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.com; consult the Provider Directory; 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 she or he 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 a 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 benefit description.

Your Out-of-Pocket Maximum
Your out-of-pocket maximum is the most that you could pay during a calendar year for copayments for covered services. The calendar year begins on January 1 and ends on December 31 of each year. Your out-of-pocket maximum for medical benefits is $2,000 per member (or $4,000 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). 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
You are covered for certain medical and behavioral health services for conditions that can be treated through video visits from an approved Telehealth provider. These Telehealth services are available by using your computer or mobile device when you prefer not to make an in-person visit for any reason to a doctor or therapist. For a list of Telehealth providers, visit the Blue Cross Blue Shield of Massachusetts website at bluecrossma.com; consult the Provider Directory; or call the Member Service number on your ID card.

Service Area

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 benefit description 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 benefit description (and riders, if any) for exact coverage details.

Domestic Partner Coverage
Domestic partner coverage may be available for eligible dependents. Contact your plan sponsor for more information.
## Your Medical Benefits

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Care</strong></td>
<td></td>
</tr>
<tr>
<td>Well-child care visits</td>
<td>Nothing</td>
</tr>
<tr>
<td>Routine adult physical exams, including related tests</td>
<td>Nothing</td>
</tr>
<tr>
<td>Routine GYN exams, including related lab tests</td>
<td>Nothing</td>
</tr>
<tr>
<td>(one per calendar year)</td>
<td></td>
</tr>
<tr>
<td>Routine hearing exams, including routine tests</td>
<td>Nothing</td>
</tr>
<tr>
<td>Hearing aids (up to $2,000 per ear every 36 months</td>
<td>All charges beyond the maximum</td>
</tr>
<tr>
<td>for a member age 21 or younger)</td>
<td></td>
</tr>
<tr>
<td>Routine vision exams (one per calendar year)</td>
<td>Nothing</td>
</tr>
<tr>
<td>Family planning services–office visits</td>
<td>Nothing</td>
</tr>
<tr>
<td><strong>Outpatient Care</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency room visits</td>
<td>$200 per visit (waived if admitted or for observation stay)</td>
</tr>
<tr>
<td>Office or health center visits</td>
<td>$25 per visit</td>
</tr>
<tr>
<td>Chiropractors’ office visits</td>
<td>$25 per visit</td>
</tr>
<tr>
<td>Mental health or substance abuse treatment</td>
<td>$25 per visit</td>
</tr>
<tr>
<td>Short-term rehabilitation therapy–physical and</td>
<td>$25 per visit</td>
</tr>
<tr>
<td>occupational (up to 60 visits per calendar year*)</td>
<td></td>
</tr>
<tr>
<td>Speech, hearing, and language disorder treatment</td>
<td>$25 per visit</td>
</tr>
<tr>
<td>–speech therapy</td>
<td></td>
</tr>
<tr>
<td>Diagnostic X-rays and lab tests, including CT scans,</td>
<td>Nothing</td>
</tr>
<tr>
<td>MRIs, PET scans, and nuclear cardiac imaging tests</td>
<td></td>
</tr>
<tr>
<td>Home health care and hospice services</td>
<td>Nothing</td>
</tr>
<tr>
<td>Oxygen and equipment for its administration</td>
<td>Nothing</td>
</tr>
<tr>
<td>Durable medical equipment–such as wheelchairs,</td>
<td>Nothing</td>
</tr>
<tr>
<td>crutches, hospital beds</td>
<td></td>
</tr>
<tr>
<td>Prosthetic devices</td>
<td>Nothing</td>
</tr>
<tr>
<td>Surgery and related anesthesia in an office or health</td>
<td>$25 per visit**</td>
</tr>
<tr>
<td>center</td>
<td></td>
</tr>
<tr>
<td>Surgery in an ambulatory surgical facility, hospital</td>
<td>$250 per admission</td>
</tr>
<tr>
<td>outpatient department, or surgical day care unit</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Care (including maternity care)</strong></td>
<td></td>
</tr>
<tr>
<td>General or chronic disease hospital care (as many</td>
<td>$500 per admission</td>
</tr>
<tr>
<td>days as medically necessary)</td>
<td></td>
</tr>
<tr>
<td>Mental hospital or substance abuse facility care (as</td>
<td>$500 per admission</td>
</tr>
<tr>
<td>many days as medically necessary)</td>
<td></td>
</tr>
<tr>
<td>Rehabilitation hospital care (up to 60 days per</td>
<td>Nothing</td>
</tr>
<tr>
<td>calendar year)</td>
<td></td>
</tr>
<tr>
<td>Skilled nursing facility care (up to 100 days per</td>
<td>Nothing</td>
</tr>
<tr>
<td>calendar year)</td>
<td></td>
</tr>
</tbody>
</table>

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* 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.

** 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.
**Prescription Drug Benefits**

<table>
<thead>
<tr>
<th>At designated retail pharmacies</th>
<th>Your Cost**</th>
</tr>
</thead>
</table>
| (up to a 30-day formulary supply for each prescription or refill) | $15 for Tier 1  
$30 for Tier 2  
$50 for Tier 3 |

<table>
<thead>
<tr>
<th>Through the designated mail service pharmacy</th>
<th>Your Cost**</th>
</tr>
</thead>
</table>
| (up to a 90-day formulary supply for each prescription or refill) | $30 for Tier 1  
$60 for Tier 2  
$100 for Tier 3 |

* Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred drugs.

** Cost share may be waived for certain covered drugs and supplies.

*** Certain generic medications are available through the mail service pharmacy at $9. For more information, go to bluecrossma.com/mail-service-pharmacy.

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**Get the Most from Your Plan**

Visit us at bluecrossma.com or call 1-800-932-8323 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

**Wellness Participation Program**

**Fitness Reimbursement: a benefit that rewards participation in qualified fitness programs**

This fitness benefit applies for fees paid to: a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training programs. (See your benefit description for details.)

$300 per calendar year per policy

**Weight Loss Reimbursement: a benefit that rewards participation in a qualified weight loss program**

This weight loss program benefit applies for fees paid to: hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals. (See your benefit description for details.)

$150 per calendar year per policy

**24/7 Nurse Care Line—A 24-hour nurse line to answer your health care questions—call 1-888-247-BLUE (2583)**

No additional charge

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**Questions?**

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-932-8323, or visit us online at bluecrossma.com. Interested in receiving information from us via e-mail? Go to bluecrossma.com/email to sign up.

**Limitations and Exclusions.** These pages summarize the benefits of your health care plan. Your benefit description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the benefit description 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 benefit description and riders. **Note:** Blue Cross and Blue Shield of Massachusetts, Inc. administers claims payment only and does not assume financial risk for claims.
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. It does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

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.
Translation Resources
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 Idantifikasyon w lan (Sèvis pou Malantandan TTY: 711).


Arabic/ العربية: اهتمام: إذا كنت تتحدث اللغة العربية، فتوفر خدمات المساعدة اللغوية مجانًا بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هويتك (جهاز الهاتف TTY: 711).

Mon-Khmer, Cambodian/ខ្មែរ: ការជូនដំណឹង៖ ប្រសិនប្រារ័ណ្ណភាសានេះអាចរកបានសបាក់អ្នក។ សូមទូរស័ព្ទបៅខ្្នកបសវាសរាជិកតាមបេ្បៅបេើ្រ័ណ្ណសរាគា េ្លៃួនរ្រស់អ្នក (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).


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 हिंदी बोलते हैं, तो भाषा सहायता सेवाएं आप के लिए 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 બોલતો હો તો તમારી સાહાય્ય સેવાઓ વિના મૂક્યને ઉપલબ્ધ છે. તમારા આઈડી કોડ પર આપણા નંબર પર મેમ્બર સર્વિસ ને કોલ કરો (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ビーヴィースまでお電話ください（TTY: 711）。


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