadrant each 36 months
- Periodontal maintenance following active periodontal therapy once each three months

Endodontics (roots and pulp)
- Root canal therapy (permanent teeth, once in a lifetime per tooth)
- Retreatment root canal therapy on permanent teeth, once in a lifetime for each tooth
- Therapeutic pulpotomy on primary or permanent teeth (members under age 16)
- Other endodontic surgery to treat or remove the dental root

Prosthetic Maintenance
- Repair of partial or complete dentures, crowns, and bridges once each 12 months
- Adding teeth to an existing complete or partial denture
- Rebase or reline of dentures once each 36 months
- Recementing of crowns, inlays, onlays, and fixed bridgework once each 12 months

Other Services
- Occlusal adjustments once each 24 months
- Services to treat root sensitivity
- Emergency dental care to treat acute pain or to prevent permanent harm to a member
- General anesthesia when administered in conjunction with covered surgical services

WELCOME TO DENTAL BLUE,

A COMPREHENSIVE DENTAL PLAN PROVIDING BROAD NETWORK ACCESS TO MEET YOUR DENTAL CARE NEEDS.

Your Dentist
Dental Blue offers an extensive network of dentists. Over 90 percent of dentists in Massachusetts and Rhode Island participate with Blue Cross Blue Shield of Massachusetts. Dental Blue members also have access to participating dentists nationwide.

If you would like help choosing a dentist, or already have a dentist and want to know if they participate with your plan, you can call the dentist, look at the current dental provider directory, or call Member Service at the toll-free phone number shown on your Dental Blue ID card. You can also access the online dental provider directory at **bluecrossma.org**.

Your Benefits
The dental benefits your plan covers are subject to the calendar-year deductible and coinsurance (if applicable), and benefit maximum amounts shown in the chart. The calendar year begins on January 1 and ends on December 31 of each year. The chart also shows the percentage of costs your plan will pay for covered dental services. Many of the covered services have specific time or age limits.

Pre-Treatment Estimates
If your dentist expects that your dental treatment will involve covered services that will cost more than $250, Blue Cross Blue Shield recommends that your dentist send a copy of the "treatment plan" to Blue Cross Blue Shield before services are provided. A treatment plan is a detailed description of the procedures that the dentist plans to perform and includes an estimate of the charge for each service. Once the treatment plan is reviewed, you and your dentist will be notified of the benefits available.

Remember, the payment estimate is based on your eligibility status and the amount of your calendar-year benefit maximum at the time the estimate is received and reviewed. (The actual payment may differ if your available calendar-year benefit maximum or eligibility status has changed.)

Multi-Stage Procedures
Your dental plan provides benefits for multi-stage procedures (procedures that require more than one visit, such as crowns, dentures and root canals) as long as you are enrolled in the plan on the date that the multi-stage procedure is completed. A participating dentist will send a claim for a multi-stage procedure to Blue Cross Blue Shield only after the completion date of the procedure. You will be responsible for all charges for multi-stage procedures if your plan has been cancelled before the completion date of the procedure.

How Dentists Are Paid - Participating Dentists
Dentists that participate with Blue Cross Blue Shield of Massachusetts, Blue Cross Blue Shield of Rhode Island, or participating out-of-area dentists accept the lesser of either the dentist's actual charge or the allowed charge as payment in full for covered services. You pay only your deductible and coinsurance (if applicable), and any allowed charges beyond your calendar-year benefit maximum.

In Massachusetts, benefits are usually only provided when covered services are received from a participating dentist. The exceptions are described in your plan description.

How Dentists Are Paid – Non-participating Dentists Outside of Massachusetts
Benefits for covered services by a non-participating dentist outside of Massachusetts are provided based on the dentist's actual charge. You are also responsible for your deductible and coinsurance (if applicable), and charges beyond your calendar-year benefit maximum.

When Coverage Begins
You are covered, without a waiting period, from the date you enroll in the plan.

Dependent Benefits
This plan covers dependents until the end of the calendar month in which they turn age 26, regardless of their financial dependency, student status, or employment status. See your plan description (and riders, if any) for exact coverage details.

Accumulated Maximum Rollover Benefits
This dental plan includes an Accumulated Maximum Rollover Benefit. This rollover benefit allows you to roll over a certain dollar amount of your unused annual dental benefits for use in the future. There are limits and restrictions on this benefit. Refer to the Accumulated Dental Maximum Rollover brochure for further information.

Enhanced Dental Benefits
Enhanced Dental Benefits for certain dental care services are available for members who have been diagnosed with qualifying conditions. To learn more about specific conditions included in this benefit, review your plan description (and riders, if any) on MyBlue at **bluecrossma.org**.

If You Have to File a Claim
Participating dentists will send claims directly to Blue Cross Blue Shield. All you have to do is show them your Dental Blue ID card. The payment will be sent directly to your dentist as long as the claims are received within one year of the completed service.

If you receive care from a non-participating dentist, you will typically need to submit the claim yourself. Before submitting your claim, get an Attending Dentist's Statement form from Member Service.

After your dentist fills out the form, send it and your original itemized bills to Blue Cross Blue Shield of Massachusetts, P. O. Box 986030, Boston, MA 02298. All member-submitted claims must be submitted within two years of the date of service.

If you have a grievance, see your plan description for instructions on how to file a grievance.

Other Information
Coordination of benefits applies to plan members who are covered by another plan for health care expenses. Coordination of benefits ensures that payments from other insurance or health care plans do not exceed the total charges billed for covered services.

Your plan description has a subrogation clause, which means that Blue Cross Blue Shield can recover payments if a member has already been paid for the same claim by a third party.

QUESTIONS?

For questions about Blue Cross Blue Shield of Massachusetts, call 800-262-2583, or visit us online at bluecrossma.org.

Limitations and Exclusions. These pages summarize the benefits of your dental plan. Your plan description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the plan description and riders will govern. For a complete list of limitations and exclusions, refer to your plan description and riders.

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May 2023

MASSACHUSETTS

DENTAL BLUE® ACCUMULATED MAXIMUM ROLLOVER

At Blue Cross Blue Shield of Massachusetts, we know that oral health is a critical part of overall health. That's why we offer a dental benefit that will allow you to roll over a portion of your unused dental benefits from year to year.

HOW MAXIMUM ROLLOVER WORKS

Beginning 60 days after the last day of your benefit period, your rollover amount will be added to your maximum benefit amount, increasing it for you to use that year and beyond (see below for amounts and maximums).

There is no cost to you. You don't need to do anything. To figure out the amount of benefit dollars that are eligible to roll over, just use the chart below. Start by searching for your benefit period maximum in the first column. If Blue Cross doesn't pay out more claims dollars on your behalf than the amount in the second column, your benefit maximum for the next year will increase by the amount in the third column.

And, your rollover amount keeps growing and is available for you to use as long as your employer offers this rollover benefit.* The last column will show you the total amount of additional benefit dollars you can earn. It's one more way we're working to improve health care for all our members.

You can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures. This benefit applies to you automatically if:

- You receive at least one service during the benefit period
- You remain a member of the plan throughout the benefit period
- You don't exceed the claim payment threshold in the benefit period

If your dental plan's annual maximum benefit amount is:	And if your total claims don't exceed this amount for the benefit period:*	We'll roll over this amount for you to use next year and beyond:*	However, rollover totals will be capped at this amount:*
$500–$749	$200	$150	$500
$750–$999	$300	$200	$500
$1,000–$1,249	$500	$350	$1,000
$1,250–$1,499	$600	$450	$1,250
$1,500–$1,999	$700	$500	$1,250
$2,000–$2,499	$800	$600	$1,500
$2,500–$2,999	$900	$700	$1,500
$3,000 or more	$1,000	$750	$1,500

*This is not a flexible spending account (FSA). The amount reflects your benefit maximum for a given year.

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ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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BLUE 20/20 EXAM-PLUS VISION PLAN: INSIGHT NETWORK

$130 – 24/12/24 Frequency

Vision care service	In-network member cost	Out-of-network reimbursement[1]
Comprehensive eye exam	$20 copay	up to $50
Contact lens fit and follow-up[2]		
• Standard	up to $40	n/a
• Premium	10% off retail price	n/a
Retinal imaging	up to $39	n/a
Enhanced Diabetes Eye Care Benefit[3] For members diagnosed with type 1 or type 2 diabetes	Paid in full: up to two diabetic eye exams and diagnostic testing every 12 months	n/a
Frames	$130 allowance, then additional 20% off balance	up to $74
Standard plastic lenses		
• Single vision	$25 copay	up to $42
• Bifocal	$25 copay	up to $78
• Trifocal	$25 copay	up to $130
• Lenticular	$25 copay	up to $130
• Standard progressive lens	$90 copay	up to $140
• Premium progressive lens tier 1–tier 3	$110–$135 copay	up to $196
tier 4	$90 copay, then 80% of charge less $120 allowance	up to $196
Lens options[2]		
• UV treatment	$15	n/a
• Tint (solid and gradient)	$15	n/a
• Standard plastic scratch coating	$15	n/a
• Standard polycarbonate	$40	n/a
• Standard polycarbonate for covered dependents under age 19	Paid in full	up to $26
• Standard anti-reflective coating	$45	n/a
• Premium anti-reflective coating tier 1–tier 2	$57 - $68	n/a
• Photochromic/Transitions®˜ plastic	$75	n/a
• Polarized	20% off retail price	n/a
• Other add-ons	20% off retail price	n/a
Contact lenses[4]		
• Conventional	$130 allowance, then additional 15% off balance	up to $104
• Disposable	$130 allowance	up to $104
• Medically necessary	Paid in full	up to $210
Frequency		
• Exam	once every 24 months	
• Lenses for frames or one order of contact lenses	once every 12 months	
• Frames	once every 24 months	

For costs and further details of the coverage, including exclusions, please refer to your member booklet.

1. Your actual expenses for covered services may exceed the stated out-of-network amount.
2. Indicates a service that is a discounted arrangement as part of your vision plan.
3. Consult with your eye care provider.
4. Discount applies to materials only and not fittings for contact lenses.

ADDITIONAL IN-NETWORK SAVINGS AND DISCOUNTS

40%

OFF A COMPLETE SECOND PAIR OF GLASSES

20%

OFF NON-PRESCRIPTION SUNGLASSES

15%

OFF RETAIL PRICE OR 5% OFF PROMOTIONAL PRICE FOR LASER VISION CORRECTION THROUGH U.S. LASER NETWORK

Blue 20/20 is administered by EyeMed Vision Care®˜, an independent company.

EyeMed

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BENEFITS YOU CAN SEE—FROM A COMPANY YOU TRUST

ACCESS TO ONE OF NATIONS LARGEST VISION NETWORKS

THOUSANDS OF INDEPENDENT PROVIDERS

AWARD WINNING CUSTOMER SERVICE

FAVORITE NATIONAL RETAILERS

LensCrafters®

PEARLE VISION℠

OPTICAL®

and many regional retailers.

ON-LINE SHOPPING OPTIONS

- Glasses.com
- Contactsdirect.com
- Ray-Ban.com
- Targetoptical.com
- Lenscrafters.com

SPECIAL OFFERS FOR ADDITIONAL SAVINGS

Find them on the **blue2020ma.com**.

SAVE ON HEARING EXAMS AND HEARING AIDS

Offered by Amplifon Hearing, an independent company. To learn more about the savings available, visit **amplifonusa.com/blue2020**. Call **1-866-921-5367** to get started.

Questions?

Call customer service at **1-855-875-6948**.
To locate an in-network provider, visit **blue2020ma.com**.*

*Registration not required to search for providers.

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MASSACHUSETTS

SUMMARY OF BENEFITS

MEDEX® 2

Town of North Reading

This Medex plan provides benefits for:
- Medicare Part A and B Deductibles and Coinsurances
- OBRA Benefits

This Medex plan does not provide benefits for:
- Prescription Drugs

UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan:

COVERAGE AND BENEFITS

CLAIMS AND BALANCES

Sign in

Download the app, or create an account at **bluecrossma.org.**

QUESTIONS? CALL 800-258-2226. (TTY) 711.

The Member Service staff can assist you Monday through Friday, 8 a.m. to 6 p.m.
Medicare Office Telephone Number in Massachusetts: **1-800-MEDICARE (1-800-633-4227)**

This health plan, alone, does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance; however, the Commonwealth of Massachusetts has stated that enrollment in Original Medicare (Medicare Part A and Medicare Part B) satisfies these standards.

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YOUR MEDICAL BENEFITS

	Medicare Provides	Medex Provides
Inpatient Care		
Hospital care—including surgical services, X-rays and lab tests, anesthesia, drugs and medications, and intensive care services	• Coverage for days 1–60 per benefit period after Part A deductible • Coverage for days 61–90 after daily Part A coinsurance • Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • Full coverage up to a lifetime maximum of 365 additional hospital days when Medicare benefits are used up†
Physician or other professional provider services	80% of approved charges after annual Part B deductible	Full coverage of Medicare deductible and coinsurance
Skilled nursing facility—participating with Medicare*	• Full coverage for days 1–20 • Coverage for days 21–100 after daily Part A coinsurance	• Full coverage of Medicare daily coinsurance for days 21–100 • $10 daily for days 101–365
Skilled nursing facility—not participating with Medicare*	No benefits	$8 daily for 365 days per benefit period
Outpatient Care		
Office visits, emergency services, surgery, radiation therapy, X-ray and lab tests, podiatrists' services, durable medical equipment, and cardiac rehabilitation services	80% of approved charges after annual Part B deductible	Full coverage of Medicare deductible and coinsurance
Blood glucose monitors and materials to test for the presence of blood sugar	80% of approved charges after annual Part B deductible for all diabetics	Full coverage of Medicare deductible and coinsurance
Urine test strips (Claims must be submitted on a Medex Subscriber Claim form)	No benefits	Full coverage based on the allowed charge
Chiropractor services	80% of approved charges after annual Part B deductible, for manual manipulation of the spine to correct a subluxation demonstrated by an X-ray	Full coverage of Medicare deductible and coinsurance for Medicare-approved charges only
Short-term rehabilitation – physical therapy, speech-pathology, and occupational therapy services approved by Medicare	80% of approved charges after annual Part B deductible	Full coverage of Medicare deductible and coinsurance

	Medicare Provides	Medex Provides
Mental Health and Substance Use Treatment		
Biologically based mental conditions**		
Inpatient admissions in a general or mental hospital	• Coverage for days 1–60 per benefit period after Part A deductible • Coverage for days 61–90 after daily Part A coinsurance • Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance • Coverage for mental hospital admissions is limited to a 190 day lifetime maximum	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • Full coverage up to a lifetime maximum of 365 additional hospital days when Medicare benefits are used up†
Outpatient visits	80% of approved charges after annual Part B deductible	• When covered by Medicare, full coverage of Medicare deductible and coinsurance with no visit maximum • When visits are not covered by Medicare, full coverage with no visit maximum
Non-biologically based mental conditions		
Inpatient admissions in a general hospital	• Coverage for days 1–60 per benefit period after Part A deductible • Coverage for days 61–90 after daily Part A coinsurance • Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • Full coverage up to a lifetime maximum of 365 additional hospital days when Medicare benefits are used up†
Inpatient admissions in a mental hospital	Same coverage as a general hospital, but coverage is limited to a 190 day lifetime maximum	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • When Medicare benefits are used up, full coverage up to 120 days per benefit period (at least 60 days per calendar year), less any days in a mental hospital already covered by Medicare or Medex in that benefit period (or calendar year)†
Outpatient visits	80% of approved charges after annual Part B deductible	• When covered by Medicare, full coverage of Medicare deductible and coinsurance with no visit maximum • When not covered by Medicare, full coverage up to 24 visits per calendar year

† The additional days are a combination of days in a general or mental hospital.
* A combined maximum of 365 days per benefit period in a Medicare participating and non-participating skilled nursing facility.
** Treatment of rape-related mental or emotional disorders for victims of an assault with intent to rape is covered to the same extent as biologically based conditions.

Preventive Services Approved by Medicare and Medex

Medicare provides coverage for certain preventive services at no cost to members. For the current list of covered preventive services, refer to your Medicare & You handbook or go to **medicare.gov**. Some preventive covered services are highlighted below.

- One routine fecal-occult blood test every year for members age 50 or older (Full coverage for tests)
- One routine flexible sigmoidoscopy every four years for members age 50 or older (Full coverage for tests)
- One routine colonoscopy every two years for a high-risk member (Full coverage for tests)
- Other routine colorectal cancer screening tests or procedures and changes to tests or procedures according to frequency limits set by Medicare (Full coverage for tests)
- Routine prostate cancer screening for members 50 or older including one (PSA) test and one digital rectal exam, per calendar year (Full coverage for exam if doctor accepts assignment, full coverage for PSA test)
- One routine gynecological exam every two years (Full coverage for exam if doctor accepts assignment)
- One routine gynecological exam per calendar year for a member at high risk for cancer (Full coverage for exam if doctor accepts assignment)
- One baseline mammogram during the five year period a member is age 35-39 and one routine mammogram per calendar year for members age 40 and older (Full coverage for screening)
- One routine Pap smear test per calendar year (Full coverage for test)

Important Information

- The Medicare inpatient deductible and coinsurance amounts are subject to change January 1 of each year.
- Benefits are available immediately upon your effective date.
- Blue Cross Blue Shield and Medicare will pay only for services that are medically necessary.

Get the Most from Your Plan: Visit us at bluecrossma.org or call 800-258-2226 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

Fitness Reimbursement: a benefit that rewards participation in qualified fitness programs (see your plan description for details)	$150 per calendar year
Weight Loss Reimbursement: a benefit that rewards participation in a qualified weight loss program (see your plan description for details)	$150 per calendar year

Limitations and Exclusions. These pages summarize your health care plan. Your plan description and riders define the full terms and conditions. Should any questions arise concerning benefits, the plan description and riders will govern. For a complete list of limitations and exclusions, refer to your plan description and riders.

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October 2022

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MASSACHUSETTS

GET TO KNOW THE MEDICATION LOOKUP TOOL

With a simple search, you can see which medications your plan covers.

Our **Medication Lookup** tool lets you easily learn more about your coverage for prescription medications, including those with additional requirements like Prior Authorization. Search anytime, anywhere at **bluecrossma.org** or using the MyBlue app.

KEY FEATURES

Using the tool, you can:

SEARCH FOR ANY MEDICATION

See if it's covered by your plan

GET DETAILED INFORMATION

Including the medication's strength, tier, and how it's dispensed

VIEW ADDITIONAL COVERAGE REQUIREMENTS

Such as Prior Authorization, Step Therapy, and Quality Care Dosing

SEE COVERED ALTERNATIVES

For non-covered medications

Start Searching

For more information about your prescription coverage, sign in to MyBlue at **bluecrossma.org** or open the MyBlue app, and go to **Medication Lookup Tool** under **My Medications**. If you're not a member, you can get more information by visiting **bluecrossma.org/medication**.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

GETTING COVERAGE INFORMATION, SIMPLIFIED

We're making it easier than ever for everyone to learn more about our medication coverage.

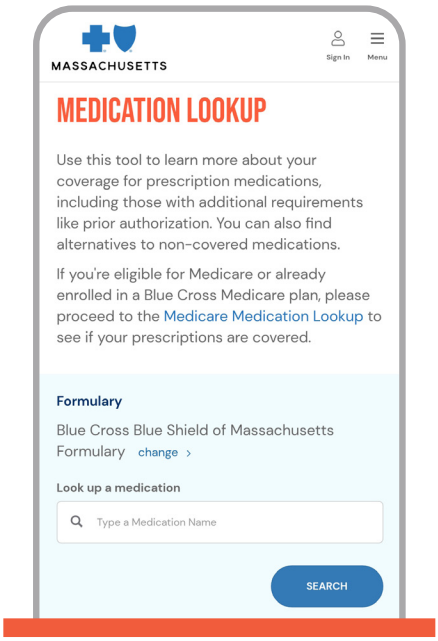
PERSONALIZED SEARCH

When you're signed in to your MyBlue account, your plan's formulary and tier structure will be automatically displayed in the tool. That way, you'll know you're getting the most accurate search results for your plan.

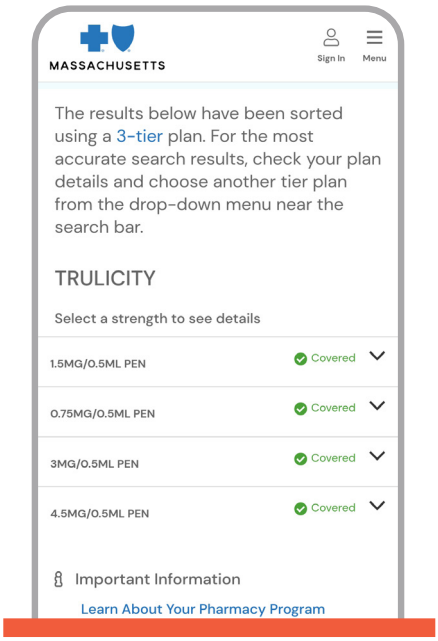
ANYONE CAN USE IT

The **Medication Lookup** tool is available to everyone, even if you aren't a member yet. You can easily find out if your medication is covered, or see covered alternatives, before you enroll.

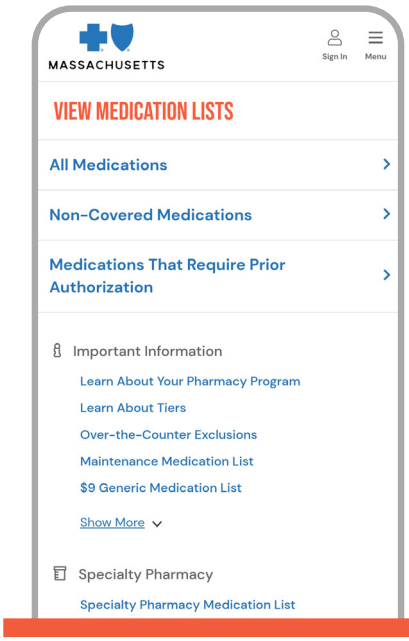
HOW TO USE THE TOOL



Sign in to MyBlue and go to the **Medication Lookup Tool** under **My Medications**. If you're not a member, go to **bluecrossma.org/medication** and choose the formulary you want to search. When not signed in, the tool will default to a 3-tier plan.



Select a medication to see if it's covered and get even more information, including strength and additional coverage requirements. Plus, if it's not covered, you can see covered alternatives.



Access important resources, like medication lists and Specialty Pharmacy Contact Information lists, in the **Important Information** and **Specialty Pharmacy** sections. If you're signed in to MyBlue, this list will be customized to match your benefits.

Learn More

To learn more about your pharmacy benefits, including which tier structure your plan uses, sign in to your MyBlue account at **bluecrossma.org** or check your plan materials for details.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
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MASSACHUSETTS

OUR NEW PHARMACY BENEFIT MANAGER: FREQUENTLY ASKED QUESTIONS

How the Change Will—and Won't—Affect You

On January 1, 2023, a new pharmacy benefit manager will begin administering pharmacy benefits on behalf of Blue Cross Blue Shield of Massachusetts. Most members will experience few or no changes as a result of this transition. Learn why we're making this change and how we'll support you through it.

Why is Blue Cross changing its pharmacy benefit manager?

Now more than ever, controlling the rising cost of health care is critical. The cost of prescription medications is growing the fastest, and that cost accounts for almost 20% of your premium. Working with our new pharmacy benefit manager, we believe we can better manage the effect of medication prices on your health care premiums.

What will this change mean for me?

The change to a new pharmacy benefit manager will mean few or no changes for most members, as the prescription medications we cover and the terms of coverage will remain the same for some medications. Also, most of our current network pharmacies will remain in-network.

If you're going to be affected by the change to a new pharmacy benefit manager, we'll let you know by mail and we'll guide you through any action you need to take.

Will I get a new ID card?

Yes. A new Blue Cross ID card with updated pharmacy information will be mailed to Medicare members in October. All other members will receive their new Blue Cross ID cards in December.

Starting January 1, 2023, you'll need to present the new ID card for any pharmacy products or services. You can also access your digital ID card on MyBlue after January 1. Destroy your old card before disposing of it.

What types of changes should I anticipate?

Mail Service Pharmacy

There will be a new mail service pharmacy. If you use the mail order pharmacy, your prescription(s) will transfer automatically, except for controlled-substance prescriptions, and prescriptions with no refills remaining. In those cases, you'll need to ask your doctor for new prescriptions.

Formulary (the medications we cover)

We review and make changes to our formularies each year. Depending on the formulary, changes can be made up to four times per year. This frequency will continue under the new pharmacy benefit manager.

Formulary changes can include changes to prescription medications, tiers, dosing requirements, and step therapy. As always, we'll notify you and your health care provider in advance about any such changes.

How can I access the new mail service pharmacy?

On or after January 1, 2023, sign in to MyBlue to access the mail service pharmacy website. When refilling your prescriptions, you'll be prompted to add your billing information. Don't forget to enroll in auto-refill and to select your communication preferences.

You can also enroll in the mail service pharmacy by calling CVS Customer Care at **1-877-817-0477** TTY: **711** (for commercial members) or **1-877-817-0493** TTY: **711** (for Medicare members).

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Will the cost of my medication(s) change?

Some medications will be categorized into a different tier, which would affect their costs. If that's the case for any medications you're taking, you'll be notified by letter.

Can I look up my medications to check coverage terms and tier information before January 1, 2023?

Yes. Starting in October 2022, you can use the Medication Lookup Tool or the Medicare Medication Lookup Tool to learn about your 2023 prescription drug coverage information. Find both tools on MyBlue (**bluecrossma.org**).

Will my current pharmacy be part of the new pharmacy benefit manager network?

Almost certainly. You'll have access to an extensive pharmacy network, which includes CVS Pharmacy™, Rite Aid™, and Walgreens pharmacies, as well as thousands of independent pharmacies. If the pharmacy you use now isn't in the new pharmacy benefit manager's network, we'll let you know by mail. In October 2022, you can use our Find a Pharmacy locator tool to find in-network pharmacy options near you.

I use specialty medication(s). Will the network of specialty pharmacies be changing?

No. Our network of retail specialty pharmacies will remain the same as of January 1, 2023.

Will the member site (MyBlue) be updated, in light of this change?

Yes. There will be enhancements to MyBlue, including the 2023 Medication Lookup Tool (available in October 2022), access to digital ID cards, and more.

How can I use MyBlue to help me prepare for the upcoming pharmacy benefit manager change?

Create a MyBlue account at **bluecrossma.org**, if you haven't already done so, or sign in to your existing MyBlue account. You can use MyBlue to instantly manage your medications, review your pharmacy claims, and learn about your pharmacy benefits and all your other benefits—all in one place.

How will I know if I'm affected by the pharmacy benefit manager transition?

Medicare members will be notified of any changes to their prescription drug benefit through the standard "Annual Notice of Change" (issued in late September 2022), as well as through individual communications (issued in November 2022).

All other members will be notified in November about any related pharmacy changes that affect them.

Mail order prescriptions filled before January 1, 2023, will be processed by your current mail order pharmacy, Express Scripts Pharmacy.

Plan ahead if you'll need to refill a prescription before year's end, to ensure that you have an adequate supply.

Questions?

If you have any questions, call Member Service at the number on your ID card.

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MASSACHUSETTS

DOCTORS ON CALL, ON YOUR DEVICE.

Get convenient access to telehealth care by using Well Connection. Sign in to MyBlue, or create an account, then click Well Connection Video Visit under My Care.

REAL DOCTORS. REAL EXPERIENCE. REALLY FAST.

GET MEDICAL CARE 24/7

Speak face to face with a doctor, in the privacy of your home.[1]

THERAPY THAT COMES TO YOU

Talk to a licensed therapist or psychiatrist—on your terms. It's convenient and confidential.

HIGHLY EXPERIENCED, HIGHLY RATED

Qualified providers. Rated 4.8/5 stars and averaging 15 years of experience.[2]

Sign In

Download the MyBlue App from the App Store®´ or Google Play™, or go to **bluecrossma.org**.

1. Medical services are available 24/7. Mental health visits must be made by appointment. If your local doctor in the Blue Cross Blue Shield of Massachusetts network offers covered services using live video visits through a service other than Well Connection, you're still covered. This service is only available in the United States.

2. Source: American Well. Amwell Telehealth Report, February 2018. Patient Satisfaction Survey Data compiled December 2017-February 2018. Data, compiled December 2017-February 2018. Data reverified, August 2020.

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IS A VIDEO DOCTOR VISIT RIGHT FOR ME?

You can do a lot over your tablet, laptop, or smartphone. Here's how members are using this service.

"I'm not feeling well."

Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Sore throat
- Pink eye
- Skin rash

"I need emotional support."

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Relationship issues
- Emotional trauma
- Stress

You can also schedule a visit with a psychiatrist for medication management services.

"My loved one is under the weather."

If they're on your plan:

- Get quick, expert family care
- Save time in your busy family schedule

WELL CONNECTION IS HIGHLY RATED:

4.8 out of 5 Doctor and Provider rating from our members[3]

Licensed doctors and providers in the Well Connection network have an average of 15 years of experience. They can look up your medical history, diagnose and treat your symptoms, and prescribe medication,[4] if necessary.

3. Source: American Well. AmWell TeleHealth Report, February 2018. Patient Satisfaction Survey Data, compiled December 2017-February 2018. Data reverified, August 2020.

4. Prescription availability is defined by doctor judgment.

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MASSACHUSETTS

LEARN ABOUT TIERS

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS FORMULARY

The following information explains our tiered pharmacy plans with the Blue Cross Blue Shield of Massachusetts formulary (list of covered medications), and how those tiers determine the cost of your medications.

Our formulary includes a range of generic and brand-name medications, which are placed into tiers. Your out-of-pocket costs will depend on your plan benefits and the tier of your medication.

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HOW TIERS DETERMINE WHAT YOU PAY FOR MEDICATIONS

Our list of covered medications is based on a tiered cost structure. When you fill a prescription, the amount you pay the pharmacy is determined by your medication's tier and your benefits. The amount you pay may also include your copayment, co-insurance, and deductibles. The pharmacist will tell you how much you owe. To find your out-of-pocket costs for specific prescriptions:

1

Download the MyBlue app, or create an account at **bluecrossma.org**.

2

Once signed in, click **Pharmacy Benefit Manager** under **My Medications**.

3

Go to **Check Drug Cost & Coverage** under **Plan & Benefits**.

HOW COVERED MEDICATIONS ARE PLACED INTO TIERS

Medications are placed into tiers according to a variety of factors, including what they're used for, their cost, and whether equivalent or alternative medications are available. Lower-tier medications typically cost less than higher-tier medications. For example, in a 3-tier structure, you'll likely pay the least for Tier 1 medications and the most for Tier 3 medications.

Pharmacy plans can use one of the five different tier structures outlined in this document. Check your plan materials to see which tier structure your plan uses, and to learn more about how medications are covered.[1]

Learn More About Your Coverage

For more information about your pharmacy benefits, sign in to MyBlue at **bluecrossma.org**.

1. Exceptions may apply. For example, the brands and preferred brands tiers could include some generic medications in addition to brand-name medications.

OUR TIER STRUCTURES

2-TIER	
Tier 1: Generics	Generic medications are effective, low-cost alternatives to brand-name medications. They're expected to work the same as brand-name medications, and meet the same Food and Drug Administration (FDA) requirements.
Tier 2: Brands	Brand-name medications cost more than generic medications, so you'll **pay more** if you use them.

3-TIER	
Tier 1: Generics	Generic medications are effective, low-cost alternatives to brand-name medications. They're expected to work the same as brand-name medications, and meet the same FDA requirements.
Tier 2: Preferred Brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 3: Non-Preferred Brands	Non-preferred brand-name medications cost more than preferred brands, so you'll **pay more** if you use them instead of any generics or preferred brands.

4-TIER	
Tier 1: Preferred Generics	These medications are preferred because they cost less than other generic medications.
Tier 2: Non-Preferred Generics	Non-preferred generic medications cost more than preferred generics, so you'll **pay more** if you use them instead of preferred generics.
Tier 3: Preferred Brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 4: Non-Preferred Brands	Non-preferred brand-name medications cost more than preferred brands, so you'll **pay more** if you use them instead of any generics or preferred brands.

(continued)

5-TIER	
Tier 1: Generics	Generic medications are effective, low-cost alternatives to brand-name medications. They're expected to work the same as brand-name medications, and meet the same FDA requirements.
Tier 2: Preferred Brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 3: Non-Preferred Brands	Non-preferred brand-name medications cost more than preferred brands, so you'll **pay more** if you use them instead of any generics or preferred brands.
Tier 4: Preferred Brand Specialty	These specialty medications are preferred because they're safe, effective alternatives to more expensive, brand-name specialty medications.
Tier 5: Non-Preferred Brand Specialty	Non-preferred brand-name specialty medications cost more than preferred brands, so you'll **pay more** if you use them instead of any generics or preferred brand-name specialty medications.

6-TIER	
Tier 1: Preferred Generics	These medications are preferred because they cost less than other generic medications.
Tier 2: Non-Preferred Generics	Non-preferred generic medications cost more than preferred generics, so you'll **pay more** if you use them instead of preferred generics.
Tier 3: Preferred Brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 4: Non-Preferred Brands	Non-preferred brand-name medications cost more than preferred brands, so you'll **pay more** if you use them instead of any generics or preferred brands.
Tier 5: Preferred Brand Specialty	These specialty medications are preferred because they're safe, effective alternatives to more expensive, brand-name specialty medications.
Tier 6: Non-Preferred Brand Specialty	Non-preferred brand-name specialty medications cost more than preferred brands, so you'll **pay more** if you use them instead of any generics or preferred brand-name specialty medications.

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MASSACHUSETTS

ALTERNATIVES TO OPIOID-BASED MEDICATIONS

Pain Management Medications and Services

Opioid-based medications may be prescribed to help you manage pain. However, they aren't your only option. Alternative pain management treatment options, such as non-opiate medications and services, are covered by all Blue Cross health plans that include pharmacy benefits. If you prefer not to use opioid-based medications for pain management, talk to your doctor to see if alternative treatments are right for you.

WHAT'S COVERED

We cover the alternative treatment options listed below. For full coverage information, check your plan's benefits.

NON-OPIATE MEDICATIONS

Certain medications covered under your pharmacy benefit are indicated as alternatives to opioids in our pharmacy benefit materials and available medication lists. These medications are often classified as:

- Nonsteroidal anti-inflammatory drugs
- Topical analgesics

GET A PARTIAL FILL OF OPIOID-BASED MEDICATIONS

If your doctor prescribes an opioid-based medication, you can choose to partially fill your prescription. There's no extra charge for a partial fill. If you need the rest of the dosage, you can fill the remainder of your prescription at the same pharmacy within 30 days, without paying an additional copay.

NON-MEDICATION TREATMENTS

The following pain management treatments and services are covered under your medical benefit:[1]

Type of Service	Coverage
Acupuncture[2]	Up to 12 visits per year
Chiropractic treatment	No limit on covered visits if medically necessary
Cognitive behavioral therapy	No limit on covered visits if medically necessary
Nutrition counseling	No limit on covered visits if medically necessary
Osteopathic manipulation medicine	No limit on covered visits if medically necessary
Pain medicine specialists	No limit on covered visits if medically necessary
Physical and occupational therapy	Up to 60 visits per year
Physical medicine and rehabilitation	No limit on covered visits if medically necessary
Spine surgery	No limit on covered visits if medically necessary
Transcutaneous electrical nerve stimulation (TENS)	Covered under the Durable Medical Equipment benefit when medically necessary

For more information about your coverage, download the MyBlue app or create an account at **bluecrossma.org**.

1. Coverage may vary based on your plan, including prior authorization requirements. Check your benefit materials for details.
2. Not all plans cover acupuncture. Check your benefit materials for details.

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Questions?

If you have questions, call Team Blue at the Member Service number on the front of your ID card.

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MASSACHUSETTS

Last Updated: January 1, 2023

$0 COPAY

MEDICATION LIST

For plans that use the:

Blue Cross Blue Shield of Massachusetts Formulary

THE PHARMACY THAT COMES TO YOU AND SAVES YOU MONEY

With the mail service pharmacy, most maintenance medications can be automatically refilled and shipped every 90 days at a lower cost.*

To start, download the MyBlue app, or create an account at **bluecrossma.org**. Once signed in, click **Pharmacy Benefit Manager** under **My Medications**, then go to **Start Rx Delivery by Mail** under the **Prescriptions** tab. You can also call CVS Customer Care at **1-877-817-0477** (TTY: **711**).

*Not all medications are available through the mail service pharmacy. Check your plan details to see if the mail service pharmacy is included with your plan.

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MEDICATIONS THAT HAVE A $0 COPAY

You may not have to pay a copay for some or all of the medications on this list if your plan includes the $0 Copay pharmacy benefit.[1] These medications are used to treat high blood pressure, certain heart conditions, high cholesterol, depression, diabetes, some respiratory ailments, and substance and opioid use disorder. The benefit also includes diabetes testing strips and smoking cessation medications. These medications and products can be purchased at an in-network retail pharmacy, or through the mail service pharmacy. If you have a Health Savings Account (HSA)-qualified "Saver" plan,[2] the deductible must be satisfied before the medications are eligible for $0 copay.

This isn't a complete list of covered medications, and inclusion on this list doesn't guarantee coverage.[3] You must have a valid prescription from a licensed health provider to receive coverage for these medications. Some medications may also be subject to pharmacy management programs, such as Step Therapy, Prior Authorization, or Quality Care Dosing, or have other coverage requirements.

NOTE: Some medications on this list may be considered non-covered, including new medications under review by Blue Cross. Your doctor may request an exception for a non-covered medication when medically necessary.[4]

Learn More About Your Coverage

For more information about coverage for these medications, sign in to MyBlue at **bluecrossma.org** or open the MyBlue app, then go to **Medication Lookup Tool** under **My Medications**.

If you're not a member, you can get more information by visiting **bluecrossma.org/medication**.

1. Not all medications listed are covered by all plans with the $0 Copay pharmacy benefit. Check your benefit materials for details.
2. Blue Cross Blue Shield of Massachusetts plans that are HSA-qualified include the term "Saver" in the plan name. For example: Blue Care Elect Saver or HMO Blue New England Saver $2,000.
3. Not all medications listed are covered by all prescription plans. Check your benefit materials for details.
4. If approved, you'd pay the highest-tier cost.

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs	ACEBUTOLOL HCL	200 MG	CAPSULE
	ACEBUTOLOL HCL	400 MG	CAPSULE
	AMILORIDE HCL W/HCTZ	5 MG-50 MG	TABLET
	AMIODARONE HCL	150 MG/3 ML	SYRINGE
	AMIODARONE HCL	100 MG	TABLET
	AMIODARONE HCL	200 MG	TABLET
	AMIODARONE HCL	400 MG	TABLET
	AMIODARONE HCL	50 MG/ML	VIAL
	AMLODIPINE-BENAZEPRIL	2.5 MG-10 MG	CAPSULE
	AMLODIPINE-BENAZEPRIL	5 MG-10 MG	CAPSULE
	AMLODIPINE-BENAZEPRIL	5 MG-20 MG	CAPSULE
	AMLODIPINE-BENAZEPRIL	5 MG-40 MG	CAPSULE
	AMLODIPINE-BENAZEPRIL	10 MG-20 MG	CAPSULE
	AMLODIPINE-BENAZEPRIL	10 MG-40 MG	CAPSULE
	AMLODIPINE BESYLATE	2.5 MG	TABLET
	AMLODIPINE BESYLATE	5 MG	TABLET
	AMLODIPINE BESYLATE	10 MG	TABLET
	ATENOLOL	25 MG	TABLET
	ATENOLOL	50 MG	TABLET
	ATENOLOL	100 MG	TABLET
	ATENOLOL W/CHLORTHALIDONE	50 MG-25 MG	TABLET
	ATENOLOL W/CHLORTHALIDONE	100 MG-25 MG	TABLET
	BENAZEPRIL HCL	5 MG	TABLET
	BENAZEPRIL HCL	10 MG	TABLET
	BENAZEPRIL HCL	20 MG	TABLET
	BENAZEPRIL HCL	40 MG	TABLET
	BENAZEPRIL HCL-HCTZ	5 MG-6.25 MG	TABLET
	BENAZEPRIL HCL-HCTZ	10 MG-12.5 MG	TABLET
	BENAZEPRIL HCL-HCTZ	20 MG-12.5 MG	TABLET
	BENAZEPRIL HCL-HCTZ	20 MG-25 MG	TABLET
	BETAXOLOL HCL	0.5%	DROPS

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	BETAXOLOL HCL	10 MG	TABLET
	BETAXOLOL HCL	20 MG	TABLET
	BISOPROLOL FUMARATE	5 MG	TABLET
	BISOPROLOL FUMARATE	10 MG	TABLET
	BISOPROLOL FUMARATE/HCTZ	2.5 MG-6.25 MG	TABLET
	BISOPROLOL FUMARATE/HCTZ	5 MG-6.25 MG	TABLET
	BISOPROLOL FUMARATE/HCTZ	10 MG-6.25 MG	TABLET
	BUMETANIDE	0.5 MG	TABLET
	BUMETANIDE	1 MG	TABLET
	BUMETANIDE	2 MG	TABLET
	BUMETANIDE	0.25 MG/ML	VIAL
	CANDESARTAN	4 MG	TABLET
	CANDESARTAN	8 MG	TABLET
	CANDESARTAN	16 MG	TABLET
	CANDESARTAN	32 MG	TABLET
	CANDESARTAN/HCTZ	16 MG-12.5 MG	TABLET
	CANDESARTAN/HCTZ	32 MG-12.5 MG	TABLET
	CANDESARTAN/HCTZ	32 MG-25 MG	TABLET
	CAPTOPRIL	12.5 MG	TABLET
	CAPTOPRIL	25 MG	TABLET
	CAPTOPRIL	50 MG	TABLET
	CAPTOPRIL	100 MG	TABLET
	CAPTOPRIL-HCTZ	25 MG-15 MG	TABLET
	CAPTOPRIL-HCTZ	50 MG-15 MG	TABLET
	CAPTOPRIL-HCTZ	25 MG-25 MG	TABLET
	CAPTOPRIL-HCTZ	50 MG-25 MG	TABLET
	CARVEDILOL	3.125 MG	TABLET
	CARVEDILOL	6.25 MG	TABLET
	CARVEDILOL	12.5 MG	TABLET
	CARVEDILOL	25 MG	TABLET
	CHLOROTHIAZIDE	250 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	CHLOROTHIAZIDE	500 MG	TABLET
	CHLOROTHIAZIDE	500 MG	VIAL
	CHLORTHALIDONE	25 MG	TABLET
	CHLORTHALIDONE	50 MG	TABLET
	CILOSTAZOL	50 MG	TABLET
	CILOSTAZOL	100 MG	TABLET
	CLONIDINE HCL	0.1 MG	TABLET
	CLONIDINE HCL	0.2 MG	TABLET
	CLONIDINE HCL	0.3 MG	TABLET
	CLONIDINE HCL	0.1 MG/24 HR	TRANSDERMAL WEEKLY PATCH
	CLONIDINE HCL	0.2 MG/24 HR	TRANSDERMAL WEEKLY PATCH
	CLONIDINE HCL	0.3 MG/24 HR	TRANSDERMAL WEEKLY PATCH
	CLONIDINE HCL	1000 MCG/10 ML	VIAL
	CLONIDINE HCL	5000 MCG/10 ML	VIAL
	CLOPIDOGREL	75 MG	TABLET
	DILTIAZEM	30 MG	TABLET
	DILTIAZEM	60 MG	TABLET
	DILTIAZEM	90 MG	TABLET
	DILTIAZEM	120 MG	TABLET
	DILTIAZEM	25 MG/25 ML	VIAL
	DILTIAZEM	50 MG/10 ML	VIAL
	DILTIAZEM	100 MG	VIAL
	DILTIAZEM	125 MG/25 ML	VIAL
	DILTIAZEM	60 MG	12 HOUR CAPSULE
	DILTIAZEM	1200 MG	12 HOUR CAPSULE
	DILTIAZEM	120 MG	24 HOUR CD CAPSULE
	DILTIAZEM	180 MG	24 HOUR CD CAPSULE
	DILTIAZEM	240 MG	24 HOUR CD CAPSULE
	DILTIAZEM	300 MG	24 HOUR CD CAPSULE

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	DILTIAZEM	360 MG	24 HOUR CD CAPSULE
	DILTIAZEM	120 MG	24 HOUR ER CAPSULE
	DILTIAZEM	180 MG	24 HOUR ER CAPSULE
	DILTIAZEM	240 MG	24 HOUR ER CAPSULE
	DILTIAZEM	300 MG	24 HOUR ER CAPSULE
	DILTIAZEM	360 MG	24 HOUR ER CAPSULE
	DILTIAZEM	420 MG	24 HOUR ER CAPSULE
	DILTIAZEM	180 MG	24 HOUR LA TABLET
	DILTIAZEM	240 MG	24 HOUR LA TABLET
	DILTIAZEM	300 MG	24 HOUR LA TABLET
	DILTIAZEM	360 MG	24 HOUR LA TABLET
	DILTIAZEM	420 MG	24 HOUR LA TABLET
	DILTIAZEM	120 MG	24 HOUR XR CAPSULE
	DILTIAZEM	180 MG	24 HOUR XR CAPSULE
	DILTIAZEM	240 MG	24 HOUR XR CAPSULE
	DILTIAZEM - D5W	125 MG/125 ML	PLASTIC BAG, INJECTION
	DILTIAZEM/NACL	125 MG/125 ML-0.7% NACL	PLASTIC BAG, INJECTION
	DILTIAZEM/NACL	125 MG/125 ML-0.9% NACL	PLASTIC BAG, INJECTION
	DIPYRIDAMOLE	25 MG	TABLET
	DIPYRIDAMOLE	50 MG	TABLET
	DIPYRIDAMOLE	75 MG	TABLET
	DIPYRIDAMOLE	5 MG/ML	VIAL
	DOXAZOSIN MESYLATE	1 MG	TABLET
	DOXAZOSIN MESYLATE	2 MG	TABLET
	DOXAZOSIN MESYLATE	4 MG	TABLET
	DOXAZOSIN MESYLATE	8 MG	TABLET
	ENALAPRIL MALEATE	2.5 MG	TABLET
	ENALAPRIL MALEATE	5 MG	TABLET
	ENALAPRIL MALEATE	10 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	ENALAPRIL MALEATE	20 MG	TABLET
	ENALAPRIL MALEATE/HCTZ	5 MG-12.5 MG	TABLET
	ENALAPRIL MALEATE/HCTZ	10 MG-25 MG	TABLET
	EPLERENONE	25 MG	TABLET
	EPLERENONE	50 MG	TABLET
	FELODIPINE ER	2.5 MG	EXTENDED RELEASE 24 HR TABLET
	FELODIPINE ER	5 MG	EXTENDED RELEASE 24 HR TABLET
	FELODIPINE ER	10 MG	EXTENDED RELEASE 24 HR TABLET
	FOSINOPRIL SODIUM	10 MG	TABLET
	FOSINOPRIL SODIUM	20 MG	TABLET
	FOSINOPRIL SODIUM	40 MG	TABLET
	FOSINOPRIL-HYDROCHLOROTHIAZIDE	10 MG-12.5 MG	TABLET
	FOSINOPRIL-HYDROCHLOROTHIAZIDE	20 MG-12.5 MG	TABLET
	FUROSEMIDE	10 MG/ML	ORAL SOLUTION
	FUROSEMIDE	40 MG/5 ML	ORAL SOLUTION
	FUROSEMIDE	10 MG/ML	SYRINGE
	FUROSEMIDE	20 MG	TABLET
	FUROSEMIDE	40 MG	TABLET
	FUROSEMIDE	80 MG	TABLET
	FUROSEMIDE	10 MG/ML	VIAL
	GUANFACINE HCL	1 MG	TABLET
	GUANFACINE HCL	2 MG	TABLET
	HYDRALAZINE HCL	10 MG	TABLET
	HYDRALAZINE HCL	25 MG	TABLET
	HYDRALAZINE HCL	50 MG	TABLET
	HYDRALAZINE HCL	100 MG	TABLET
	HYDRALAZINE HCL	20 MG/ML	VIAL
	HYDROCHLOROTHIAZIDE	12.5 MG	CAPSULE

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	HYDROCHLOROTHIAZIDE	25 MG	TABLET
	HYDROCHLOROTHIAZIDE	50 MG	TABLET
	INDAPAMIDE	1.25 MG	TABLET
	INDAPAMIDE	2.5 MG	TABLET
	IRBESARTAN	75 MG	TABLET
	IRBESARTAN	150 MG	TABLET
	IRBESARTAN	300 MG	TABLET
	IRBESARTAN-HYDROCHLOROTHIAZIDE	150 MG-12.5 MG	TABLET
	IRBESARTAN-HYDROCHLOROTHIAZIDE	300 MG-12.5 MG	TABLET
	ISOSORBIDE DINITRATE	40 MG	EXTENDED RELEASE TABLET
	ISOSORBIDE DINITRATE	5 MG	TABLET
	ISOSORBIDE DINITRATE	10 MG	TABLET
	ISOSORBIDE DINITRATE	20 MG	TABLET
	ISOSORBIDE DINITRATE	30 MG	TABLET
	ISOSORBIDE MONONITRATE	30 MG	EXTENDED RELEASE 24 HR TABLET
	ISOSORBIDE MONONITRATE	60 MG	EXTENDED RELEASE 24 HR TABLET
	ISOSORBIDE MONONITRATE	120 MG	EXTENDED RELEASE 24 HR TABLET
	ISOSORBIDE MONONITRATE	10 MG	TABLET
	ISOSORBIDE MONONITRATE	20 MG	TABLET
	JANTOVEN	1 MG	TABLET
	JANTOVEN	2 MG	TABLET
	JANTOVEN	2.5 MG	TABLET
	JANTOVEN	3 MG	TABLET
	JANTOVEN	4 MG	TABLET
	JANTOVEN	5 MG	TABLET
	JANTOVEN	6 MG	TABLET
	JANTOVEN	7.5 MG	TABLET
	JANTOVEN	10 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	LABETALOL HCL	20 MG/4 ML	CARTRIDGE
	LABETALOL HCL	25 MG/5 ML	SYRINGE
	LABETALOL HCL	50 MG/10 ML	SYRINGE
	LABETALOL HCL	100 MG	TABLET
	LABETALOL HCL	200 MG	TABLET
	LABETALOL HCL	300 MG	TABLET
	LABETALOL HCL	5 MG/ML	VIAL
	LISINOPRIL	2.5 MG	TABLET
	LISINOPRIL	5 MG	TABLET
	LISINOPRIL	10 MG	TABLET
	LISINOPRIL	20 MG	TABLET
	LISINOPRIL	30 MG	TABLET
	LISINOPRIL	40 MG	TABLET
	LISINOPRIL-HCTZ	10 MG-12.5 MG	TABLET
	LISINOPRIL-HCTZ	20 MG-12.5 MG	TABLET
	LISINOPRIL-HCTZ	20 MG-25 MG	TABLET
	LOSARTAN POTASSIUM	25 MG	TABLET
	LOSARTAN POTASSIUM	50 MG	TABLET
	LOSARTAN POTASSIUM	100 MG	TABLET
	LOSARTAN-HYDROCHLOROTHIAZIDE	50 MG-12.5 MG	TABLET
	LOSARTAN-HYDROCHLOROTHIAZIDE	100 MG-12.5 MG	TABLET
	LOSARTAN-HYDROCHLOROTHIAZIDE	100 MG-25 MG	TABLET
	METHAZOLAMIDE	35 MG	TABLET
	METHAZOLAMIDE	50 MG	TABLET
	METHYCLOTHIAZIDE	5 MG	TABLET
	METHYLDOPA	250 MG	TABLET
	METHYLDOPA	500 MG	TABLET
	METHYLDOPA/HYDROCHLOROTHIAZIDE	250 MG-15 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	METHYLDOPA/ HYDROCHLOROTHIAZIDE	250 MG-25 MG	TABLET
	METOLAZONE	2.5 MG	TABLET
	METOLAZONE	5 MG	TABLET
	METOLAZONE	10 MG	TABLET
	METOPROLOL SUCCINATE	25 MG	EXTENDED RELEASE 24 HR TABLET
	METOPROLOL SUCCINATE	50 MG	EXTENDED RELEASE 24 HR TABLET
	METOPROLOL SUCCINATE	100 MG	EXTENDED RELEASE 24 HR TABLET
	METOPROLOL SUCCINATE	200 MG	EXTENDED RELEASE 24 HR TABLET
	METOPROLOL TARTRATE	5 MG/5 ML	AMPULE
	METOPROLOL TARTRATE	5 MG/5 ML	CARTRIDGE
	METOPROLOL TARTRATE	25 MG	TABLET
	METOPROLOL TARTRATE	37.5 MG	TABLET
	METOPROLOL TARTRATE	50 MG	TABLET
	METOPROLOL TARTRATE	75 MG	TABLET
	METOPROLOL TARTRATE	100 MG	TABLET
	METOPROLOL TARTRATE	5 MG/5 ML	VIAL
	METOPROLOL-HYDROCHLOROTHIAZIDE	50 MG-25 MG	TABLET
	METOPROLOL-HYDROCHLOROTHIAZIDE	100 MG-25 MG	TABLET
	METOPROLOL-HYDROCHLOROTHIAZIDE	100 MG-50 MG	TABLET
	MINOXIDIL	2.5 MG	TABLET
	MINOXIDIL	10 MG	TABLET
	NADOLOL	20 MG	TABLET
	NADOLOL	40 MG	TABLET
	NADOLOL	80 MG	TABLET
	NICARDIPINE	25 MG/10 ML	AMPULE
	NICARDIPINE	20 MG/200 ML-0.9% NACL	CAPSULE

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	NICARDIPINE	30 MG	CAPSULE
	NICARDIPINE	25 MG/10 ML	VIAL
	NICARDIPINE/NACL	20 MG/200 ML-0.9% NACL	INTRAVENOUS SOLUTION
	NICARDIPINE/NACL	40 MG/200 ML-0.9% NACL	INTRAVENOUS SOLUTION
	NIFEDIPINE	10 MG	CAPSULE
	NIFEDIPINE	20 MG	CAPSULE
	NIFEDIPINE ER	30 MG	EXTENDED RELEASE TABLET
	NIFEDIPINE ER	60 MG	EXTENDED RELEASE TABLET
	NIFEDIPINE ER	90 MG	EXTENDED RELEASE TABLET
	NIFEDIPINE ER	30 MG	EXTENDED RELEASE 24 HR TABLET
	NIFEDIPINE ER	60 MG	EXTENDED RELEASE 24 HR TABLET
	NIFEDIPINE ER	90 MG	EXTENDED RELEASE 24 HR TABLET
	NITRO-BID	2%	OINTMENT
	NITROGLYCERIN	2.5 MG	EXTENDED RELEASE CAPSULE
	NITROGLYCERIN	6.5 MG	EXTENDED RELEASE CAPSULE
	NITROGLYCERIN	9 MG	EXTENDED RELEASE CAPSULE
	NITROGLYCERIN	400 MCG/SPR	SPRAY, NON-AEROSOL
	NITROGLYCERIN	0.3 MG	SUBLINGUAL TABLET
	NITROGLYCERIN	0.4 MG	SUBLINGUAL TABLET
	NITROGLYCERIN	0.6 MG	SUBLINGUAL TABLET
	NITROGLYCERIN	0.1 MG/HR	TRANSDERMAL 24 HR PATCH
	NITROGLYCERIN	0.2 MG/HR	TRANSDERMAL 24 HR PATCH
	NITROGLYCERIN	0.4 MG/HR	TRANSDERMAL 24 HR PATCH

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	NITROGLYCERIN	0.6 MG/HR	TRANSDERMAL 24 HR PATCH
	NITROGLYCERIN	50 MG/10 ML	VIAL
	NITROGLYCERIN IN D5W	25 MG/250 ML	INFUSION BOTTLE
	NITROGLYCERIN IN D5W	50 MG/250 ML	INFUSION BOTTLE
	NITROGLYCERIN IN D5W	100 MG/250 ML	INFUSION BOTTLE
	NITROGLYCERIN IN D5W	50 MG/500 ML	INFUSION BOTTLE
	NITROGLYCERIN IN D5W	200 MG/500 ML	INFUSION BOTTLE
	OLMESARTAN	5 MG	TABLET
	OLMESARTAN	20 MG	TABLET
	OLMESARTAN	40 MG	TABLET
	OLMESARTAN-HCTZ	20 MG-12.5 MG	TABLET
	OLMESARTAN-HCTZ	40 MG-12.5 MG	TABLET
	OLMESARTAN-HCTZ	40 MG-25 MG	TABLET
	PINDOLOL	5 MG	TABLET
	PINDOLOL	10 MG	TABLET
	PRAZOSIN HCL	1 MG	CAPSULE
	PRAZOSIN HCL	2 MG	CAPSULE
	PRAZOSIN HCL	5 MG	CAPSULE
	PROPAFENONE HCL	150 MG	TABLET
	PROPAFENONE HCL	225 MG	TABLET
	PROPRANOLOL HCL	20 MG/5 ML	ORAL SOLUTION
	PROPRANOLOL HCL	40 MG/5 ML	ORAL SOLUTION
	PROPRANOLOL HCL	10 MG	TABLET
	PROPRANOLOL HCL	20 MG	TABLET
	PROPRANOLOL HCL	40 MG	TABLET
	PROPRANOLOL HCL	60 MG	TABLET
	PROPRANOLOL HCL	80 MG	TABLET
	PROPRANOLOL HCL	1 MG/ML	VIAL
	PROPRANOLOL HCL-HCTZ	40 MG-25 MG	TABLET
	PROPRANOLOL HCL-HCTZ	80 MG-25 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	QUINAPRIL	5 MG	TABLET
	QUINAPRIL	10 MG	TABLET
	QUINAPRIL	20 MG	TABLET
	QUINAPRIL	40 MG	TABLET
	RAMIPRIL	1.25 MG	CAPSULE
	RAMIPRIL	2.5 MG	CAPSULE
	RAMIPRIL	5 MG	CAPSULE
	RAMIPRIL	10 MG	CAPSULE
	SOTALOL	80 MG	TABLET
	SOTALOL	120 MG	TABLET
	SOTALOL	160 MG	TABLET
	SOTALOL	240 MG	TABLET
	SOTALOL AF	80 MG	TABLET
	SOTALOL AF	120 MG	TABLET
	SOTALOL AF	160 MG	TABLET
	SPIRONOLACTONE	25 MG	TABLET
	SPIRONOLACTONE	50 MG	TABLET
	SPIRONOLACTONE	100 MG	TABLET
	SPIRONOLACTONE W/HCTZ	25 MG-25 MG	TABLET
	TELMISARTAN	20 MG	TABLET
	TELMISARTAN	40 MG	TABLET
	TELMISARTAN	80 MG	TABLET
	TELMISARTAN-AMLODIPINE	40 MG-5 MG	TABLET
	TELMISARTAN-AMLODIPINE	80 MG-5 MG	TABLET
	TELMISARTAN-AMLODIPINE	40 MG-10 MG	TABLET
	TELMISARTAN-AMLODIPINE	80 MG-10 MG	TABLET
	TELMISARTAN-HCTZ	40 MG-12.5 MG	TABLET
	TELMISARTAN-HCTZ	80 MG-12.5 MG	TABLET
	TELMISARTAN-HCTZ	80 MG-25 MG	TABLET
	TERAZOSIN HCL	1 MG	CAPSULE
	TERAZOSIN HCL	2 MG	CAPSULE

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	TERAZOSIN HCL	5 MG	CAPSULE
	TERAZOSIN HCL	10 MG	CAPSULE
	TORSEMIDE	5 MG	TABLET
	TORSEMIDE	10 MG	TABLET
	TORSEMIDE	20 MG	TABLET
	TORSEMIDE	100 MG	TABLET
	TRIAMTERENE W/HCTZ	37.5 MG-25 MG	CAPSULE
	TRIAMTERENE W/HCTZ	50 MG-25 MG	CAPSULE
	TRIAMTERENE W/HCTZ	37.5 MG-25 MG	TABLET
	TRIAMTERENE W/HCTZ	75 MG-50 MG	TABLET
	VALSARTAN	40 MG	TABLET
	VALSARTAN	80 MG	TABLET
	VALSARTAN	160 MG	TABLET
	VALSARTAN	320 MG	TABLET
	VALSARTAN-HYDROCHLOROTHIAZIDE	80 MG-12.5 MG	TABLET
	VALSARTAN-HYDROCHLOROTHIAZIDE	160 MG-12.5 MG	TABLET
	VALSARTAN-HYDROCHLOROTHIAZIDE	320 MG-12.5 MG	TABLET
	VALSARTAN-HYDROCHLOROTHIAZIDE	160 MG-25 MG	TABLET
	VALSARTAN-HYDROCHLOROTHIAZIDE	320 MG-25 MG	TABLET
	VERAPAMIL ER	120 MG	EXTENDED RELEASE PELLETS 24 HR CAPSULE
	VERAPAMIL ER	180 MG	EXTENDED RELEASE PELLETS 24 HR CAPSULE
	VERAPAMIL ER	240 MG	EXTENDED RELEASE PELLETS 24 HR CAPSULE
	VERAPAMIL ER	120 MG	EXTENDED RELEASE TABLET
	VERAPAMIL ER	180 MG	EXTENDED RELEASE TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Blood Pressure/Heart Drugs (continued)	VERAPAMIL ER	240 MG	EXTENDED RELEASE TABLET
	VERAPAMIL HCL	2.5 MG/ML	AMPULE
	VERAPAMIL HCL	360 MG	EXTENDED RELEASE PELLETS 24 HR CAPSULE
	VERAPAMIL HCL	2.5 MG/ML	SYRINGE
	VERAPAMIL HCL	40 MG	TABLET
	VERAPAMIL HCL	80 MG	TABLET
	VERAPAMIL HCL	120 MG	TABLET
	VERAPAMIL HCL	2.5 MG/ML	VIAL
	WARFARIN SODIUM	1 MG	TABLET
	WARFARIN SODIUM	2 MG	TABLET
	WARFARIN SODIUM	2.5 MG	TABLET
	WARFARIN SODIUM	3 MG	TABLET
	WARFARIN SODIUM	4 MG	TABLET
	WARFARIN SODIUM	5 MG	TABLET
	WARFARIN SODIUM	6 MG	TABLET
	WARFARIN SODIUM	7.5 MG	TABLET
	WARFARIN SODIUM	10 MG	TABLET
Cholesterol Drugs	ATORVASTATIN CALCIUM	10 MG	TABLET
	ATORVASTATIN CALCIUM	20 MG	TABLET
	ATORVASTATIN CALCIUM	40 MG	TABLET
	ATORVASTATIN CALCIUM	80 MG	TABLET
	CHOLESTYRAMINE	4 GM	PACKET
	CHOLESTYRAMINE LIGHT	4 GM	PACKET
	COLESTIPOL	5 GM	GRANULES
	COLESTIPOL	5 GM	PACKET
	COLESTIPOL	1 GM	TABLET
	FENOFIBRATE	150 MG	CAPSULE
	FENOFIBRATE	48 MG	TABLET
	FENOFIBRATE	54 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Cholesterol Drugs (continued)	FENOFIBRATE	145 MG	TABLET
	FENOFIBRATE	160 MG	TABLET
	GEMFIBROZIL	600 MG	TABLET
	LOVASTATIN	10 MG	TABLET
	LOVASTATIN	20 MG	TABLET
	LOVASTATIN	40 MG	TABLET
	PRAVASTATIN SODIUM	10 MG	TABLET
	PRAVASTATIN SODIUM	20 MG	TABLET
	PRAVASTATIN SODIUM	40 MG	TABLET
	PRAVASTATIN SODIUM	80 MG	TABLET
	PREVALITE	4 GM	PACKET
	PREVALITE	4 GM	POWDER
	SIMVASTATIN	5 MG	TABLET
	SIMVASTATIN	10 MG	TABLET
	SIMVASTATIN	20 MG	TABLET
	SIMVASTATIN	40 MG	TABLET
	SIMVASTATIN	80 MG	TABLET
Depression Drugs	BUPROPION HCL	75 MG	TABLET
	BUPROPION HCL	100 MG	TABLET
	BUPROPION HCL XL	150 MG	EXTENDED RELEASE 24 HR TABLET
	BUPROPION HCL XL	300 MG	EXTENDED RELEASE 24 HR TABLET
	BUPROPION HCL XL	450 MG	EXTENDED RELEASE 24 HR TABLET
	BUPROPION SR	100 MG	EXTENDED RELEASE 12 HR TABLET
	BUPROPION SR	150 MG	EXTENDED RELEASE 12 HR TABLET
	BUPROPION SR	200 MG	EXTENDED RELEASE 12 HR TABLET
	CITALOPRAM HBR	10 MG	TABLET
	CITALOPRAM HBR	20 MG	TABLET
	CITALOPRAM HBR	40 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Depression Drugs (continued)	DULOXETINE HCL	20 MG	CAPSULE, DELAYED RELEASE, ENTERIC COATED
	DULOXETINE HCL	30 MG	CAPSULE, DELAYED RELEASE, ENTERIC COATED
	DULOXETINE HCL	60 MG	CAPSULE, DELAYED RELEASE, ENTERIC COATED
	ESCITALOPRAM OXALATE	5 MG	TABLET
	ESCITALOPRAM OXALATE	10 MG	TABLET
	ESCITALOPRAM OXALATE	20 MG	TABLET
	FLUOXETINE HCL	10 MG	CAPSULE
	FLUOXETINE HCL	20 MG	CAPSULE
	FLUOXETINE HCL	40 MG	CAPSULE
	FLUVOXAMINE	100 MG	CAPSULE ER
	FLUVOXAMINE	150 MG	CAPSULE ER
	FLUVOXAMINE	25 MG	TABLET
	FLUVOXAMINE	50 MG	TABLET
	FLUVOXAMINE	100 MG	TABLET
	MIRTAZAPINE	7.5 MG	TABLET
	MIRTAZAPINE	15 MG	TABLET
	MIRTAZAPINE	30 MG	TABLET
	MIRTAZAPINE	45 MG	TABLET
	MIRTAZAPINE	15 MG	DISINTEGRATING TABLET
	MIRTAZAPINE	30 MG	DISINTEGRATING TABLET
	MIRTAZAPINE	45 MG	DISINTEGRATING TABLET
	PAROXETINE CR	12.5 MG	TABLET 24 HR
	PAROXETINE CR	25 MG	TABLET 24 HR
	PAROXETINE CR	37.5 MG	TABLET 24 HR
	PAROXETINE ER	12.5 MG	TABLET 24 HR
	PAROXETINE ER	25 MG	TABLET 24 HR
	PAROXETINE ER	37.5 MG	TABLET 24 HR
	PAROXETINE HCL	10 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Depression Drugs (continued)	PAROXETINE HCL	20 MG	TABLET
	PAROXETINE HCL	30 MG	TABLET
	PAROXETINE HCL	40 MG	TABLET
	SERTRALINE HCL	25 MG	TABLET
	SERTRALINE HCL	50 MG	TABLET
	SERTRALINE HCL	100 MG	TABLET
	TRAZODONE HCL	50 MG	TABLET
	TRAZODONE HCL	100 MG	TABLET
	TRAZODONE HCL	150 MG	TABLET
	TRAZODONE HCL	300 MG	TABLET
	VENLAFAXINE HCL ER	37.5 MG	EXTENDED RELEASE 24 HR CAPSULE
	VENLAFAXINE HCL ER	75 MG	EXTENDED RELEASE 24 HR CAPSULE
	VENLAFAXINE HCL ER	150 MG	EXTENDED RELEASE 24 HR CAPSULE
Diabetes Drugs	ACARBOSE	25 MG	TABLET
	ACARBOSE	50 MG	TABLET
	ACARBOSE	100 MG	TABLET
	GLIMEPIRIDE	1 MG	TABLET
	GLIMEPIRIDE	2 MG	TABLET
	GLIMEPIRIDE	4 MG	TABLET
	GLIPIZIDE	5 MG	TABLET
	GLIPIZIDE	10 MG	TABLET
	GLIPIZIDE ER	2.5 MG	EXTENDED RELEASE 24 HR TABLET
	GLIPIZIDE ER	5 MG	EXTENDED RELEASE 24 HR TABLET
	GLIPIZIDE ER	10 MG	EXTENDED RELEASE 24 HR TABLET
	GLIPIZIDE XL	2.5 MG	EXTENDED RELEASE 24 HR TABLET
	GLIPIZIDE XL	5 MG	EXTENDED RELEASE 24 HR TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Diabetes Drugs (continued)	GLIPIZIDE XL	10 MG	EXTENDED RELEASE 24 HR TABLET
	GLYBURIDE	1.25 MG	TABLET
	GLYBURIDE	2.5 MG	TABLET
	GLYBURIDE	5 MG	TABLET
	GLYBURIDE MICRONIZED	1.5 MG	TABLET
	GLYBURIDE MICRONIZED	3 MG	TABLET
	GLYBURIDE MICRONIZED	6 MG	TABLET
	GLYBURIDE-METFORMIN HCL	1.25 MG-250 MG	TABLET
	GLYBURIDE-METFORMIN HCL	2.5 MG-500 MG	TABLET
	GLYBURIDE-METFORMIN HCL	5 MG-500 MG	TABLET
	METFORMIN HCL	500 MG/5 ML	ORAL SOLUTION
	METFORMIN HCL	500 MG	TABLET
	METFORMIN HCL	850 MG	TABLET
	METFORMIN HCL	1000 MG	TABLET
	METFORMIN HCL ER	500 MG	ER GASTRIC RETENTION 24 HR TABLET
	METFORMIN HCL ER	1000 MG	ER GASTRIC RETENTION 24 HR TABLET
	METFORMIN HCL ER	500 MG	EXTENDED RELEASE 24 HR TABLET
	METFORMIN HCL ER	750 MG	EXTENDED RELEASE 24 HR TABLET
	METFORMIN HCL ER	1000 MG	EXTENDED RELEASE 24 HR TABLET
	PIOGLITAZONE HCL	15 MG	TABLET
	PIOGLITAZONE HCL	30 MG	TABLET
	PIOGLITAZONE HCL	45 MG	TABLET
	REPAGLINIDE	0.5 MG	TABLET
	REPAGLINIDE	1 MG	TABLET
Diabetes Testing Strips	ONE TOUCH ULTRA BLUE	N/A	TESTING STRIP
	ONE TOUCH VERIO	N/A	TESTING STRIP
Respiratory Drugs	ALBUTEROL SULFATE	4 MG	EXTENDED RELEASE 12 HR TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Respiratory Drugs (continued)	ALBUTEROL SULFATE	8 MG	EXTENDED RELEASE 12 HR TABLET
	ALBUTEROL SULFATE	90 MCG	HFA AEROSOL, INHALER
	ALBUTEROL SULFATE	5 MG/ML	SOLUTION, NON-ORAL
	ALBUTEROL SULFATE	2 MG/5 ML	SYRUP
	ALBUTEROL SULFATE	2 MG	TABLET
	ALBUTEROL SULFATE	4 MG	TABLET
	ALBUTEROL SULFATE	0.63 MG/3 ML	VIAL, NEBULIZER
	ALBUTEROL SULFATE	1.25 MG/3 ML	VIAL, NEBULIZER
	ALBUTEROL SULFATE	2.5 MG/0.5 ML	VIAL, NEBULIZER
	ALBUTEROL SULFATE	2.5 MG/3 ML	VIAL, NEBULIZER
	AMINOPHYLLINE	250 MG/10 ML	VIAL
	AMINOPHYLLINE	500 MG/20 ML	VIAL
	ARNUITY ELLIPTA	50 MCG	BLISTER WITH INHALATION DEVICE
	ARNUITY ELLIPTA	100 MCG	BLISTER WITH INHALATION DEVICE
	ARNUITY ELLIPTA	200 MCG	BLISTER WITH INHALATION DEVICE
	BUDESONIDE	0.25 MG/2 ML	AMPULE FOR NEBULIZATION
	BUDESONIDE	0.5 MG/2 ML	AMPULE FOR NEBULIZATION
	BUDESONIDE	1 MG/2 ML	AMPULE FOR NEBULIZATION
	CROMOLYN	20 MG/2 ML	AMPULE FOR NEBULIZATION
	DULERA	50 MCG-5 MCG	HFA AEROSOL, INHALER
	DULERA	100 MCG-5 MCG	HFA AEROSOL, INHALER
	DULERA	200 MCG-5 MCG	HFA AEROSOL, INHALER
	FLOVENT DISKUS	50 MCG	BLISTER WITH INHALATION DEVICE
	FLOVENT DISKUS	100 MCG	BLISTER WITH INHALATION DEVICE
	FLOVENT DISKUS	250 MCG	BLISTER WITH INHALATION DEVICE

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Respiratory Drugs (continued)	FLOVENT HFA	44 MCG	AEROSOL WITH ADAPTER
	FLOVENT HFA	110 MCG	AEROSOL WITH ADAPTER
	FLOVENT HFA	220 MCG	AEROSOL WITH ADAPTER
	IPRATROPIUM-ALBUTEROL	0.5 MG-3 MG/3 ML	AMPULE FOR NEBULIZATION
	IPRATROPIUM BROMIDE	21 MCG	AEROSOL, SPRAY
	IPRATROPIUM BROMIDE	42 MCG	AEROSOL, SPRAY
	IPRATROPIUM BROMIDE	0.2 MG/ML	SOLUTION, NON-ORAL
	MONTELUKAST	4 MG	CHEW TABLET
	MONTELUKAST	5 MG	CHEW TABLET
	MONTELUKAST	4 MG	GRANULES
	PROAIR HFA	90 MCG	HFA AEROSOL WITH ADAPTER
	PULMICORT FLEXHALER	90 MCG	AEROSOL POWDER, BREATH ACTIVATED
	PULMICORT FLEXHALER	180 MCG	AEROSOL POWDER, BREATH ACTIVATED
	QVAR REDIHALER	40 MCG	HFA AEROSOL, BREATH ACTIVATED
	QVAR REDIHALER	80 MCG	HFA AEROSOL, BREATH ACTIVATED
	SYMBICORT	80 MCG-4.5 MCG	HFA AEROSOL, INHALER
	SYMBICORT	160 MCG-4.5 MCG	HFA AEROSOL, INHALER
	THEOPHYLLINE ANHYDROUS	80 MG/15 ML	ORAL SOLUTION
	THEOPHYLLINE ANHYDROUS	300 MG	TABLET, ER
	THEOPHYLLINE ANHYDROUS	400 MG	TABLET, ER
	THEOPHYLLINE ANHYDROUS	600 MG	TABLET, ER
	THEOPHYLLINE IN DEXTROSE	200 MG/50 ML D5W	INTRAVENOUS SOLUTION
	THEOPHYLLINE IN DEXTROSE	200 MG/100 ML D5W	INTRAVENOUS SOLUTION
	THEOPHYLLINE IN DEXTROSE	400 MG/250 ML D5W	INTRAVENOUS SOLUTION
	THEOPHYLLINE IN DEXTROSE	800 MG/250 ML D5W	INTRAVENOUS SOLUTION
	ZAFIRLUKAST	10 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Respiratory Drugs (continued)	ZAFIRLUKAST	20 MG	TABLET
Smoking Cessation	BUPROPION SR	150 MG	TABLET
	CHANTIX	0.5 MG	TABLET
	CHANTIX	1 MG	TABLET
	CHANTIX	1 MG	MONTH BOX
	NICODERM CQ	7 MG/24 HR	PATCH
	NICODERM CQ	14 MG/24 HR	PATCH
	NICODERM CQ	21 MG/24 HR	PATCH
	NICORELIEF	2 MG	CHEWING GUM
	NICORELIEF	4 MG	CHEWING GUM
	NICORETTE	2 MG	CHEWING GUM
	NICORETTE	4 MG	CHEWING GUM
	NICORETTE	2 MG	LOZENGE/MINI LOZENGE
	NICORETTE	4 MG	LOZENGE/MINI LOZENGE
	NICOTINE	2 MG	CHEWING GUM
	NICOTINE	4 MG	CHEWING GUM
	NICOTINE	2 MG	LOZENGE/MINI LOZENGE
	NICOTINE	4 MG	LOZENGE/MINI LOZENGE
	NICOTINE	7 MG/24 HR	PATCH
	NICOTINE	14 MG/24 HR	PATCH
	NICOTINE	21 MG/24 HR	PATCH
	NICOTROL CARTRIDGE INHALER	10 MG	INHALER
	NICOTROL NS	10 MG/ML	NASAL SPRAY
	PUB STOP SMOKING AID	2 MG	LOZENGE
	PUB STOP SMOKING AID	4 MG	LOZENGE
	QUIT	2 MG	CHEWING GUM
	QUIT	4 MG	CHEWING GUM
	QUIT	2 MG	LOZENGE
	QUIT	4 MG	LOZENGE
	VARENICLINE	1 MG	TABLET

MEDICATION CLASS	MEDICATION NAME	STRENGTH	FORM
Substance and Opioid Use Disorder Medications	BUPRENORPHINE	2 MG	TABLET SL
	BUPRENORPHINE	8 MG	TABLET SL
	BUPRENORPHINE-NALOXONE	2 MG/0.5 MG	FILM
	BUPRENORPHINE-NALOXONE	4 MG/1 MG	FILM
	BUPRENORPHINE-NALOXONE	8 MG/2 MG	FILM
	BUPRENORPHINE-NALOXONE	12 MG/3 MG	FILM
	BUPRENORPHINE-NALOXONE	2 MG/0.5 MG	TABLET SL
	BUPRENORPHINE-NALOXONE	8 MG/2 MG	TABLET SL
	NALTREXONE	50 MG	TABLET

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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MASSACHUSETTS

SAVE MONEY ON YOUR MEDICATIONS WITH THE MAIL SERVICE PHARMACY

Maintenance medications, also known as long-term medications, are used to treat chronic or ongoing conditions. Save 33% when you order them in 90-day supplies through the mail service pharmacy.[1]

BENEFITS OF USING THE MAIL SERVICE PHARMACY

You'll pay 33% less for 90-day supplies of most maintenance medications (that's one less copay).

There's no additional cost for standard delivery.

Signing up for automatic refills makes it less likely to miss a dose.

EXAMPLE OF HOW YOU'LL SAVE[2]

TYPE OF PRESCRIPTION	MEDICATION COPAY		
	Tier 1	Tier 2	Tier 3
30-day supply, retail pharmacy	$15	$30	$50
90-day supply, mail service pharmacy	$30	$60	$150

1. In most cases for eligible maintenance medications. Check plan materials for more details.
2. For illustrative purposes only, using a 3-tier plan.

(continued)

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HOW TO USE THE MAIL SERVICE PHARMACY

Download the MyBlue app or create an account at **bluecrossma.org**. Once signed in, click **Pharmacy Benefit Manager** under **My Medications,** then go to the **Prescriptions** tab. To:

TRANSFER PRESCRIPTIONS

Click
Start Rx Delivery by Mail

ORDER REFILLS

Click
View/Refill All Prescriptions

SET UP AUTOMATIC REFILLS

Click
Manage Automatic Refills

You can also fill prescriptions by calling CVS Customer Care at **1-877-817-0477** (TTY: **711**), or by using the included order form.

WHY ISN'T MY MEDICATION AVAILABLE THROUGH THE MAIL SERVICE PHARMACY?

Certain medications that require immediate administration or are used for short periods of time aren't available through the mail service pharmacy. In addition, some specialty medications are only available through specialty pharmacies.

Please Note:

Certain prescribed medications may be subject to other dispensing limitations and to the professional judgment of the pharmacist. If you have any questions about your medication, call CVS Customer Care at **1-877-817-0477** (TTY: **711**).

It's the patient's responsibility to report any changes in drug allergies, health conditions, chronic diseases, and drug sensitivities.

Prescription information about members and dependents is used to administer your prescription program. That information is reported to Blue Cross Blue Shield of Massachusetts, and is used for reporting and analysis, without identifying individual patients in accordance with applicable laws.

Questions?

If you have any questions, call CVS Customer Care at **1-877-817-0477** (TTY: **711**).

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CVS caremark®

Mail Service Order Form

Mail this form to:

CVS Caremark
PO BOX 659541
SAN ANTONIO, TX 78265-9541

Member ID # (if not shown or if different from above)

Prescription Plan Sponsor or Company Name

Please fold here →

Instructions:

Please use **blue or black ink** and **print in capital letters.** Fill in **both sides** of this form.

New Prescriptions - Mail your new prescriptions with this form. Number of **New** prescriptions:

Refills - Order by Web, phone, or write in Rx number(s) below. Number of **Refill** prescriptions:

TO RECEIVE YOUR ORDER SOONER request refills or new prescriptions online at **bluecrossma.org**. Go to **90-Day Mail Service** under **My Medications**.

A Shipping Address. To ship to an address different from the one printed above, enter the changes here.

Last Name | First Name | MI | Suffix (JR, SR)

Street Address | Apt./Suite #

○ **Use shipping address for this order only.**

City | State | ZIP Code

Daytime Phone #: - - Evening Phone #: - -

B Refills. To order mail service refills, enter your prescription number(s) here.

1) 2) 3) 4)

5) 6) 7) 8)

CVS Caremark wants to provide you with high quality medicines at the best possible price. In order to do this, we will substitute equivalent generic medicines for brand name medicines whenever possible. If you do not want us to substitute generics, please provide specific instructions, including drug names, in the "Special Instructions" section of this form.

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We may package all of these prescriptions together unless you tell us not to.

All claims for prescriptions submitted to CVS Caremark Mail Service Pharmacy using this form will be submitted to your prescription benefit plan for payment. If you do not want them submitted to your plan, do not use this form. You may call Customer Care to make alternate arrangements for submission of your order and payment.

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C **Tell us about the people ordering prescriptions.** If there are more than two people, please complete another form.

First person with a refill or new prescription. ○ Spanish forms and labels

Last Name | First Name | MI | Suffix (JR,SR)

Nickname | Date of birth: MM-DD-YYYY

E-mail address: | Date new prescription written:

Doctor's last name | Doctor's first name | Doctor's phone #

Tell us about new health information for 1st person if never provided or if changed.

Allergies: ○ None ○ Aspirin ○ Cephalosporin ○ Codeine ○ Erythromycin ○ Peanuts ○ Penicillin ○ Sulfa ○ Other:

Medical conditions: ○ Arthritis ○ Asthma ○ Diabetes ○ Acid reflux ○ Glaucoma ○ Heart problem ○ High blood pressure ○ High cholesterol ○ Migraine ○ Osteoporosis ○ Prostate issues ○ Thyroid ○ Other:

Second person with a refill or new prescription. ○ Spanish forms and labels

Last Name | First Name | MI | Suffix (JR,SR)

Nickname | Date of birth: MM-DD-YYYY

E-mail address: | Date new prescription written:

Doctor's last name | Doctor's first name | Doctor's phone #

Tell us about new health information for 2nd person if never provided or if changed.

Allergies: ○ None ○ Aspirin ○ Cephalosporin ○ Codeine ○ Erythromycin ○ Peanuts ○ Penicillin ○ Sulfa ○ Other:

Medical conditions: ○ Arthritis ○ Asthma ○ Diabetes ○ Acid reflux ○ Glaucoma ○ Heart problem ○ High blood pressure ○ High cholesterol ○ Migraine ○ Osteoporosis ○ Prostate issues ○ Thyroid ○ Other:

D **Special instructions:**

E **How would you like to pay for this order?** (If your copay is $0, you do not need to provide payment information.)

○ **Electronic check.** Pay from your bank account. (You must first register online or call Customer Care.)

○ **Credit or debit card.** (VISA®, MasterCard®, Discover®, or American Express®)

○ Use your card on file.

○ Use a new card or update your card's expiration date.

Exp.Date MMYY

Credit card holder signature/Date

○ **Check or money order.** Amount: $.

- Make check or money order payable to CVS Caremark.
- Write your prescription benefit ID number on your check or money order.
- If your check is returned, we will charge you up to $40.

Payment for Balance Due and Future Orders: If you choose electronic check or a credit or debit card, we will use it to pay for any balance due and for future orders unless you provide another form of payment.

○ Fill in this oval if you **DO NOT** want us to use this payment method for future orders.

Regular delivery is free and takes up to 5 days after your order is processed.

If you want faster delivery, choose:

○ **2nd business day ($17)**

○ **Next business day ($23)**

Faster delivery can only be sent to a street address, not a PO Box

Expected processing time from receipt of this form:

- Refills: 1-2 days
- New/renewed prescriptions: Within 5 days unless additional information is needed from your doctor

(Charges subject to change)

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MASSACHUSETTS

DENTAL BLUE®
GOOD ORAL HEALTH LEADS TO BETTER OVERALL HEALTH

The connection is clear: Patients who take care of their teeth and visit a dentist regularly tend to be in better overall health. For example, the treatment of periodontal disease may help control blood sugar levels in diabetics; cut the risk of delivering a preterm, low-birthweight baby; and limit the severity of heart disease.[1]

HOW HEALTHY IS YOUR MOUTH?

Answer this questionnaire to find out.		
1. Do you brush your teeth less than once per day and floss less than several times per week?	Yes	No
2. Do your gums bleed when you brush your teeth?	Yes	No
3. Has it been longer than a year since your last dental visit?	Yes	No
4. Are you diabetic?	Yes	No
5. Have you had more than two fillings placed in the past two years?	Yes	No
6. Do you prefer eating sweets to eating fruits and vegetables?	Yes	No
7. Do you take medications that may cause a dry mouth?	Yes	No
8. Do you smoke and/or have more than two alcoholic drinks per day?	Yes	No

A higher number of "Yes" answers to these questions may mean you're at greater risk of developing oral health problems, which can impact your overall health and make controlling certain conditions more difficult.

Schedule Your Regular Dental Checkup

You can search for in-network dentists using our Find a Doctor tool at **bluecrossma.com/findadoctor**.

(Continued)

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WHY IT'S IMPORTANT

The questions on page 1 call attention to important habits that can keep your mouth healthy, and identify risk factors that can lead to poor oral health. Following these habits and recognizing the warning signs can help you stay healthy.

HOW ORAL HEALTH AFFECTS CERTAIN CONDITIONS

Your oral health can affect health conditions, such as:

- **Heart Disease—**Researchers have linked increased bacteria in oral plaque to the increase of the same bacteria in arteries leading to the heart.[1]
- **Diabetes—**People with diabetes, especially when it's uncontrolled, are more likely to have periodontal disease than those without the condition, and periodontal disease can increase blood sugar.[2]
- **Pregnancy—**Pregnant women with periodontal disease are more likely to give birth to premature babies.[3]

HOW DENTAL BLUE HELPS

Our Dental Blue plans give you the tools, resources, and comprehensive coverage to help keep your mouth healthy. As a member, you enjoy:

- Preventive visits to the dentist at no cost to you*
- Access to one of the largest dental networks nationwide
- Enhanced Dental Benefits

*Check your plan benefits for details.

HEALTHY HABITS

Following these habits can improve your oral health and reduce your risk of periodontal disease, tooth decay, and oral cancer:

- Brush your teeth twice per day and floss daily.
- Visit the dentist regularly.
- Eat a well-balanced diet.
- Avoid smoking and having more than two alcoholic drinks per day.

RISK FACTORS

Being aware of these risk factors can help you prevent or manage an oral health problem:

- Bleeding gums
- Diabetes
- Frequent fillings or crowns
- Taking medications that reduce saliva

ENHANCED DENTAL BENEFITS

Our condition-specific total health solution helps members with qualifying medical conditions, such as those listed above, manage their oral and overall health. We identify members who may benefit from oral health interventions and provide additional, specific support, including full coverage for preventive and non-surgical periodontal services that have been connected to improved overall health.

To see if you qualify for Enhanced Dental Benefits, call Member Service at the number on the front of your ID card.

1. American Academy of Periodontology, "New Reports Confirm Perio-Systemic Connection and Outline Clinical Recommendations," perio.org, 2019.
2. Ibid., "Diabetes and Periodontal Disease," 2019.
3. Ibid., "Expectant Mothers' Periodontal Health Vital to Health of Her Baby," 2019.

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MASSACHUSETTS

DENTAL BLUE® QUICK-START GUIDE

For Large Employer Groups

Thank you for choosing Dental Blue. This guide will help you get the most from your plan by providing you with a summary of common benefits and services, as well as a general understanding of how your dental coverage works. For specific details about the benefits available to you, refer to your subscriber certificate.

If you have any questions, call Team Blue at the Member Service number on the front of your ID card.

How Dental Plans Work

Basic plans help offset the cost of diagnostic and preventive dental care. More comprehensive plans may also cover a percentage of restorative care. Most plans limit the benefit expenses per calendar year (or per lifetime, in the case of orthodontic benefits).

What You Should Know Before Visiting a Dentist

Which Plan Do You Have?

Our plans include Dental Blue®, Dental Blue® PPO, Dental Blue® Select, Dental Blue® Freedom, and Dental Blue® Value. Refer to your benefit summary, or sign in to MyBlue at **bluecrossma.org** to view your plan details.

If You Have a Deductible or Co-insurance

You may be responsible for some of the costs for services. Knowing your deductible and co-insurance amounts will help you understand what you have to pay.

If You Qualify for Enhanced Dental Benefits

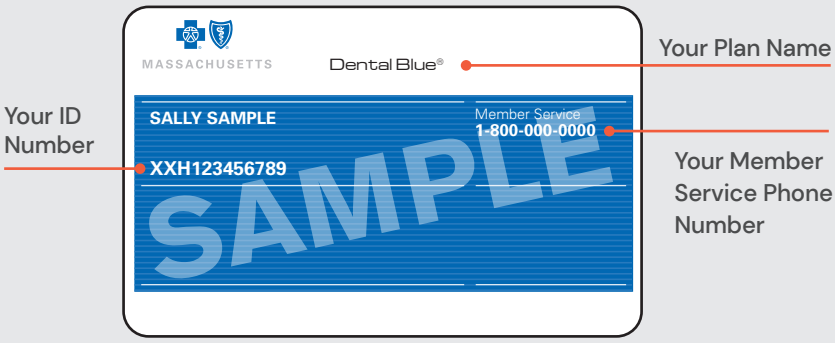
See page 3 for more information about the program.

Know How to Read Your ID Card

Your Dental Blue ID card contains important information like our Member Service phone number and your ID number. Be sure to always carry your ID card with you, and show it to all of your providers, so they can keep your records up to date.

Get Your Digital ID Card

MyBlue gives you digital access to your ID cards, so you can easily use it from your computer or mobile device. Download the MyBlue app or create an account at **bluecrossma.org**.



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OUR PLANS

Dental Blue

Our traditional dental plan offers flexible dental coverage across a large network of dental providers. When you receive services from in-network dentists, you'll see lower rates, and pay lower out-of-pocket costs.

Dental Blue PPO

You'll get better rates for services when you see one of the dentists in the Dental Blue PPO network. If you go out-of-network, you're still covered, but you'll have to pay higher out-of-pocket costs.

Dental Blue Select

Similar to our PPO plan, you'll get better rates for services when you see one of the dentists in the Dental Blue PPO network. There's a deductible for out-of-network preventive services, and you won't be charged for preventive services after the deductible is met.

Dental Blue Freedom

Dental Blue Freedom offers the largest selection of network dentists. You'll get the best rates for in-network care, especially when you see dentists in the Dental Blue PPO network. If you go out-of-network, you're still covered, but you'll pay the highest out-of-pocket costs for service.

Dental Blue Value

Our standard Table of Allowance plan offers coverage across a large network of dental providers. When you see an in-network dentist, you're responsible for the difference between the Dental Blue Value Table of Allowance amount and our contracted provider's fee schedule.

Our Networks

Dental Blue

Our traditional network offers access to more than 98 percent of dentists in Massachusetts.

Dental Blue PPO

You'll receive the most coverage when you see one of the thousands of dentists in Massachusetts who participate in our PPO network.

Nationwide Network Access

Plan Name	Network Coverage			
	Dental Blue	Dental Blue PPO	Nationwide Network Access	Out-of-Network Providers
Dental Blue	•		•	*
Dental Blue PPO		•	•	•
Dental Blue Select		•	•	•
Dental Blue Freedom	•	•	•	•
Dental Blue Value	•	•	•	•

*Refer to your subscriber certificate to see if you have out-of-network options.

Filing Your Claims

If Your Dentist Files the Claim

Most participating dentists will send your claims to us. We'll pay them directly if we receive the claim within two years of the completed service.

If Your Dentist Doesn't File the Claim

If your dentist doesn't file the claim, which may occur when you visit a non-participating dentist, download our dental claim form at **bluecrossma.org**, complete it, and mail it to:

Blue Cross Blue Shield of Massachusetts
Dental Operations
P.O. Box 986030
Boston, MA 02298

Manage Your Dental Budget: Tips to Help You Plan for Any Out-of-Pocket Costs

Show Your Dental Blue ID Card Every Time You See a Dentist

This will ensure that your claims are filed properly.

Find Out What You Owe for Each Visit

Some plans require you to pay a deductible or co-insurance.

Know Your Benefit Maximum

Once you reach the calendar-year limit and use any additional accumulated maximum rollover benefit, no more services will be covered until the following year.

Monitor the Balance of Your Benefit Maximum

Team Blue can help you keep an eye on your account balances. Call the Member Service number on the front of your ID card.

Visit Dentists in Our Network

You'll receive the most coverage when you visit dentists who participate in our network.

QUESTIONS?

If you have any questions, call Team Blue at the Member Service number on the front of your ID card, Monday through Friday, 8:00 a.m. to 6:00 p.m. ET (TTY: **711**)

GET THE MOST FROM YOUR PLAN

Enhanced Dental Benefits

Dental Blue offers the only condition-specific total health solution with a complete program for at-risk members with qualifying medical conditions. Our Enhanced Dental Benefits offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health. To learn more about specific conditions included in this benefit, review your subscriber certificate on MyBlue at **bluecrossma.org**.

Accumulated Maximum Rollover

Some plans allow you to roll over a portion of your unused dental benefits from year to year. This can help offset higher out-of-pocket costs for complex procedures. To find out if you have this benefit, sign in to MyBlue at **bluecrossma.org**.

MyBlue

MyBlue is your online member account that gives you instant digital access to your plan benefits, tools and resources. Track your claims, view your digital member ID card, and get answers to your questions. To get started, download the MyBlue app or create an account at **bluecrossma.org**.

Find a Doctor or Dentist

Our **Find a Doctor & Estimate Costs** tool makes it easy for you to find what you need.

- Search for doctors, dentists, hospitals, and other health care providers
- Read and write reviews
- Compare up to 10 doctors at a time

To start searching, download the MyBlue app or sign in at **bluecrossma.org**, then select **Find a Doctor & Estimate Costs** under **My Care**.

FREQUENTLY ASKED QUESTIONS

Q: I only received two Dental Blue ID cards. How do I get additional cards for my family?

A: You can order replacement and/or additional ID cards online through MyBlue at **bluecrossma.org**. You can also call Member Service at the number on the front of your ID card.

Q: How do I find a dentist or specialty dental provider who is participating with my dental plan?

A: You can use our **Find a Doctor & Estimate Costs** tool at **bluecrossma.com/findadoctor** to search for dentists and other specialty providers that participate in your plan. Sign in to your MyBlue account for the best results, or continue without signing in by choosing your current dental plan.

Q: Do all Dental Blue members have nationwide network access?

A: Yes, all dental members have access to 500,000 credentialed provider locations nationwide. To find a dentist, visit **bluecrossma.com/findadoctor**.

Q: Where do I find my specific dental coverage information?

A: You can look up your coverage information, including services and amounts covered, deductible, co-insurance, and annual benefit maximum, by signing in to MyBlue at **bluecrossma.org** and reviewing your subscriber certificate. You can also call Member Service at the number on the front of your ID card.

Q: My plan has a calendar-year maximum. Is that per person, or do all my family's dental services apply toward one calendar-year maximum? How do I check to see if my maximum has been reached?

A: Your calendar-year maximum applies individually for each person enrolled. To find out how much has been applied toward your plan maximum, call Member Service at the number on the front of your ID card.

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Q: If my cleanings are covered at 100 percent, does that count toward my calendar-year maximum?

A: Generally, all services paid by Dental Blue are applied toward your plan-year or calendar-year maximum. However, if you're enrolled in our Enhanced Dental Benefits program, deductibles and co-insurance don't apply to condition-specific services that are provided in addition to dental benefits already covered by your plan, and condition-specific services are excluded from the calendar-year maximum.

Q: My previous plan had orthodontic coverage, and my child is in the middle of a 24-month treatment plan. Will some orthodontic services still be covered under my new Dental Blue plan?

A: Any remaining orthodontic treatment received after your new plan's effective date will be covered based on your plan's orthodontic benefits and up to the applicable lifetime maximum.

Not all plans include orthodontic coverage. Please review your Dental Blue plan specifics for more details.

Q: How do I enroll in the Enhanced Dental Benefits program?

A: Call Member Service at the number on the front of your ID card to request an enrollment form and to find out more information. You may also be automatically enrolled in the Enhanced Dental Benefits program if you have medical coverage through Blue Cross Blue Shield of Massachusetts and have been identified to have a qualifying medical condition.

Q: My children are covered by both my dental plan and my spouse's dental plan. Am I able to coordinate benefits so I can reduce my out-of-pocket expenses?

A: Yes, specific criteria determine which plan should be billed as the primary coverage when a family has duplicate coverage. If either coverage is a medical plan, that plan would be primary. When the family has both Dental Blue and coverage through another dental insurer, the primary coverage is determined based on the parents' birthdates. Review your benefit information by signing in to MyBlue at **bluecrossma.org**, or check your subscriber certificate for more details.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
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MASSACHUSETTS

DENTAL BLUE® ACCUMULATED MAXIMUM ROLLOVER

At Blue Cross Blue Shield of Massachusetts, we know that oral health is a critical part of overall health. That's why we offer a dental benefit that will allow you to roll over a portion of your unused dental benefits from year to year.

HOW MAXIMUM ROLLOVER WORKS

Beginning 60 days after the last day of your benefit period, your rollover amount will be added to your maximum benefit amount, increasing it for you to use that year and beyond (see below for amounts and maximums).

There is no cost to you. You don't need to do anything. To figure out the amount of benefit dollars that are eligible to roll over, just use the chart below. Start by searching for your benefit period maximum in the first column. If Blue Cross doesn't pay out more claims dollars on your behalf than the amount in the second column, your benefit maximum for the next year will increase by the amount in the third column.

And, your rollover amount keeps growing and is available for you to use as long as your employer offers this rollover benefit.* The last column will show you the total amount of additional benefit dollars you can earn. It's one more way we're working to improve health care for all our members.

You can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures. This benefit applies to you automatically if:

- You receive at least one service during the benefit period
- You remain a member of the plan throughout the benefit period
- You don't exceed the claim payment threshold in the benefit period

If your dental plan's annual maximum benefit amount is:	And if your total claims don't exceed this amount for the benefit period:*	We'll roll over this amount for you to use next year and beyond:*	However, rollover totals will be capped at this amount:*
$500–$749	$200	$150	$500
$750–$999	$300	$200	$500
$1,000–$1,249	$500	$350	$1,000
$1,250–$1,499	$600	$450	$1,250
$1,500–$1,999	$700	$500	$1,250
$2,000–$2,499	$800	$600	$1,500
$2,500–$2,999	$900	$700	$1,500
$3,000 or more	$1,000	$750	$1,500

*This is not a flexible spending account (FSA). The amount reflects your benefit maximum for a given year.

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MASSACHUSETTS

DENTAL BLUE®
ENHANCED DENTAL BENEFITS

Additional Support for Members with Qualifying Conditions

The connection is clear: good oral health leads to better overall health. That's why your Dental Blue plan includes Enhanced Dental Benefits, a total health solution for members with qualifying medical conditions that may require increased oral care. We offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health.

Condition	One cleaning or periodontal maintenance, 4 per calendar year[1]	Periodontal scaling, once per quadrant every 24 months[1]	Oral cancer screening, twice per calendar year	Fluoride treatment, 4 per calendar year
DIABETES	✓	✓		
CORONARY ARTERY DISEASE	✓	✓		
STROKE	✓	✓		
PREGNANCY[2]	✓	✓		
ORAL CANCER	✓		✓	✓
SJÖGREN'S SYNDROME	✓		✓	✓
INTELLECTUAL AND/ OR DEVELOPMENTAL DISABILITIES[2,3]	✓		✓	✓
MENTAL HEALTH CONDITIONS[2,3]	✓		✓	✓

1. Periodontal maintenance and scaling are available on plans that offer periodontal benefits. There must be at least three months between a periodontal maintenance cleaning and any other cleanings covered under your dental plan, including these Enhanced Dental Benefits.
2. Self-enrollment is required for this condition. You can download the Enhanced Dental Benefits Enrollment Form at bluecrossma.org/myblue/fast-forms
3. Intellectual and/or Developmental Disabilities and Mental Health Conditions are being added to benefits on renewal starting October 1, 2023.

Note: Certain dental plans cover preventive dental services and Enhanced Dental Benefits at different frequency intervals. Check your plan benefits to confirm your coverage before scheduling dental services.

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(Continued)

USING THESE BENEFITS

There's No Additional Cost to Receive These Extra Services[4]

These services aren't subject to a deductible, co-insurance, or annual maximum when provided by a dentist in our network. If you have a PPO plan and choose to receive services from a dentist not in our network, you may have to pay co-insurance.

Accessing Enhanced Dental Benefits

You may be automatically enrolled for these extra services if you have medical coverage through Blue Cross and have been identified to have a qualifying medical condition. However, there are some instances where you'll need to self-enroll using the Enhanced Dental Benefits Enrollment Form.

- You don't have Blue Cross medical coverage
- For the following conditions, even if you have Blue Cross medical coverage:
  - Intellectual and/or developmental disability
  - Mental health condition
  - Pregnancy

4. Qualifying members only.

Questions?

If you have any questions, call Member Service at the number on the front of your ID card.

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MASSACHUSETTS

ENHANCED DENTAL BENEFITS ENROLLMENT FORM

This is a self-enrollment form to receive Enhanced Dental Benefits from Blue Cross Blue Shield of Massachusetts. Enhanced Dental Benefits provide coverage for additional preventive services for members diagnosed with one or more of the qualifying medical conditions listed below. Please complete this form with your doctor and mail it back to the address provided below to receive these benefits.

(Your dental coverage policy must include Enhanced Dental Benefits in order to be eligible for coverage.)

Please check qualifying medical conditions:

❑ Diabetes ❑ Coronary artery disease ❑ Stroke ❑ Pregnancy (expected date of birth ___/___/____)

❑ Oral cancer ❑ Sjögren's syndrome ❑ Intellectual and/or developmental disabilities* ❑ Mental health conditions*

Subscriber/Member Information

Subscriber Name	Member Name		Date of Birth ___/___/____
Member Address	City	State	ZIP Code
Member Telephone # (Home)	Member Telephone # (Other)		
Blue Cross Blue Shield of Massachusetts Dental ID #			

To Be Completed By Your Doctor

I hereby confirm that my patient has been diagnosed with the conditions listed above. Doctor's Signature		Date ___/___/____
Doctor's Name (please print, circle MD or DO) MD/DO	License #	State
Doctor's Address	Doctor's Telephone #	

Complete this form, keep a copy for your records, and return the original to:

Enhanced Dental Benefits Program
Blue Cross Blue Shield of Massachusetts
Dental Operations
P.O. Box 986040
Boston, MA 02298

*Intellectual and/or developmental disabilities and mental health conditions are being added to benefits on renewal, starting October 1, 2023.

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MASSACHUSETTS

Blue MedicareRx℠ (PDP)

2023 SUMMARY OF BENEFITS

Blue MedicareRx (PDP)

EMPLOYER GROUP MEDICARE PRESCRIPTION DRUG PLAN
WITH SUPPLEMENTAL COVERAGE: $10 / $25 / $40
Option 34

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Blue MedicareRx (PDP)
(a Medicare Prescription Drug Plan (PDP) offered by ANTHEM INSURANCE CO. & BCBSMA & BCBSRI & BCBSVT with a Medicare contract)

SUMMARY OF BENEFITS

January 1, 2023 - December 31, 2023

Thank you for your interest in Blue MedicareRx. Blue MedicareRx includes standard Medicare Part D benefits supplemented with coverage provided by your former employer/union health plan. Blue MedicareRx is referred to throughout this Summary of Benefits as "plan" or "this plan."

This Summary of Benefits tells you some features of our plan. It doesn't list every drug we cover, every limitation, or exclusion. To get a complete list of our benefits, please call us and ask for the "Evidence of Coverage."

For More Information

Hours of Operation

You can call us 24 hours a day, 7 days a week.

Blue MedicareRx Phone Numbers and Website

Please call Blue MedicareRx for more information about our plan.

Current members should call toll-free **1-888-543-4917** (TTY/TDD **711**).

Prospective Members, please contact your benefits administrator.

Visit us at **groups.rxmedicareplans.com**.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

This document is available in other formats such as Braille and large print. For additional information, call us at **1-888-543-4917**, 24 hours a day, 7 days a week. TTY/TDD users should call **711**.

Who can join?

You can join this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B, are a US citizen or are lawfully present in the United States and live in the service area which includes the United States and its territories (excluding the Virgin Islands).

If you are enrolled in a MA coordinated care (HMO or PPO) plan or a MA private fee-for-service (MA PFFS) plan that includes Medicare prescription drugs, you may not enroll in a prescription drug plan (PDP) unless you disenroll from the HMO, PPO or MA PFFS plan.

Enrollees in a private fee-for-service (PFFS) plan that does not provide Medicare prescription drug coverage or a MA Medical Savings Account (MSA) plan may enroll in a PDP. Enrollees in an 1876 Cost plan may enroll in a PDP. Please contact your local benefits administrator for more information.

Which drugs are covered?

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our Document portal at: mds.memberdoc.com. Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of 3 "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier, your out-of-pocket prescription costs to date and what stage of the benefit you have reached. Later in this document we discuss the benefit stages in your Medicare prescription drug coverage that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage. For more information about formulary tiers and stages of the benefit, please see the plan's formulary and the Evidence of Coverage on our Document portal at: mds.memberdoc.com, or contact Customer Care at the number listed above.

Which pharmacies can I use?

We have a network of pharmacies and you must generally use these pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's pharmacy directory on our Document portal at: mds.memberdoc.com. Or, call us and we will send you a copy of the pharmacy directory.

Additional benefit information for Blue MedicareRx

Important message about what you pay for vaccines

Our plan covers most Part D vaccines at no cost to you. Call Customer Care for more information.

Important message about what you pay for insulin

You won't pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

SUMMARY OF BENEFITS

January 1, 2023 – December 31, 2023

Prescription Drug Benefits

The benefits described below are offered by Blue MedicareRx, a standard Medicare Part D plan supplemented with benefits provided by your former employer.

Initial Coverage		You pay the following until your total yearly drug costs reach $4,660[1]:	
Standard Retail Cost Sharing		**One-month supply**	**Three-month supply[2]**
Tier 1	Generic	$10	$30
Tier 2	Preferred Brand	$25	$75
Tier 3	Non-Preferred Drug	$40	$120
		Specialty drugs are limited to a one-month supply per fill.	
Mail Order Cost Sharing		**One-month supply**	**Three-month supply**
Tier 1	Generic	$10	$10
Tier 2	Preferred Brand	$25	$25
Tier 3	Non-Preferred Drug	$40	$40
		Specialty drugs are limited to a one-month supply per fill.	

Coverage Gap	After your total yearly drug costs reach $4,660, your former employer provides supplemental coverage that will keep your copayments and/or coinsurance as outlined above. Your copayments and/or coinsurance will not change until you qualify for Catastrophic Coverage.

Catastrophic Coverage	After your yearly out-of-pocket drug costs reach $7,400, you pay:
Generic (including brand drugs treated as generic)	$4.15
All other Drugs	$10.35

1 All covered drugs are on the Blue MedicareRx group formulary/drug list.

2 Available at retail pharmacies that have agreed to allow members to fill 90-day supplies of their prescriptions.

GENERAL INFORMATION

In some cases, the plan requires you to first try one drug to treat your medical condition before they will cover another drug for that condition.

Certain prescription drugs will have maximum quantity limits.

Your provider must get prior authorization from Blue MedicareRx for certain prescription drugs.

Covered Part D drugs are available at out-of-network pharmacies in special circumstances as long as the pharmacy is located within the United States and its territories (excluding the Virgin Islands). For examples of what would qualify as special circumstances, refer to the Evidence of Coverage (EOC). Your copayment and/or coinsurance at out-of-network pharmacies is the same as at network pharmacies and depends on whether you purchase a Generic, Preferred Brand, Specialty or Non-Preferred drug.

Medicare considers drugs which cost more than $830 for a one month supply to be specialty drugs.

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached year-to-date “total drug costs” of $4,660 and are not already receiving “Extra Help.”

If you have reached year-to-date “total drug costs” of $4,660, your former employer provides supplemental coverage that will keep your copayments and/or coinsurance in the Coverage Gap the same as what you pay in the Initial Coverage Level. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs and move you through the Coverage Gap. The amount discounted by the manufacturer will count toward your out-of-pocket costs as if you had paid this amount. Your Explanation of Benefits (EOB) will show any discounted amount provided.

Once your out-of-pocket costs reach $7,400, you will move to the Catastrophic Coverage phase and the Medicare Coverage Gap Discount Program will no longer be applicable.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Customer Care.

Blue MedicareRx[SM] (PDP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue MedicareRx does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue MedicareRx:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - » Qualified sign language interpreters
  - » Written information in other formats (Braille, large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - » Qualified interpreters
  - » Information written in other languages

If you need these services, call the number on the back of your Member ID Card. TTY/TDD users should call 711.

If you believe that Blue MedicareRx has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Blue MedicareRx (PDP)
Grievance Department Coordinator
P.O. Box 30016
Pittsburgh, PA 15222-0330
Phone: **1-866-884-9478**
Fax: **1-866-217-3353**

You can file a grievance in person, by mail, or fax. If you need help filing a grievance, Blue MedicareRx Grievance Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, **800-537-7697** (TDD)

Complaint forms are available at **hhs.gov/ocr/office/file/index.html**.

THIS INFORMATION IS NOT A COMPLETE DESCRIPTION OF BENEFITS. PLEASE REFER TO THE CONTACT LIST BELOW FOR MORE INFORMATION.

Please call Blue MedicareRx for more information about our plan.
Current members should call toll-free 1-888-543-4917 (TTY/TDD 711).
Prospective Members, please contact your benefits administrator.

Visit us at groups.rxmedicareplans.com.

Customer Care Hours:

24 hours a day, 7 days a week

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit medicare.gov on the web.

If you have special needs, this document may be available in other formats.

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Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities which have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D Sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal.

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NURSES RIGHT NOW

When you call our 24/7 Nurse Line, you can speak to a registered nurse, when you need to, day or night. Because guidance and advice should be available around the clock.

YES, YOUR PLAN COVERS IT!

GET CONNECTED DIRECTLY TO A NURSE

365 DAYS A YEAR, INCLUDING HOLIDAYS

THERE'S NO ADDITIONAL COST

KNOW WHEN TO CALL

Nurses can give you advice on:

- Treating a fever, cut, headache, or diarrhea
- Managing a new diagnosis
- Recognizing signs of a concussion after a head injury
- Taking over-the-counter medications or prescriptions
- Upcoming medical tests or appointments
- Deciding if you need immediate care
- Caring for a sick child or family member

In the case of a life-threatening emergency, call 911 or go to the nearest emergency room.

Call Our 24/7 Nurse Line

Nurses are ready around the clock to answer your questions. Call **1-888-247-BLUE (2583)**.

*We partner with Carenet Health®, an independent health care engagement company, to administer this service. Before you can email a nurse, you'll need to create a Carenet Health account using your nine-digit Blue Cross member ID number (without the letter prefix).

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MASSACHUSETTS

STOPPING THE FLU STARTS WITH YOU

Get your no-cost[1] flu shot!
If you haven't gotten your flu shot yet, now's the time. It will help protect you and everyone around you from getting sick, especially young children and older adults who are most at risk. The Centers for Disease Control and Prevention (CDC) says that it's safe,[2] effective, and can be given at the same time as the Covid-19 shot or booster. Get your no-cost[1] flu shot at a convenient location near you. We're in this together!

WHERE TO GET YOUR SHOT

FLU SHOT PROVIDERS

- Your In-network Primary Care Provider
- Limited Service Clinics (such as a MinuteClinic®˝ at CVS®˝)
- Urgent Care Centers
- Community Health Centers
- Public Access Clinics (available in some cities and towns and may be available at no charge)
- Hospital Outpatient Departments
- Skilled Nursing Facilities, for members in outpatient care, like physical or occupational therapy
- Home Health Care Providers (in your home, or at a flu clinic hosted by a home health care provider)
- Certified Nurse/Midwife's Office
- Physician Assistant's Office or Specialist Physician's Office
- Nurse Practitioner's Office
- Pharmacies

FIND A FLU SHOT PROVIDER NEAR YOU

- Visit **vaccines.gov** and click **Find Flu Vaccines** at the top of the page.
- To verify the provider is in-network, sign in to MyBlue or create an account at **bluecrossma.org** and click **Find a Doctor & Estimate Costs**.
- If you need additional help, call Team Blue at **1-800-262-2583**.

Myth:

"I don't need the flu shot if I'm vaccinated for COVID-19."

Learn fact from fiction at **bluecrossma.org/flu**.

1. Flu vaccines recommended by the Centers for Disease Control and Prevention (CDC) are covered in full when administered by an in-network provider. Exceptions may apply. Check plan materials for details.
2. Centers for Disease Control and Prevention, "Influenza (Flu) Vaccine Safety," August 25, 2022; cdc.gov/flu/prevent/vaccinesafety.htm.

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YOUR BEST SHOT AT AVOIDING THE FLU

To prevent getting sick, make the following steps part of your routine:

GET YOUR FLU SHOT

AVOID CLOSE CONTACT WITH PEOPLE WHO ARE SICK

WASH YOUR HANDS FREQUENTLY

AVOID TOUCHING YOUR EYES, NOSE, AND MOUTH

GET PLENTY OF REST, EXERCISE, FLUIDS, AND GOOD NUTRITION

TIPS FOR GETTING YOUR SHOT

- Make an appointment ahead of time, if possible, to avoid a wait.
- If the location doesn't take appointments, call and ask when slower times of the day/week are—try to go then.
- Pharmacies inside big-box retail chains and grocery stores, or local independent pharmacies, may be less busy than standalone pharmacies for flu shots.

LEARN MORE

Just about everyone six months and older should get the flu shot. If you aren't feeling well or have a health condition, talk to your doctor before getting vaccinated. Learn more about the flu and the flu shot at **bluecrossma.org/flu**.

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MASSACHUSETTS

WEIGHT-LOSS REIMBURSEMENT

Your reward for healthy behavior:
Receive up to $150 annually when you participate in a qualified weight-loss program.[1]

Qualified for Weight-Loss Reimbursement

Participation fees for:

- Hospital-based programs and Weight Watchers® in-person
- Weight Watchers online and other non-hospital programs (in-person or online) that combine healthy eating, exercise, and coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists.

Not Qualified for Weight-Loss Reimbursement

- One-time initiation or termination fees
- Food, supplements, books, scales, or exercise equipment
- Individual nutrition counseling sessions, doctor/nurse visits, lab tests, or other services that are covered benefits under your medical plan

GET REIMBURSED IN THREE EASY STEPS

1

Choose
Start by picking a qualified weight-loss program.

2

Complete
Once you pay for the program, fill out the attached form, or sign in to MyBlue to submit online at **member.bluecrossma.com/login**.

3

Mail
Send the completed form to the address listed.

Be sure to check with your doctor before starting any weight-loss program.

1. To verify this reimbursement is offered for your plan, or for more information, sign in to MyBlue at **bluecrossma.com/myblue** or call the Member Service number on your ID card. Most plans offer the reimbursement shown, but refer to your plan information for specific details.

Questions?

Contact Member Service by calling the phone number on your member ID card.

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WEIGHT-LOSS REIMBURSEMENT REQUEST

Please Print All Information Clearly: To verify this reimbursement is offered within your plan, or for more information, please sign in to MyBlue at **bluecrossma.com/myblue** or call the Member Service number on your ID card. All weight-loss reimbursement requests must be submitted by March 31 of the following year.

Complete this form and mail it to: Blue Cross Blue Shield of Massachusetts, Local Claims Department , PO Box 986030, Boston, MA 02298

Subscriber Information (Policyholder)

Identification Number on Subscriber ID Card (including first 3 characters)	Subscriber's Last Name	First Name	Middle Initial

Address - Number and Street	City	State	Zip Code

Employer's Name

Claim Information

Member Last Name	First Name	Middle Initial	Gender (color in the entire box) ❑ Male ❑ Female	Date of Birth ___/___/____

Claim is for (choose one and color in the entire box):

❑ Subscriber (policyholder)
❑ Spouse (of policyholder)
❑ Ex-Spouse
❑ Dependent (up to age 26)
❑ Other (specify):

Name, Address, and Phone Number of Qualified Weight-Loss Program

Total dollars requested: $ _____

Monthly program participation fee: $ _____

Calendar Year: ___/___/____

Blue Cross Blue Shield of Massachusetts will make a reimbursement decision within 30 calendar days of receiving a completed request form. Reimbursement is sent to the member's address on file with Blue Cross. Reimbursement may be considered taxable income, so consult your tax advisor.

Certification and Authorization (This form must be signed and dated below.)
I certify that the information provided in support of this submission is complete and correct and that I have not previously submitted for these services. I understand that Blue Cross Blue Shield of Massachusetts may require proof of payment for a reimbursement decision. I authorize the release of any information about my qualified weight-loss program to Blue Cross Blue Shield of Massachusetts.

Subscriber's or Member's Signature: **Date: ___/___/____**

Important Information:

- Weight-loss reimbursement can be granted for any single member or combination of members enrolled under the same Blue Cross Blue Shield of Massachusetts health plan. Blue Cross will make a reimbursement decision within 30 days of receiving a completed request.
- Reimbursement requests must be submitted by March 31 of the following year.
- Keep copies of proof of payment in case we request it from you. Proof of payment includes:
  - Receipts (cash/check/credit/electronic) for participation fees clearly documenting your name, the weight-loss program name, and individual amounts charged with date paid.
  - Your weight-loss program membership or participation agreement clearly documenting your name and date of enrollment/participation.
- Your reimbursement may be considered taxable income, so consult a tax advisor.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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MASSACHUSETTS

FITNESS REIMBURSEMENT

Get rewarded for your healthy habits!

Save up to

$150

Qualified for Reimbursement:

- A full service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, and free weights
- A fitness studio with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, and other exercise programs
- Online fitness memberships, subscriptions, programs, or classes
- Cardiovascular and strength-training equipment for fitness that is purchased for use in the home, such as stationary bikes, weights, exercise bands, treadmills, fitness machines

Not Qualified for Reimbursement:

- One-time initiation or termination fees
- Fees paid for gymnastics, tennis, pool-only facilities, martial arts schools, instructional dance studios, country clubs or social clubs, sports teams or leagues
- Personal trainer sessions
- Fitness clothing

Get Started

To submit your reimbursement, sign in to MyBlue at **bluecrossma.org**.

Your reimbursement is waiting!

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FITNESS REIMBURSEMENT REQUEST

Please print all information clearly. To verify that this reimbursement is offered within your plan, or for more information, you can sign in to MyBlue at **bluecrossma.org** or call the Member Service number on your ID card.
All fitness reimbursement requests must be submitted by March 31 of the following year.

Subscriber Information (Policyholder)

Identification Number on Subscriber ID Card (including first 3 characters)	**Subscriber's Last Name**	**First Name**	**Middle Initial**
Address – Number and Street	**City**	**State**	**ZIP Code**
Employer's Name			

Claim Information

Member's Last Name	**First Name**	**Middle Initial**	**Date of Birth** ___/___/____

Claim is for (choose one and color in the entire box):

- ❑ Subscriber (policyholder)
- ❑ Spouse (of policyholder)
- ❑ Ex-Spouse
- ❑ Dependent (up to age 26)
- ❑ Other (specify): _____

Name, Address, and Phone Number of Qualified Fitness Expense

Total Dollars requested for Qualified Fitness Expense: $ _____

Calendar year that fees were paid: _____

Blue Cross Blue Shield of Massachusetts will make a reimbursement decision within 30 calendar days of receiving a completed request form. Reimbursement is sent to the member's address on file with Blue Cross. Reimbursement may be considered taxable income, so you should consult your tax advisor.

Certification and Authorization (This form must be signed and dated below.)
I certify that the information provided in support of this submission is complete and correct, and that I have not previously submitted for these services. I enrolled in the qualified program with the full intention of using such program. I understand that Blue Cross Blue Shield of Massachusetts may require proof of payment for a reimbursement decision. I authorize the release of any information about my qualified fitness program to Blue Cross Blue Shield of Massachusetts.

Subscriber's or Member's Signature: **Date:** ___/___/____

Complete this form and mail it to:
Blue Cross Blue Shield of Massachusetts,
Local Claims Department,
PO Box 986030, Boston, MA 02298

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ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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BlueCross BlueShield

Worldwide Coverage

For Foreign and Domestic Travelers

Get quality health care no matter where you are in the world.

Whether you're traveling within the United States or abroad, BlueCard®' and Blue Cross Blue Shield Global® Core make sure you have access to top doctors and hospitals and concierge-level service.

Call **1-800-810-BLUE (2583)** for a list of participating doctors and hospitals, or to obtain an international claim form.

An Association of Independent Blue Cross and Blue Shield Plans

Take this reference card with you when you travel.

When you need care, you'll be prepared.

TEAR HERE

Urgent Care

1. Call **1-800-810-BLUE (2583)**, or visit **bcbs.com** to find nearby doctors and hospitals anywhere in the world that participate in the Blue Cross Blue Shield network.
2. Show your member ID card when you get care.
3. If you're admitted, or if you have questions about your coverage, call Member Service at the number on the front of your ID card.

Your Passport to Good Health

Always carry your Blue Cross Blue Shield of Massachusetts ID card.

FOLD HERE

Emergency Care

For emergency services, call the local emergency number or go to the nearest hospital immediately.

Getting Care in the United States

More than 85 percent of all doctors and hospitals in the United States participate in the BlueCard program. If you need care outside your plan's service area, call **1-800-810-BLUE (2583)**, or visit **bcbs.com** to find a doctor near you. Be sure to show your ID card before you receive service.

When you get service:

- There's no paperwork
- Participating doctors and hospitals submit claims for you
- All you pay is the copayment, co-insurance, or deductible
- If you receive care from a non-participating doctor or hospital, you may need to pay for the services up front and submit a claim for reimbursement

BlueCard PPO Members Only: If you see this symbol, PPO, on your ID card, you're a BlueCard PPO member. To save the most money when getting service, use a participating BlueCard PPO doctor or hospital.

In Case of Emergency

For emergency services, call the local emergency number or go to the nearest hospital immediately.

Getting Care Outside the United States

The Blue Cross Blue Shield Global® Core network gives you access to doctors and hospitals around the world. If you need care, call the Service Center at **1-800-810-BLUE (2583)**, or call collect at **1-804-673-1177**, 24 hours a day, 7 days a week. An assistance coordinator, along with a medical professional, will arrange a doctor's appointment or hospitalization if necessary. You can also visit **bcbsglobalcore.com**.

TEAR HERE

BlueCross BlueShield

An Association of Independent Blue Cross and Blue Shield Plans

FOLD HERE

Primary Care Provider's Name: _____

Doctor's Phone: _____

Doctor's Hospital Affiliation: _____

Your Blue Cross Blue Shield Member ID: _____

Member Service Phone Number (from your ID card): _____

_____

For Inpatient Services:

- Call the Service Center at **1-800-810-BLUE (2583)**, or Member Service at the number on your ID card, for precertification or preauthorization
- In most cases, all you pay is the copayment, co-insurance, or deductible
- The hospital should submit the claim on your behalf

For Outpatient Services:

- Show your ID card
- Pay the doctor or hospital
- Fill out a Blue Cross Blue Shield Global® Core International Claim form for reimbursement (Call **1-800-810-BLUE (2583)** or visit **bcbsglobalcore.com** for the form)
- You're only responsible for copayments, co-insurance, or deductible when seeing in-network doctors and hospitals
- You'll pay more when seeing out-of-network doctors and hospitals

Doctors and Hospitals

In most cases, participating doctors and hospitals will file the claim for you. If they need information about eligibility or your coverage, have them call **1-800-676-BLUE (2583)**.

Your Member Responsibilities

As a Blue Cross Blue Shield of Massachusetts member, you're still responsible for any copayments, co-insurance, deductible, or non-covered services. For out-of-country services, Blue Cross Blue Shield of Massachusetts payments will be based on the provider's charge.

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MASSACHUSETTS

OUR COMMITMENT TO CONFIDENTIALITY (NOTICE OF PRIVACY PRACTICES) AND WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA) NOTICE

This notice describes how medical and dental information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Our Commitment: We respect your right to privacy. We will not disclose personally identifiable information about you without your permission, unless the disclosure is necessary to provide our services to you or is otherwise in accordance with the law.

Collection of Information

We collect only the information about you that we need to operate our business. We collect information from other parties, such as your health care providers and employers. Examples of the information we collect are (i) medical and dental information from health care providers when they submit claims for services and (ii) personal information such as name, address, and date of birth, which is most often supplied by you or your employer when you enroll in a plan.

USE AND DISCLOSURE OF INFORMATION

We are required by law to protect the confidentiality of information about you and to notify you in case of a breach affecting your information. We may use and disclose information about you without your written authorization for the following purposes, to the extent otherwise permitted or required by law:

You or Your Representatives—to you or your "personal representative" upon request or to help you (or your personal representative) understand treatment options, benefits, or the rights available to you. Your "personal representative" is a person who has legal authority to make health-related decisions on your behalf, such as a person with a health-care power of attorney. Your request must be in writing. Please complete the Documentation of Legal Representative Status for Members form available on our website. You also may designate a family member or friend to receive information and interact with us on your behalf. Your designation and any subsequent revocation must be in writing. Please complete the Member's Designation of an Authorized Representative form available on our website. You may also call Member Service for a copy of these forms.

- **Treatment**—to help health care providers manage or coordinate your health care and related services. For example, we may use and disclose information about you to inform providers of medications you take or to remind you of appointments.
- **Payment**—to obtain payment for your coverage, pay claims for your health benefits, or help another health plan or health care provider in its payment activities. For example, we may use or disclose information about you to make coverage determinations, administer claims, or coordinate benefits with other coverage you may have.
- **Health Care Operations**—to perform other activities necessary for the operation of our business, including customer service, disease management, and determining how to improve the quality of care. For example, we may use or disclose information about you to respond to your call to customer service, arrange for medical review of your claims, or conduct quality assessment and improvement activities.

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- **Legal Compliance**—to comply with applicable law. For example, we may be required to use or disclose information about you to respond to regulatory authorities responsible for oversight of government benefit programs or our business operations; to parties or courts in the course of judicial or administrative proceedings; or pursuant to workers' compensation laws.
- **Government Agencies**—under limited circumstances established by law, to public health authorities, coroners or medical examiners, law enforcement, or other government officials
- **Research**—for health-related research studies that meet legal standards for protection of the individuals involved in the studies and their personal information. We may also create a database of our members' information that does not include individual identifiers and use the database for research or other purposes, provided that the information cannot be traced back to specific members.
- **To Your Employer** (or other plan sponsor), if applicable, for administration of its health plan. This applies only if you receive coverage through an employer-sponsored plan (or plan sponsored by your union or other entity). For example, we may disclose information about you to your employer (or other plan sponsor) to confirm enrollment in the plan or (if the employer or other plan sponsor is self-insured) for claim review and audits. We will disclose your information only to designated individuals. That, along with legal prohibitions on use of your personal information for discriminatory purposes, helps protect your information from unauthorized use.

To carry out these purposes, we share information with entities that perform functions for us subject to contracts that limit use and disclosure for intended purposes. We use physical, electronic, and procedural safeguards to protect your privacy. Even when allowed, we limit uses and disclosures of your information to the minimum amount reasonably necessary for the intended task.

The Health Insurance Portability and Accountability Act (HIPAA) generally does not override other laws that give people greater privacy protections. As a result, we must comply with any state or federal privacy laws that require us to provide you with more privacy protections. For example, federal law provides special protections for substance use disorder information; Massachusetts state law restricts the disclosure of HIV and AIDS related information. In addition, we will not use (and are prohibited from using) your genetic information for underwriting purposes.

OTHER DISCLOSURES REQUIRE YOUR WRITTEN AUTHORIZATION

Except as provided in this notice, we will not use or disclose information about you without your written authorization. For example, we must have your written authorization to use or disclose your information for marketing purposes or (in most cases) to use or disclose psychotherapy notes. Although we would need written authorization to sell information about you, we do not sell members' information.

You may revoke your authorization at any time. Your authorization must be in writing. Your revocation will not affect any action that we have already taken in reliance on your authorization. If you would like us to disclose information about you to a third party, please complete the Permission for One-Time Disclosure of Information form available on our website or call Member Service for a copy of the form.

YOUR PRIVACY RIGHTS

You have the following rights with respect to information about you. You may exercise any of these rights by calling the Member Service number listed on your member ID card or contacting us at the address listed at the end of this notice. The forms listed below are also available on our website.

- **You have the right to receive information about privacy protections.** Your member-education materials include a notice of your rights, and you may request a paper copy of this notice at any time.
- **You have the right to inspect and get copies of information that we use to make decisions about you.** This is your designated record set. Your request must be in writing. We may charge a reasonable fee for copying and mailing you this information. Please complete the Request for Access to Copies of Protected Health Information in Designated Record Set form to request copies of your information.
- **You have the right to receive an accounting of certain disclosures that we make of information about you.** Your request must be in writing. Please complete the Members Request for an Accounting of Disclosures form. Our response will exclude any disclosures made in support of treatment, payment, and health care operations or that you authorized (among others). An example of a disclosure that would be reported to you is our disclosure of your information in response to a court order.
- **You have the right to ask us to correct or amend information you believe to be incorrect.** Your request to correct or amend information must be in writing. Please complete the Members Request to Amend Protected Health Information form. If we deny your request, you may ask us to make your request part of your records.

- **You have the right to ask that we restrict or refuse the disclosure of information about you and that we direct communications to you by alternative means or to alternative locations.** While we may not always be able to agree to your request, we will make reasonable efforts to accommodate requests. Unless you've notified us to request a different mailing address, Summary of Health Plan Payments statements for the subscriber, and all members listed on the subscriber's plan, are generally delivered to the subscriber's address. Under certain circumstances, you can request to not receive statements for a particular service, or to have statements delivered through an alternate method or to an alternate address, when required by state law. If you have concerns about protecting the privacy of your medical information in your statements, you can have these statements delivered to an address other than the plan subscriber's address, or have them delivered only via electronic means. For help understanding your delivery options, please call Member Service at the number listed on your member ID card. Your request and any subsequent revocation must be in writing.

If you believe your privacy rights have been violated, you have the right to complain to us using the grievance process outlined in your benefit materials, or to the Secretary of the U.S. Department of Health and Human Services, without fear of retaliation.

ABOUT THIS NOTICE

The original effective date of this notice was April 14, 2003. The effective date of the most recent revision is indicated in the footer of this notice. We are required by law to provide you with this notice of our legal duties and privacy practices and to abide by the notice for as long as it is in effect. We reserve the right to change this notice. Any changes will apply to all information that we maintain, regardless of when it was created or received. If we make a material change to this notice, we will post the revised notice on our website and notify you of the change and how to obtain the revised notice in our next regular mailing to you. If you have any questions, please call the Member Service number listed on your member ID card, or write us at:

Blue Cross Blue Shield of Massachusetts
Privacy Officer
101 Huntington Ave.
Suite 1300
Boston, MA 02199-7611

WHCRA NOTICE

Did you know that your medical plan provides benefits for many mastectomy-related services? This is the case even if you were not covered by Blue Cross Blue Shield of Massachusetts at the time of the mastectomy. It's required by the Women's Health and Cancer Rights Act of 1998. If you are covered for a mastectomy and elect breast reconstruction in connection with a mastectomy, then benefits are also provided for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Coverage will be provided as determined in consultation with you and your attending doctor. The costs that you pay for these services are the same as those you pay for other services in the same category. To learn more, please call the Member Service number on your member ID card.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).

Spanish/Español: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

Portuguese/Português: ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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Glossary of Health Coverage and Medical Terms

- This glossary defines many commonly used terms, but isn't a full list. These glossary terms and definitions are intended to be educational and may be different from the terms and definitions in your plan or health insurance policy. Some of these terms also might not have exactly the same meaning when used in your policy or plan, and in any case, the policy or plan governs. (See your Summary of Benefits and Coverage for information on how to get a copy of your policy or plan document.)
- Underlined text indicates a term defined in this Glossary.
- See page 6 for an example showing how deductibles, coinsurance and out-of-pocket limits work together in a real life situation.

Allowed Amount

This is the maximum payment the plan will pay for a covered health care service. May also be called "eligible expense," "payment allowance," or "negotiated rate."

Appeal

A request that your health insurer or plan review a decision that denies a benefit or payment (either in whole or in part).

Balance Billing

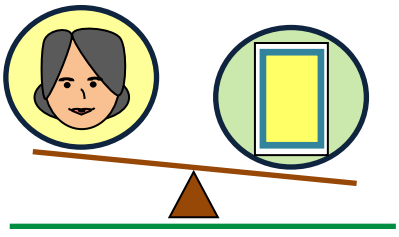
When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider's charge is $200 and the allowed amount is $110, the provider may bill you for the remaining $90. This happens most often when you see an out-of-network provider (non-preferred provider). A network provider (preferred provider) may not balance bill you for covered services.

Claim

A request for a benefit (including reimbursement of a health care expense) made by you or your health care provider to your health insurer or plan for items or services you think are covered.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance ***plus*** any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is $100 and you've met your deductible, your coinsurance payment of 20% would be $20. The health insurance or plan pays the rest of the allowed amount.)



Jane pays 20% | Her plan pays 80%

(See page 6 for a detailed example.)

Complications of Pregnancy

Conditions due to pregnancy, labor, and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and a non-emergency caesarean section generally aren't complications of pregnancy.

Copayment

A fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service (sometimes called "copay"). The amount can vary by the type of covered health care service.

Cost Sharing

Your share of costs for services that a plan covers that you must pay out of your own pocket (sometimes called "out-of-pocket costs"). Some examples of cost sharing are copayments, deductibles, and coinsurance. Family cost sharing is the share of cost for deductibles and out-of-pocket costs you and your spouse and/or child(ren) must pay out of your own pocket. Other costs, including your premiums, penalties you may have to pay, or the cost of care a plan doesn't cover usually aren't considered cost sharing.

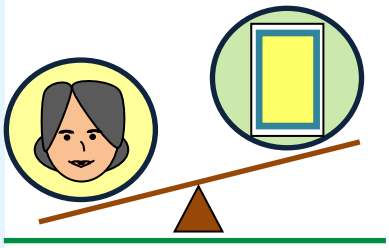
Cost-sharing Reductions

Discounts that reduce the amount you pay for certain services covered by an individual plan you buy through the Marketplace. You may get a discount if your income is below a certain level, and you choose a Silver level health plan or if you're a member of a federally-recognized tribe, which includes being a shareholder in an Alaska Native Claims Settlement Act corporation.

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022)
(HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

Deductible

An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A plan may also have only separate deductibles. (For example, if your deductible is $1000, your plan won't pay anything until you've met your $1000 deductible for covered health care services subject to the deductible.)



Jane pays 100% | Her plan pays 0%

(See page 6 for a detailed example.)

Diagnostic Test

Tests to figure out what your health problem is. For example, an x-ray can be a diagnostic test to see if you have a broken bone.

Durable Medical Equipment (DME)

Equipment and supplies ordered by a health care provider for everyday or extended use. DME may include: oxygen equipment, wheelchairs, and crutches.

Emergency Medical Condition

An illness, injury, symptom (including severe pain), or condition severe enough to risk serious danger to your health if you didn't get medical attention right away. If you didn't get immediate medical attention you could reasonably expect one of the following: 1) Your health would be put in serious danger; or 2) You would have serious problems with your bodily functions; or 3) You would have serious damage to any part or organ of your body.

Emergency Medical Transportation

Ambulance services for an emergency medical condition. Types of emergency medical transportation may include transportation by air, land, or sea. Your plan may not cover all types of emergency medical transportation, or may pay less for certain types.

Emergency Room Care / Emergency Services

Services to check for an emergency medical condition and treat you to keep an emergency medical condition from getting worse. These services may be provided in a licensed hospital's emergency room or other place that provides care for emergency medical conditions.

Excluded Services

Health care services that your plan doesn't pay for or cover.

Formulary

A list of drugs your plan covers. A formulary may include how much your share of the cost is for each drug. Your plan may put drugs in different cost-sharing levels or tiers. For example, a formulary may include generic drug and brand name drug tiers and different cost-sharing amounts will apply to each tier.

Grievance

A complaint that you communicate to your health insurer or plan.

Habilitation Services

Health care services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology, and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

Health Insurance

A contract that requires a health insurer to pay some or all of your health care costs in exchange for a premium. A health insurance contract may also be called a "policy" or "plan."

Home Health Care

Health care services and supplies you get in your home under your doctor's orders. Services may be provided by nurses, therapists, social workers, or other licensed health care providers. Home health care usually doesn't include help with non-medical tasks, such as cooking, cleaning, or driving.

Hospice Services

Services to provide comfort and support for persons in the last stages of a terminal illness and their families.

Hospitalization

Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. Some plans may consider an overnight stay for observation as outpatient care instead of inpatient care.

Hospital Outpatient Care

Care in a hospital that usually doesn't require an overnight stay.

In-network Coinsurance
Your share (for example, 20%) of the allowed amount for covered health care services. Your share is usually lower for in-network covered services.

In-network Copayment
A fixed amount (for example, $15) you pay for covered health care services to providers who contract with your health insurance or plan. In-network copayments usually are less than out-of-network copayments.

Marketplace
A marketplace for health insurance where individuals, families and small businesses can learn about their plan options; compare plans based on costs, benefits and other important features; apply for and receive financial help with premiums and cost sharing based on income; and choose a plan and enroll in coverage. Also known as an "Exchange." The Marketplace is run by the state in some states and by the federal government in others. In some states, the Marketplace also helps eligible consumers enroll in other programs, including Medicaid and the Children's Health Insurance Program (CHIP). Available online, by phone, and in-person.

Maximum Out-of-pocket Limit
Yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services. Applies to most types of health plans and insurance. This amount may be higher than the out-of-pocket limits stated for your plan.

Medically Necessary
Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms, including habilitation, and that meet accepted standards of medicine.

Minimum Essential Coverage
Minimum essential coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of minimum essential coverage, you may not be eligible for the premium tax credit.

Minimum Value Standard
A basic standard to measure the percent of permitted costs the plan covers. If you're offered an employer plan that pays for at least 60% of the total allowed costs of benefits, the plan offers minimum value and you may not qualify for premium tax credits and cost-sharing reductions to buy a plan from the Marketplace.

Network
The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Network Provider (Preferred Provider)
A provider who has a contract with your health insurer or plan who has agreed to provide services to members of a plan. You will pay less if you see a provider in the network. Also called "preferred provider" or "participating provider."

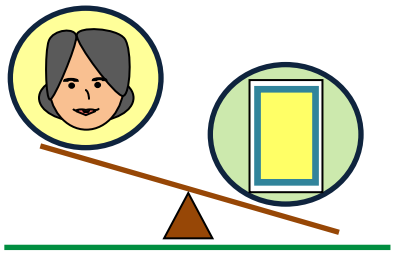
Orthotics and Prosthetics
Leg, arm, back and neck braces, artificial legs, arms, and eyes, and external breast prostheses after a mastectomy. These services include: adjustment, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition.

Out-of-network Coinsurance
Your share (for example, 40%) of the allowed amount for covered health care services to providers who don't contract with your health insurance or plan. Out-of-network coinsurance usually costs you more than in-network coinsurance.

Out-of-network Copayment
A fixed amount (for example, $30) you pay for covered health care services from providers who do ***not*** contract with your health insurance or plan. Out-of-network copayments usually are more than in-network copayments.

Out-of-network Provider (Non-Preferred Provider)
A provider who doesn't have a contract with your plan to provide services. If your plan covers out-of-network services, you'll usually pay more to see an out-of-network provider than a preferred provider. Your policy will explain what those costs may be. May also be called "non-preferred" or "non-participating" instead of "out-of-network provider."

Out-of-pocket Limit



(See page 6 for a detailed example.)

The most you *could* pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount. This limit helps you plan for health care costs. This limit never includes your premium, balance-billed charges or health care your plan doesn't cover. Some plans don't count all of your copayments, deductibles, coinsurance payments, out-of-network payments, or other expenses toward this limit.

Physician Services

Health care services a licensed medical physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine), provides or coordinates.

Plan

Health coverage issued to you directly (individual plan) or through an employer, union or other group sponsor (employer group plan) that provides coverage for certain health care costs. Also called "health insurance plan," "policy," "health insurance policy," or "health insurance."

Preauthorization

A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment (DME) is medically necessary. Sometimes called "prior authorization," "prior approval," or "precertification." Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Premium

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly, or yearly.

Premium Tax Credits

Financial help that lowers your taxes to help you and your family pay for private health insurance. You can get this help if you get health insurance through the Marketplace and your income is below a certain level. Advance payments of the tax credit can be used right away to lower your monthly premium costs.

Prescription Drug Coverage

Coverage under a plan that helps pay for prescription drugs. If the plan's formulary uses "tiers" (levels), prescription drugs are grouped together by type or cost. The amount you'll pay in cost sharing will be different for each "tier" of covered prescription drugs.

Prescription Drugs

Drugs and medications that by law require a prescription.

Preventive Care (Preventive Service)

Routine health care, including screenings, check-ups, and patient counseling, to prevent or discover illness, disease, or other health problems.

Primary Care Physician

A physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine), who provides or coordinates a range of health care services for you.

Primary Care Provider

A physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist, or physician assistant, as allowed under state law and the terms of the plan, who provides, coordinates, or helps you access a range of health care services.

Provider

An individual or facility that provides health care services. Some examples of a provider include a doctor, nurse, chiropractor, physician assistant, hospital, surgical center, skilled nursing facility, and rehabilitation center. The plan may require the provider to be licensed, certified, or accredited as required by state law.

Reconstructive Surgery

Surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries, or medical conditions.

Referral
A written order from your primary care provider for you to see a specialist or get certain health care services. In many health maintenance organizations (HMOs), you need to get a referral before you can get health care services from anyone except your primary care provider. If you don't get a referral first, the plan may not pay for the services.

Rehabilitation Services
Health care services that help a person keep, get back, or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt, or disabled. These services may include physical and occupational therapy, speech-language pathology, and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

Screening
A type of preventive care that includes tests or exams to detect the presence of something, usually performed when you have no symptoms, signs, or prevailing medical history of a disease or condition.

Skilled Nursing Care
Services performed or supervised by licensed nurses in your home or in a nursing home. Skilled nursing care is ***not*** the same as "skilled care services," which are services performed by therapists or technicians (rather than licensed nurses) in your home or in a nursing home.

Specialist
A provider focusing on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

Specialty Drug
A type of prescription drug that, in general, requires special handling or ongoing monitoring and assessment by a health care professional, or is relatively difficult to dispense. Generally, specialty drugs are the most expensive drugs on a formulary.

UCR (Usual, Customary and Reasonable)
The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

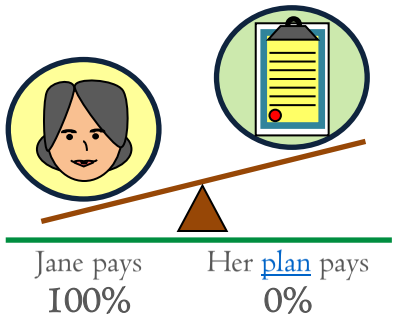
Urgent Care
Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

How You and Your Insurer Share Costs - Example

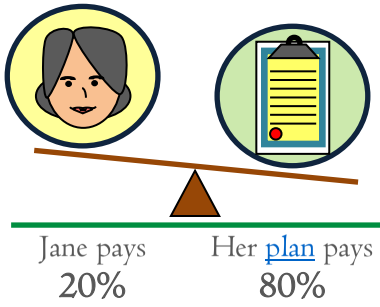
Jane's Plan Deductible: $1,500 **Coinsurance:** 20% **Out-of-Pocket Limit:** $5,000

January 1st
Beginning of Coverage Period

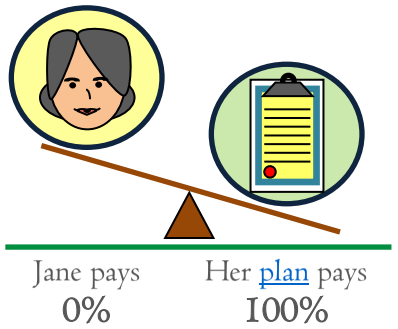
December 31st
End of Coverage Period



more costs



more costs



Jane hasn't reached her $1,500 deductible yet

Her plan doesn't pay any of the costs.

Office visit costs: $125
Jane pays: $125
Her plan pays: $0

Jane reaches her $1,500 deductible, coinsurance begins

Jane has seen a doctor several times and paid $1,500 in total, reaching her deductible. So her plan pays some of the costs for her next visit.

Office visit costs: $125
Jane pays: 20% of $125 = $25
Her plan pays: 80% of $125 = $100

Jane reaches her $5,000 out-of-pocket limit

Jane has seen the doctor often and paid $5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: $125
Jane pays: $0
Her plan pays: $125

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A Guide to Your Summary of Health Plan Payments[1]

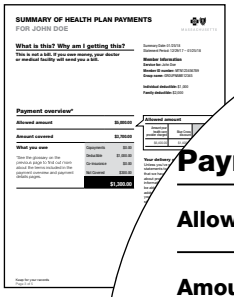
The Summary of Health Plan Payments shows you how we process claims for medical services you've received. This statement is not a bill.

How the Payment Process Works

When you visit a health care provider, you pay a copayment.[2]

The provider submits a bill for services to Blue Cross. This is called a claim.

You'll get a Summary of Health Plan Payments if there's a balance remaining after we process the claim and pay our share of the costs. Your provider will send you a bill if you owe any money.



This is not a bill.

Payment overview*

Allowed amount	**$5,000.00**
Amount covered	**$3,700.00**
Amount you owe	
Copayments	$0.00
Deductible	$1,000.00
Co-insurance	$0.00
Not Covered	$300.00
	$1,300.00

Amount covered by Blue Cross

*See the glossary on the previous page to find out more about the terms included in the payment overview and payment details pages.

Amount you owe (if any)

Copayments

Your copayments (also known as a copay) are the fixed dollar amount you pay each time you see a provider[2] or fill a prescription. Look for your copay amount on your member ID card.

Deductible

If your plan has a deductible, this is the amount of money you pay out-of-pocket for health care services, such as blood tests and x-rays, before Blue Cross starts to pay for them.

Co-insurance

If your plan has co-insurance, you're responsible for paying a predetermined percentage of your medical expenses once your deductible has been met.

Tip: See the glossary on page 2 of your statement for the meaning of any unfamiliar terms.

The provider sends you a bill. (if you owe money)

You pay your provider.

Financial accounts can help cover costs.

If your plan has a Health Reimbursement Arrangement, Health Savings Account, or Flexible Spending Account, you can use it to pay medical expenses, such as your deductible and copayments. You can also use these accounts to pay for eyeglasses and dental services.

1. Medex members receive statements called Explanation of Benefits.
2. Except for certain plans, preventive services are fully covered. Some plans may require co-insurance.

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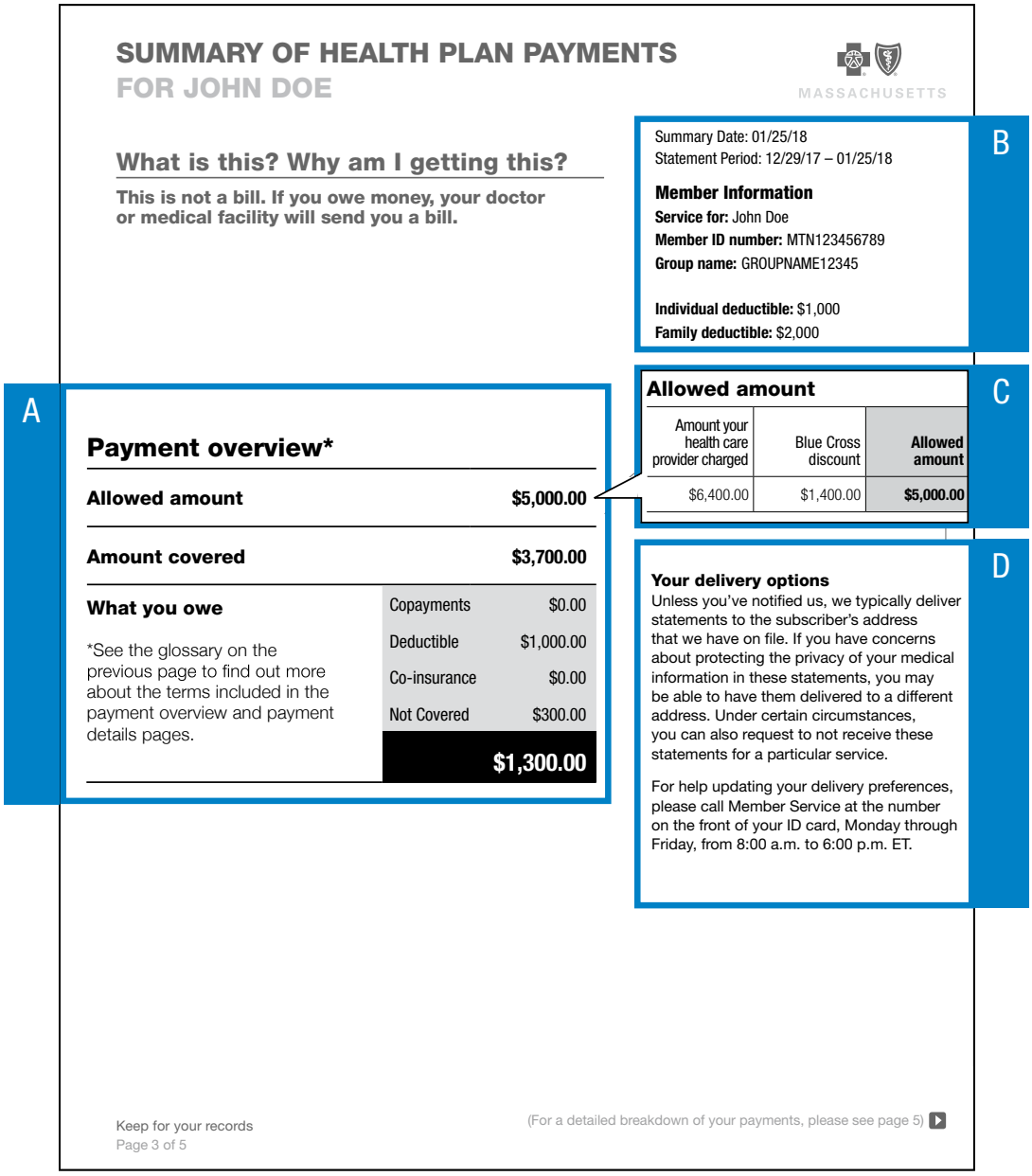
Your Summary of Health Plan Payments

Payment Overview Page



A The payment overview shows the amount charged to Blue Cross, the amount we covered, and what you owe (if anything).

B Up here, you'll find your account information, including your plan's deductible. A deductible is the amount you pay for medical services before your insurance begins to pay.

C This section shows how the allowed amount was calculated.

D Your delivery options describes how these statements are delivered and how you can update your preferences.

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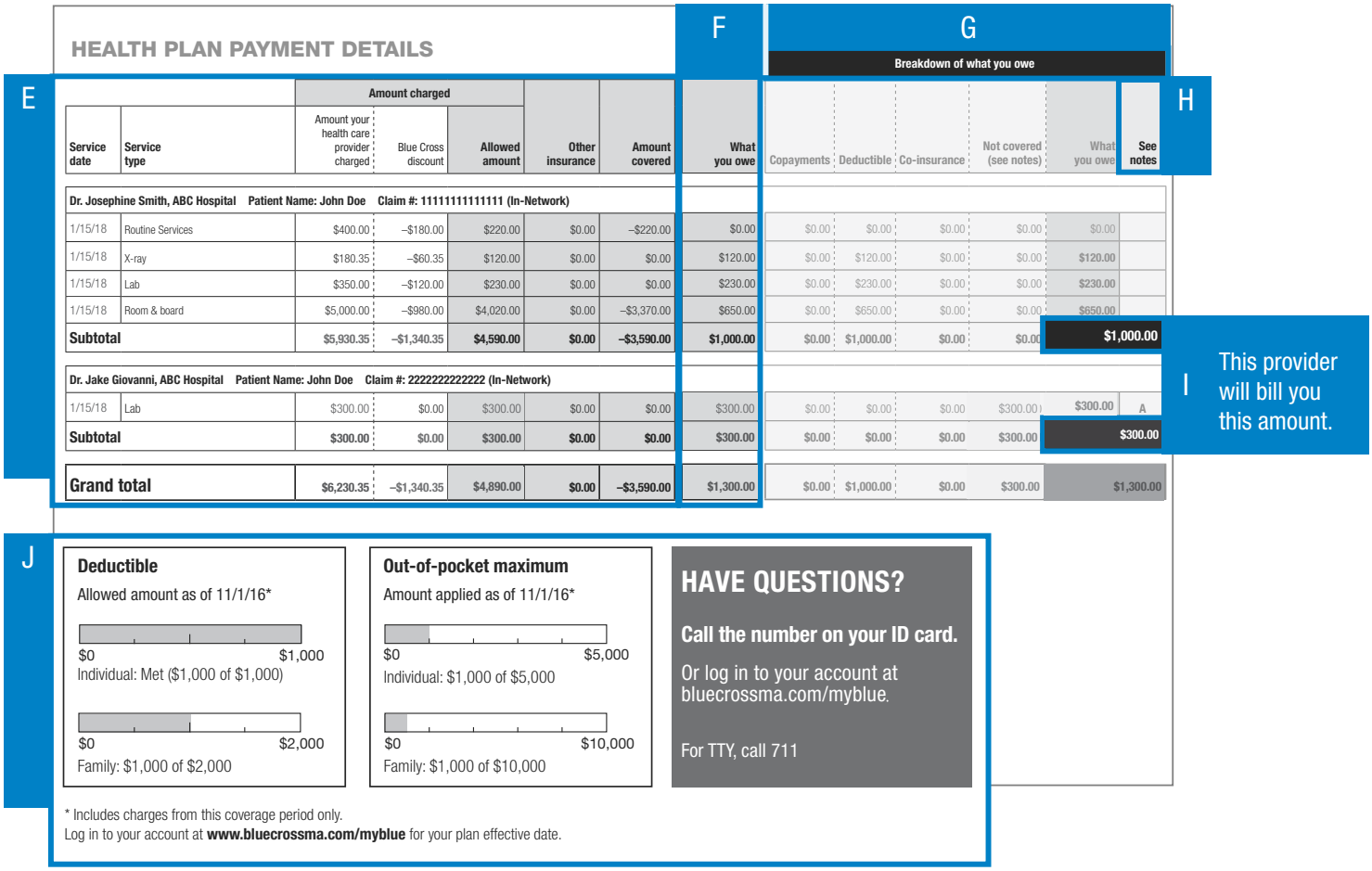
Your Summary of Health Plan Payments

Payment Details Page



HEALTH PLAN PAYMENT DETAILS

F

G

Breakdown of what you owe

E

H

Service date	Service type	Amount charged: Amount your health care provider charged	Amount charged: Blue Cross discount	Amount charged: Allowed amount	Other insurance	Amount covered	What you owe	Copayments	Deductible	Co-insurance	Not covered (see notes)	What you owe	See notes
Dr. Josephine Smith, ABC Hospital Patient Name: John Doe Claim #: 11111111111111 (In-Network)													
1/15/18	Routine Services	$400.00	–$180.00	$220.00	$0.00	–$220.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	
1/15/18	X-ray	$180.35	–$60.35	$120.00	$0.00	$0.00	$120.00	$0.00	$120.00	$0.00	$0.00	$120.00	
1/15/18	Lab	$350.00	–$120.00	$230.00	$0.00	$0.00	$230.00	$0.00	$230.00	$0.00	$0.00	$230.00	
1/15/18	Room & board	$5,000.00	–$980.00	$4,020.00	$0.00	–$3,370.00	$650.00	$0.00	$650.00	$0.00	$0.00	$650.00	
Subtotal		$5,930.35	–$1,340.35	$4,590.00	$0.00	–$3,590.00	$1,000.00	$0.00	$1,000.00	$0.00	$0.00	$1,000.00	
Dr. Jake Giovanni, ABC Hospital Patient Name: John Doe Claim #: 2222222222222 (In-Network)													
1/15/18	Lab	$300.00	$0.00	$300.00	$0.00	$0.00	$300.00	$0.00	$0.00	$0.00	$300.00	$300.00	A
Subtotal		$300.00	$0.00	$300.00	$0.00	$0.00	$300.00	$0.00	$0.00	$0.00	$300.00	$300.00	
Grand total		$6,230.35	–$1,340.35	$4,890.00	$0.00	–$3,590.00	$1,300.00	$0.00	$1,000.00	$0.00	$300.00	$1,300.00	

I This provider will bill you this amount.

J

Deductible

Allowed amount as of 11/1/16*

$0 $1,000

Individual: Met ($1,000 of $1,000)

$0 $2,000

Family: $1,000 of $2,000

Out-of-pocket maximum

Amount applied as of 11/1/16*

$0 $5,000

Individual: $1,000 of $5,000

$0 $10,000

Family: $1,000 of $10,000

HAVE QUESTIONS?

Call the number on your ID card.

Or log in to your account at bluecrossma.com/myblue.

For TTY, call 711

* Includes charges from this coverage period only.
Log in to your account at **www.bluecrossma.com/myblue** for your plan effective date.

E Your recent claims, including dates of service, names of providers, the amounts charged, and payment details.

F The amount you owe for each service.

G How we determined what you owe, including copayments, deductible, and co-insurance.

H Additional information on how we processed your claims.

I The final amount you'll owe your provider for services after we cover our share of the cost. If you have additional insurance, this doesn't apply to you.

J A detailed breakdown of your deductible and out-of-pocket maximum, including the amounts you've previously applied towards these.

View your plan information and recent claims at **bluecrossma.com/myblue.**

Questions?

Call us at the number on your ID card or log in to your account at **bluecrossma.com/myblue**, click **Contact Us**, then enter your question using the **secure inquiry form** in the Member Service section.

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Thank you for choosing a Blue Cross Blue Shield plan.

Please take a few minutes to help us set up your membership by filling out the attached enrollment form.

Before You Begin

Please carefully read the instructions below.

For members of HMO Blue,® Network Blue,® Blue Choice,® HMO Blue New England,℠ or Blue Choice New England℠: You're required to choose a primary care physician (PCP) when you enroll. Please choose a PCP from your plan's provider directory. Be sure to read "PCP ID #" in Section 2. List your PCP choice on your enrollment form. The PCP ID number can also be found by visiting **bluecrossma.com** and selecting **Find a Doctor**.

For Access Blue℠ Members: Although you're not required to choose a PCP, we recommend you choose one by following the instructions in Section 2 on the back of this page.

Important: Are you covered by Medicare or other insurance? We need to know if you or any family member listed have Medicare and/or other insurance in addition to your Blue Cross Blue Shield of Massachusetts plan. Please be sure to check either Y (for yes) or N (for no) in the correct box. This information will help us accurately coordinate your benefits. Please follow the instructions in Sections 2 and 3.

Please print two copies of your completed application. Keep one for your records and give the other to your employer to sign and mail to Blue Cross Blue Shield of Massachusetts. In order to complete your enrollment request, your employer is required to sign the application.

Special Instructions for Student Coverage: If you're seeking coverage for a full-time student dependent over age 19, you may need to fill out a Student Certificate form. Check with your employer to see if this coverage is available.

Blue Cross Blue Shield of Massachusetts
P.O. Box 986001
Boston, MA 02298
Fax: 1-617-246-7531

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Instructions

Section 1 To Be Filled Out By Your Employer

Your employer will fill out this section.

Type of Transaction—Check the box(es) that apply.

Subscriber Cancellation Codes. If the subscriber won't be continuing any Blue Cross Blue Shield coverage, carefully select one of the following and indicate the three-digit code on the form.

Code #	Reason for Canceling
041	• Changing to other health plan • Voluntary termination • COBRA cancellation (under 18 months or nonpayment)
042	• Over 65, changing to Group Medex® plan. (Requires Medicare A and B) • Over 65, changing to direct-pay Medex plan. (Requires Medicare A and B) • Over 65, changing to Medicare supplement other than Medex plans.
043	• Medicare (age =< 65)

Code #	Reason for Canceling
061	• Left employment • COBRA ending
063	• Transfer
064	• Cancellation as of original effective date
070	• Deceased
071	• Moved out of state (out of HMO service area)
076	• Military service

Note: If your subscribers are adding or dropping one benefit only (medical/dental), please indicate "add medical," "add dental," "cancel medical," or "cancel dental" in the "Remarks" section.

If your new hires are subject to a probationary period, please indicate the time frame in the "Remarks" section, as well as the qualifying events for new enrollees.

If a subscriber is being moved from an active group to a retiree group (within the same account), this is a transfer and not a termination. Please include the Medical or Dental Group # transferring to.

Cancellation date will be the first day of no coverage.

Qualifying Events—Remarks:

To assist in the enrollment process, please use check boxes or write in applicable information in the "Remarks" section of the form.

- Open Enrollment—Check this box for open enrollment.
- New Hire—Check this box for new hires to the company.
- COBRA—Check this box if person is continuing coverage under COBRA.
- Add Spouse—Check this box if spouse is being added. Ensure date of marriage is within approved retroactive period.
- Add Dependent—Check this box if adding any dependent.
- Loss of Coverage—Check this box if employee lost coverage through spouse or parent. Please include HIPAA Continuous of Coverage Letter from prior company/insurer. If you have questions, contact your account service representative.
- Other—Check this box if change to family requires additional explanation. Please write in the reason for change (e.g., court order, adoption, New Dependent Law under HCR, legal guardianship, etc.). Include supporting documentation. If you have questions, contact your account service representative.

Section 2 Yourself (Member 1)

Please fill in all information that applies to you. (REQUIRED)*

PCP ID#—If your health plan requires you to choose a primary care physician (PCP), please fill in this section. Write the PCP ID number (***not*** the telephone number) of the doctor you have chosen to coordinate your health care. You'll find the doctor's PCP ID number in the provider directory for your health plan. If you need help choosing a PCP, please call our Physician Selection Service at **1-800-821-1388**. A representative will be happy to help you select a doctor. PCP ID number can be found at **bluecrossma.com**, select **Find a Doctor**.

Other Insurance—Do you have other health insurance or Medicare in addition to your Blue Cross Blue Shield plan? Please be sure to circle either **Y** (for *yes*) or **N** (for *no*)) in the correct box. If you have other insurance, please write the name of the other insurance company and your member identification number.

To Add or Delete a Member—Are you adding or deleting a member under your existing membership? If yes, please fill in the areas in Sections 1 and 2. You may need help from your employer to fill in Section 1. Then, give us the details about the members you're adding or deleting in Section 3 and/or Section 4.

Section 3 Member 2

If you choose a **Family** membership, please fill in this section if you want Member 2 to be covered. (REQUIRED)* (Note: Member 2 cannot be covered under an **Individual** membership.)

Other Insurance—Does your spouse have other health insurance or Medicare? Please be sure to circle either **Y** (for *yes*) or **N** (for *no*) in the correct box. If your spouse or partner has other insurance, please write the name of the other insurance company and your member identification number.

Section 4 Your Eligible Dependents (Members 3, 4, and 5)

If you choose a **Family** membership, please fill in this section for all children or other eligible dependents you want to be covered. (REQUIRED)* (Note: dependents cannot be covered under an **Individual** membership.)

If you have more than three dependents to be covered, please use additional Enrollment Forms as needed. Please indicate on the form that additional forms have been used and write in the total number of dependents you want to be enrolled.

Section 5 Personal Savings Account

Your employer may have chosen to offer a personal savings account alongside your medical offering. Please consult your open enrollment materials and/or your HR department to determine if this applies to you.

For each option:

Start Date: Your start date will be considered established for tax purposes as of the start date of your medical plan, provided that you have signed, dated, and submitted the completed application for these accounts on or before that date.

End Date: Your end date is the date you choose to stop deposits into the selected financial account. If you have any questions, please see your employer.

Note: If you are transferring from one medical/dental plan to another plan, please complete Section 5 of the Enrollment and Change Form to let us know that you will be continuing your personal savings account..

Section 6 Signatures (Employer & Employee)

Employee: Please sign and date the application and return it to your employer. Employer: Please sign and date the application and return to Blue Cross Blue Shieldof Massachusetts.

Please mail to:

P.O. Box 986001
Boston, MA 02298
or fax to 1-617-246-7531

* Under the Affordable Care Act, we are required to collect the Social Security number for you and any dependent enrolling in your plan.

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Please Read the Instructions Before Filling Out This Form.

Please **TYPE OR PRINT CLEARLY** using blue or black ink to avoid coverage delay or type in information

MASSACHUSETTS

Enrollment and Change Form

Please mail to: P.O. Box 986001
Boston, MA 02298 or fax to **1-617-246-7531**

1. To Be Filled Out by Your Employer

Company Name	Current Medical Group #:	Medical Group # Transfering To:

Current BCBS ID #, If any	Requested Effective Date MM DD YYYY	Date of Hire MM DD YYYY	Current Dental Group #:	Dental Group # Transferring To

Type of Transaction
❒ ADD ❒ CANCEL
❒ CHANGE Three digit termination code ☐☐☐
❒ TRANSFER

Remarks: (i.e., qualifying event for a new add, change to family or other instruction)

❒ Open Enrollment ❒ New Hire ❒ COBRA

Change to Family ❒ Add Spouse ❒ Add Dependent

❒ Loss of Coverage (HIPAA Continuation of Coverage Letter required)

❒ Other: _____

2. Yourself (Member 1)

What products? ❒ Access Blue ❒ Blue Choice ❒ Blue Choice New England ❒ Blue Medicare Rx (Part D) ❒ Dental Blue ❒ HMO Blue ❒ HMO Blue New England ❒ Managed Blue for Seniors ❒ Medex (Group) ❒ Network Blue ❒ PPO ❒ Saver Blue

Membership Type (Medical) ❒ Individual ❒ Family

Membership Type (Dental) ❒ Individual ❒ Family

First Name	M.I.	Last Name	Sex	Date of Birth

Street Address/ P.O. Box #	Apt. #	City/ Town	State	Zip Code

Home Phone ( )	Cell Phone ( )	Email

Social Security # (REQUIRED)[1]	Other Insurance?[2] Y ❒ / N ❒	Other Insurance Company Name	Member Identification Number

PCP ID # (see instructions)	Name of PCP	City / State	Is this your current PCP? Y ❒ / N ❒

Are you covered by Medicare?[2] Y ❒ / N ❒	Part A Effective Date MM DD YYYY	Part B Effective Date MM DD YYYY	Part D Effective Date MM DD YYYY	Medicare #	❒ 65+ ❒ Disabled ❒ ESRD
				Actively Working? Y ❒ / N ❒	If Retired, Date

3. Member 2

Please Check One: ❒ Spouse ❒ Domestic Partner ❒ Divorced Spouse (court ordered)

Plan Type: ❒ Medical ❒ Dental

First Name	M.I.	Last Name	Sex	Date of Birth

Social Security # (REQUIRED)[1]	Phone ( )	Other Insurance?[1] Y ❒ / N ❒	Other Insurance Company Name	Member Identification Number

PCP ID # (see instructions)	Name of PCP	City / State	Is this your current PCP? Y ❒ / N ❒

Are you covered by Medicare?[2] Y ❒ / N ❒	Part A Effective Date MM DD YYYY	Part B Effective Date MM DD YYYY	Part D Effective Date MM DD YYYY	Medicare #	❒ 65+ ❒ Disabled ❒ ESRD
				Actively Working? Y ❒ / N ❒	If Retired, Date

4. Your Eligible Dependents (Member 3, 4 and 5)

Dependent's First Name 3.)	M.I.	Last Name	Sex	Date of Birth

Social Security # (REQUIRED)[1]	PCP ID # (see instructions)	Name of PCP

Is this your current PCP? Y ❒ / N ❒ Full-time student and aged 19 or older ❒ Disabled and aged 26 or older ❒ Plan Type: ❒ Medical ❒ Dental

Dependent's First Name 4.)	M.I.	Last Name	Sex	Date of Birth

Social Security # (REQUIRED)[1]	PCP ID # (see instructions)	Name of PCP

Is this your current PCP? Y ❒ / N ❒ Full-time student and aged 19 or older ❒ Disabled and aged 26 or older ❒ Plan Type: ❒ Medical ❒ Dental

Dependent's First Name 5.)	M.I.	Last Name	Sex	Date of Birth

Social Security # (REQUIRED)[1]	PCP ID # (see instructions)	Name of PCP

Is this your current PCP? Y ❒ / N ❒ Full-time student and aged 19 or older ❒ Disabled and aged 26 or older ❒ Plan Type: ❒ Medical ❒ Dental

Please check if you are using separate forms for additional dependent children ❒ Total # of dependents: _____

5. Personal Savings Account

	Start Date	End Date	FSA Goal Amount (Please see instructions for limits.): $
☐ **HSA: Health Savings Account**			
☐ **FSA: Health Flexible Spending Account**	Start Date	End Date	Health: $
☐ **FSA: Dependent Care Reimbursement Account**	Start Date	End Date	Dependent Care: $

6. Signature (Employer & Employee)

The information here is complete and true. I understand that Blue Cross and Blue Shield will rely on this information to enroll me and my dependents or to make changes to my membership. I understand that I should read the subscriber certificate or benefit booklet provided by my employer to understand my benefits and any restrictions that apply to my health care plan. I understand that Blue Cross and Blue Shield may obtain personal and medical information about me to carry out its business, and that it may use and disclose that information in accordance with law. I acknowledge that I may obtain further information about the collection, use, and disclosure of my information in "Our Commitment to Confidentiality," Blue Cross and Blue Shield's notice of privacy practices.

Employee's Signature _____ Date _____ Employer's Signature _____ Date _____

1. REQUIRED: Under the Affordable Care Act, we are required to collect the Social Security number for you and any dependent enrolling in your plan.

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MASSACHUSETTS

GETTING MORE. NOW THERE'S A PLAN.

Your plan has more benefits than you probably realize. Tap into all of them, all in one place.

The MyBlue App is your key to more features and savings. Plus, up-to-date status for claims, your deductible, account balances, and more. It's like a free upgrade for the plan you already have.

UNLOCK THE POWER OF YOUR PLAN

The MyBlue App gives you an instant snapshot of your plan, including:

- COVERAGE AND BENEFITS
- CLAIMS AND BALANCES
- FITNESS AND WEIGHT-LOSS REIMBURSEMENT
- MEDICATION LOOKUP
- VIDEO DOCTOR VISITS USING WELL CONNECTION

Get the App

Download the app from the App Store®✓ or Google Play™.

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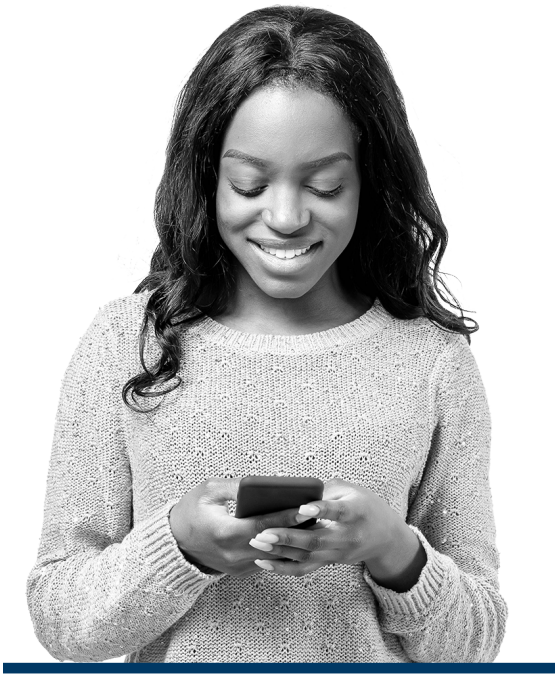
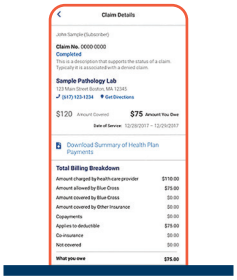
STAY ON TOP OF YOUR COVERAGE

It's never been easier, faster, or more convenient.

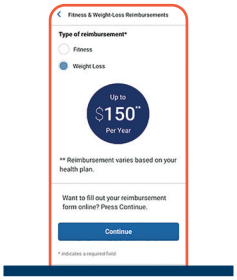
YOUR PLAN IN YOUR HAND



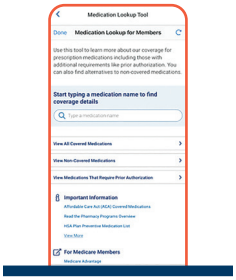
Once you sign in or create a MyBlue App account, you can see all of your benefits, all in one place.
Track your claims, medications, account balances, and more from your device. And, you can easily keep track of reimbursements and savings.



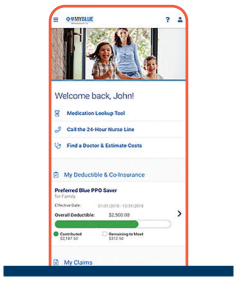
Track claims and benefits
Keep up to date on benefits and coverage.



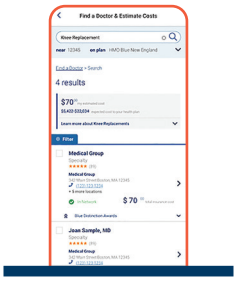
Fitness and weight-loss reimbursement
The online forms are here, along with other savings and offers.



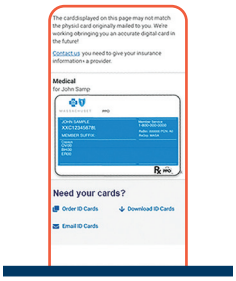
Your medications at a glance
Their names, costs, and prescriptions at your fingertips.



Check deductible balances
End the guesswork and know for sure every time.



Find a Doctor
Or a specialist, dentist, or facility. On your phone and on the fly.



Need your cards
Access your ID cards without opening your wallet.

GET THE MYBLUE APP

You can download the MyBlue App from the App Store®✓ or Google Play™.

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ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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MASSACHUSETTS

CALL TEAM BLUE

Let us know if you have more than one plan by calling us at **1-888-799-1888**.

COORDINATION OF BENEFITS ENSURES YOUR BEST COVERAGE

If you're covered by more than one medical or dental insurance plan, you must inform us which ones you have so we can coordinate your benefits. This will help us work with your other plans, to make sure you get the best coverage when you receive medical or dental services. It will also ensure that your claims are processed correctly.

HOW TO KNOW WHEN COORDINATION OF BENEFITS IS NEEDED

When you have more than one insurance plan, one plan is designated as your primary plan and will pay your claims first. The other plan(s) will pay toward the remaining cost. Federal and state rules will usually determine which plan is primary. You may need coordination of benefits if:

- You and your spouse each have separate insurance plans through your employers
- Your child has one insurance plan through school and another through you or an employer
- Your child has multiple plans as the result of a divorce or custody arrangement
- You or a family member also have Medicare coverage

WHAT TO DO IF YOU HAVE MORE THAN ONE MEDICAL OR DENTAL PLAN

- Call each insurer to let them know. Each insurer can tell you which plan is primary and which is secondary. When calling, be sure you have your member ID cards ready.
- When you visit a doctor, dentist, or hospital, present each insurance card to the office on the day of your visit. This information is needed to determine which company should be billed as a primary insurer, and which should be billed as a secondary insurer.
- If one of your insurance plans is canceled, you'll need to inform the other plan(s).

IF YOU'RE TURNING 65 YEARS OLD AND THINKING ABOUT MEDICARE

Call Medicare directly at **1-800-MEDICARE** (**1-800-633-4227**).

If you sign up for Medicare, call us at **1-888-799-1888** to submit your new plan information. If you don't call us, your claims could be delayed or processed incorrectly.

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ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).
ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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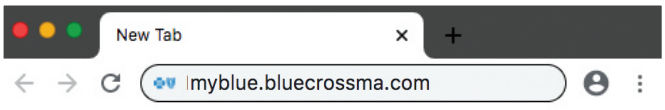
MASSACHUSETTS

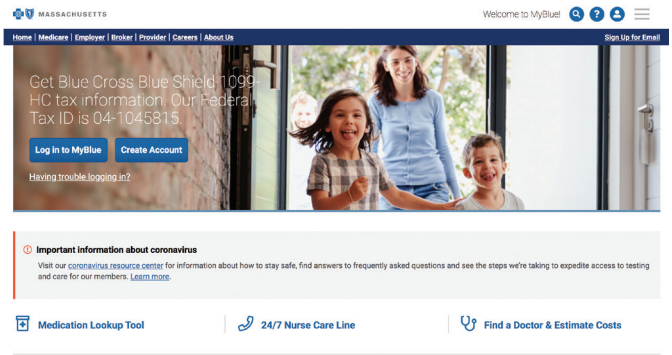
HOW TO FIND YOUR PRIMARY CARE PROVIDER'S ID NUMBER

Instructions for Using Our Find a Doctor & Estimate Costs Tool

If your plan requires you to choose a primary care provider (PCP), you'll need to enter your PCP's ID number on your enrollment form. You can find this number in your plan's provider directory, or by following these steps:



1 **Go to MyBlue at myblue.bluecrossma.com. You can create a new account, sign in to your personalized MyBlue account, or continue without signing in.**



2 **Click Find a Doctor & Estimate Costs.**

Find a Doctor & Estimate Costs

Questions?

Call Member Service at **1-888-456-1351**. You can also find this number on the front of your ID card and in your Summary of Benefits.

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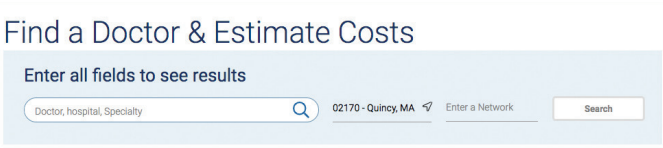
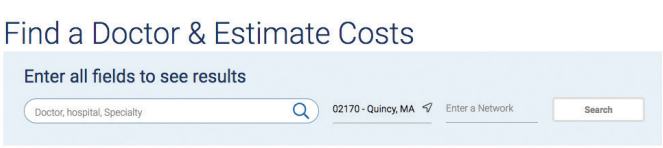
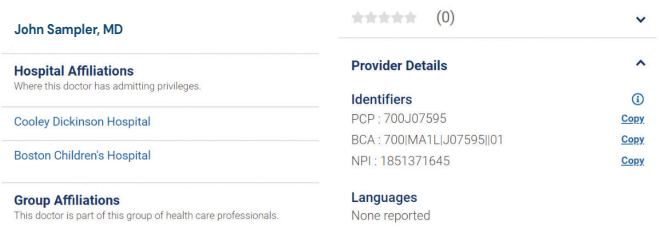


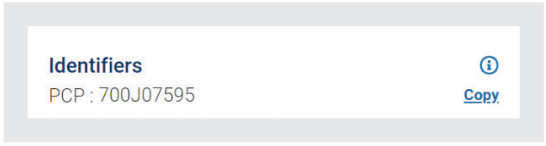
3 Enter your doctor's name, and your location. Select **Search** to bring up your doctor's profile page. When you sign in to **MyBlue**, your network information will appear. Otherwise, members with an HMO plan or Blue Choice® should select **HMO Blue** as the network.



4 If you don't have a PCP, you can search for one by entering **Primary Care** in the **Specialty** field. You can then sort based on location, ratings, languages spoken, or other attributes listed along the left-hand side of the page.



5 To find details about a provider, click the provider's name. Clicking on **Provider Details** will show the Identifiers, including the PCP's ID number.



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ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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NONDISCRIMINATION NOTICE

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BLUE CROSS BLUE SHIELD OF MASSACHUSETTS PROVIDES:

- Free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print or other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, call Member Service at the number on your ID card.

If you believe that Blue Cross Blue Shield of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with the Civil Rights Coordinator by mail at Civil Rights Coordinator, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126; phone at **1-800-472-2689 (TTY: 711)**; fax at **1-617-246-3616**; or email at **civilrightscoordinator@bcbsma.com**.

If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, online at **ocrportal.hhs.gov**; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, DC 20201; by phone at **1-800-368-1019** or **1-800-537-7697 (TDD)**.

Complaint forms are available at **hhs.gov**.

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PROFICIENCY OF LANGUAGE ASSISTANCE SERVICES

Spanish/Español: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

Portuguese/Português: ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

Chinese/简体中文: 注意：如果您讲中文，我们可向您免费提供语言协助服务。请拨打您 ID 卡上的号码联系会员服务部（TTY 号码：**711**）。

Haitian Creole/Kreyòl Ayisyen: ATANSYON: Si ou pale kreyòl ayisyen, sèvis asistans nan lang disponib pou ou gratis. Rele nimewo Sèvis Manm nan ki sou kat Idantitifkasyon w lan (Sèvis pou Malantandan TTY: **711**).

Vietnamese/Tiếng Việt: LƯU Ý: Nếu quý vị nói Tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ được cung cấp cho quý vị miễn phí. Gọi cho Dịch vụ Hội viên theo số trên thẻ ID của quý vị (TTY: **711**).

Russian/Русский: ВНИМАНИЕ: если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Позвоните в отдел обслуживания клиентов по номеру, указанному в Вашей идентификационной карте (телетайп: **711**).

Arabic/ةيبر:

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجانًا بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هُويتك (جهاز الهاتف النصي للصم والبكم "TTY": **711**).

Mon-Khmer, Cambodian/ខ្មែរ: ការជូនដំណឹង៖ ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ សេវាជំនួយភាសាឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅផ្នែកសេវាសមាជិកតាមលេខ នៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នក (TTY: **711**)។

French/Français: ATTENTION : si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le Service adhérents au numéro indiqué sur votre carte d'assuré (TTY : **711**).

Italian/Italiano: ATTENZIONE: se parlate italiano, sono disponibili per voi servizi gratuiti di assistenza linguistica. Chiamate il Servizio per i membri al numero riportato sulla vostra scheda identificativa (TTY: **711**).

Korean/한국어: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드에 있는 전화번호(TTY: **711**)를 사용하여 회원 서비스에 전화하십시오.

Greek/Ελληνικά: ΠΡΟΣΟΧΗ: Εάν μιλάτε Ελληνικά, διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε την Υπηρεσία Εξυπηρέτησης Μελών στον αριθμό της κάρτας μέλους σας (ID Card) (TTY: **711**).

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Polish/Polski: UWAGA: Osoby posługujące się językiem polskim mogą bezpłatnie skorzystać z pomocy językowej. Należy zadzwonić do Działu obsługi ubezpieczonych pod numer podany na identyfikatorze (TTY: **711**).

Hindi/हिंदी: ध्यान दें: यदि आप हिन्दी बोलते हैं, तो भाषा सहायता सेवाएँ, आप के लिए नि:शुल्क उपलब्ध हैं। सदस्य सेवाओं को आपके आई.डी. कार्ड पर दिए गए नंबर पर कॉल करें (टी.टी.वाई.: **711**).

Gujarati/ગુજરાતી: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો, તો તમને ભાષાકીય સહાયતા સેવાઓ વિના મૂલ્યે ઉપલબ્ધ છે. તમારા આઈડી કાર્ડ પર આપેલા નંબર પર Member Service ને કૉલ કરો (TTY: **711**).

Tagalog/Tagalog: PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tawagan ang Mga Serbisyo sa Miyembro sa numerong nasa iyong ID Card (TTY: **711**).

Japanese/日本語: お知らせ：日本語をお話しになる方は無料の言語アシスタンスサービスをご利用いただけます。IDカードに記載の電話番号を使用してメンバーサービスまでお電話ください（TTY: **711**）。

German/Deutsch: ACHTUNG: Wenn Sie Deutsche sprechen, steht Ihnen kostenlos fremdsprachliche Unterstützung zur Verfügung. Rufen Sie den Mitgliederdienst unter der Nummer auf Ihrer ID-Karte an (TTY: **711**).

Persian/پارسیان:
توج: اگر زبان شما فارسی است، خدمات کمک زبانی ب صورت رایگان در اختیار شما قرار می گیرد. با شمار تلفن مندرج بر روی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: **711**).

Lao/ພາສາລາວ: ຂໍ້ຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: **711**).

Navajo/Diné Bizaad: BAA ÁKOHWIINDZIN DOOÍGÍ: Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Díí bee anítahígí ninaaltsoos bine'dééʼ nóomba biká'ígíiji' béésh bee hodíílnih (TTY: **711**).

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