



# Blue Care<sup>®</sup> Elect Saver

with Coinsurance

Plan effective date: July 1, 2020

## Hologic Consumer Driven Plan

**MyBlue is a personalized way to access and manage your health plan.** Get secure access to key plan information, claims history, and recent medications. Download or email a copy of your digital ID card. View your spending dashboard, important updates, alerts and notifications. Register or log in at [bluecrossma.com/myblue](https://bluecrossma.com/myblue) or download the app on iTunes<sup>®</sup> or Google Play<sup>™</sup>.

# 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 most benefits under this plan. If you are not sure when your plan year begins, contact Blue Cross Blue Shield of Massachusetts. Your deductibles are **\$1,500** per individual membership (or **\$3,000** per family membership) for in-network services and **\$3,500** per individual membership (or **\$7,000** per family membership) for out-of-network services. **The entire family deductible must be satisfied before benefits are provided for any one member enrolled under a family membership.**

## 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 in the Provider Directory. 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.com/findadoctor](http://bluecrossma.com/findadoctor)

## 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 benefit description. 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 and coinsurance for covered services. Your out-of-pocket maximums are **\$3,000** per individual membership (or **\$6,000** per family membership) for in-network services and **\$6,000** per individual membership (or **\$12,000** per family membership) for out-of-network services. **The entire family out-of-pocket maximum must be satisfied before any one member enrolled under a family membership receives full benefits.**

## 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 in-network deductible, you pay a coinsurance per visit for in-network or out-of-network emergency room services. See the chart for your cost share.

## Telehealth Administered by Well Connection

You are covered for certain medical and mental health services for conditions that can be treated through video visits from an approved Telehealth provider. Most Telehealth services are available by using the Well Connection website at [wellconnection.com](http://wellconnection.com) on your computer, or the Well Connection app on your mobile device, when you prefer not to make an in-person visit for any reason to a doctor or therapist. Some providers offer Telehealth services through their own video platforms. For a list of Telehealth providers, visit the Blue Cross Blue Shield of Massachusetts website at [bluecrossma.com](http://bluecrossma.com), consult the Provider Directory, 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, and procedures (such as MRIs and CT scans). 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 benefit description for requirements and the process you should follow for Utilization Review, including Pre-Admission Review, Pre-Service Approval (for certain outpatient services), 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 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

## Health Savings Account (HSA)

Your employer has established a health savings account that you can use to pay for eligible out-of-pocket expenses during the plan year:

Employer Contributions:

- Employee: \$600
- Family: \$1,200

Plan Specifics	Your Cost In-Network	Your Cost Out-of-Network
<p><b>Plan-year deductible</b> The entire family deductible must be satisfied before benefits are provided for any one member enrolled under a family membership.</p>	<p>\$1,500 per individual membership \$3,000 per family membership</p>	<p>\$3,500 per individual membership \$7,000 per family membership</p>
<p><b>Plan-year out-of-pocket maximum</b> The entire family out-of-pocket maximum must be satisfied before any one member enrolled under a family membership receives full benefits.</p>	<p>\$3,000 per individual membership \$6,000 per family membership</p>	<p>\$6,000 per individual membership \$12,000 per family membership</p>
<b>Covered Services</b>		
<p><b>Preventive Care</b> Well-child care exams, including routine tests, according to age-based schedule as follows:</p> <ul style="list-style-type: none"> <li>• 10 visits during the first year of life</li> <li>• Three visits during the second year of life (age 1 to age 2)</li> <li>• Two visits for age 2</li> <li>• One visit per calendar year for age 3 and older</li> </ul>	Nothing, no deductible	40% coinsurance after deductible
Routine adult physical exams, including related tests (one per calendar year)	Nothing, no deductible	40% coinsurance after deductible
Routine PSA test for members age 40 or older (one per calendar year)	Nothing, no deductible	40% coinsurance after deductible
Routine GYN exams, including Pap smear tests and other related lab tests (one per calendar year)	Nothing, no deductible	40% coinsurance after deductible
Routine mammograms, including digital breast tomosynthesis (one test between age 35 through age 39 and one per calendar year for members age 40 or older)	Nothing, no deductible	40% coinsurance after deductible
Family planning services—office visits	Nothing, no deductible	40% coinsurance after deductible
<p><b>Hearing Benefits</b> Routine hearing exams, including routine tests (one per calendar year)</p>	Nothing, no deductible	40% coinsurance after deductible
<p>Hearing aids</p> <ul style="list-style-type: none"> <li>• Members age 21 or younger (up to \$2,000 per ear every 36 months)</li> <li>• Members age 22 or older (up to \$1,000 lifetime maximum)</li> </ul>	<p>All charges beyond the maximum, no deductible All charges beyond the maximum, no deductible</p>	<p>All charges beyond the maximum, no deductible All charges beyond the maximum, no deductible</p>
<p><b>Vision Benefits</b> Routine vision exams (one per calendar year)</p>	Nothing, no deductible	40% coinsurance after deductible
<p>Vision supplies*</p> <ul style="list-style-type: none"> <li>• Members until the end of the calendar month they turn age 19 (hardware reimbursement limited to two sets of frames and prescription lenses per calendar year; or one set of frames and prescription lenses and one fill of contact lenses per calendar year; or two fills of contact lenses per calendar year)</li> <li>• Members age 19 or older (hardware reimbursement up to \$250 per member per calendar year for frames, prescription lenses or contact lenses)</li> </ul>	<p>Nothing, no deductible All charges beyond the maximum, no deductible</p>	<p>Nothing, no deductible All charges beyond the maximum, no deductible</p>
<p><b>Outpatient Care</b> Emergency room visits</p>	10% coinsurance after deductible	10% coinsurance after in-network deductible
Office or health center visits	10% coinsurance after deductible	40% coinsurance after deductible
Mental health or substance use treatment	10% coinsurance after deductible	40% coinsurance after deductible
Telehealth services for simple medical conditions or mental health administered by Well Connection**	Nothing, no deductible	40% coinsurance after deductible
Chiropractors' office visits (up to 90 visits per calendar year)	10% coinsurance after deductible	40% coinsurance after deductible
Acupuncture visits (up to 20 visits per calendar year)	10% coinsurance after deductible	10% coinsurance after in-network deductible
Short-term rehabilitation therapy—physical and occupational (up to 100 visits per calendar year***)	10% coinsurance after deductible	40% coinsurance after deductible
Speech, hearing, and language disorder treatment—speech therapy	10% coinsurance after deductible	40% coinsurance after deductible

\* No benefits are provided for non-prescription lenses; sunglasses not requiring a prescription; safety glasses; replacement of lost or broken lenses or frames; and special procedures such as orthotics, vision training, subnormal vision aids, and similar procedures and devices.

\*\* Applies to certain medical and behavioral health services for conditions that can be treated through video visits from an approved Telehealth provider.

\*\*\* 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.

Covered Services	Your Cost In-Network	Your Cost Out-of-Network
<b>Outpatient Care (continued)</b> Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	10% coinsurance after deductible	40% coinsurance after deductible
Breast health imaging services, including CT scans, MRIs, PET scans, and ultrasounds	Nothing, no deductible	40% coinsurance after deductible
Infertility services—office or health center visits (all infertility services are subject to a \$25,000 lifetime maximum)	10% coinsurance after deductible and all charges beyond the maximum	40% coinsurance after deductible and all charges beyond the maximum
Home health care and hospice services	10% coinsurance after deductible	40% coinsurance after deductible
Oxygen and equipment for its administration	10% coinsurance after deductible	40% coinsurance after deductible
Durable medical equipment—such as wheelchairs, crutches, hospital beds	10% coinsurance after deductible*	40% coinsurance after deductible
Prosthetic devices	10% coinsurance after deductible	40% coinsurance after deductible
Surgery and related anesthesia <ul style="list-style-type: none"> <li>• Office and health center services</li> <li>• Hospital and other day surgical facility services</li> </ul>	10% coinsurance after deductible 10% coinsurance after deductible	40% coinsurance after deductible 40% coinsurance after deductible
<b>Inpatient Care (including maternity care)</b> General or chronic disease hospital care (as many days as medically necessary)	10% coinsurance after deductible	40% coinsurance after deductible
Mental hospital or substance use facility care (as many days as medically necessary)	10% coinsurance after deductible	40% coinsurance after deductible
Rehabilitation hospital and/or skilled nursing facility care (up to a combined maximum of 180 days per calendar year)	10% coinsurance after deductible	40% coinsurance after deductible

\* Cost share waived for one breast pump per birth.

## Get the Most from Your Plan

Visit us at [bluecrossma.com](http://bluecrossma.com) or call 1-800-358-2227 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

<b>Wellness Participation Program</b> <b>Fitness Reimbursement: a benefit that rewards participation in qualified fitness programs</b> 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.) <b>Weight Loss Reimbursement: a benefit that rewards participation in a qualified weight loss program</b> 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  \$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

## Questions?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-358-2227, or visit us online at [bluecrossma.com](http://bluecrossma.com).

Register for or log in to MyBlue, a personalized way to access your health care information, claims, and more, at [bluecrossma.com/myblue](http://bluecrossma.com/myblue).

**Your prescription drug benefits are not administered by Blue Cross and Blue Shield of Massachusetts, Inc.**

**For information about your prescription drug coverage, contact CVS Caremark at 1-855-271-6598.**

**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; prescription drugs for use outside of the hospital; 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.



MASSACHUSETTS

# Nondiscrimination Notice

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](mailto: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](http://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](http://hhs.gov).



MASSACHUSETTS

# 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).

**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/عربي:

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجاناً بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هويتك (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/λληνικά:** 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).

**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 निःशुल्क 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 કોલ 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 شماره تلفن مندرج بروی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: 711).

**Lao/ພາສາລາວ:** ຂໍ້ຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: 711).

**Navajo/Diné Bizaad:** BAA ÁKOHWIINDZIN DOOÍGÍ: Diné k'ehjí yánílt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Díí bee anítahígí ninaaltsoos bine'déé' nóomba biká'ígíjij' béeesh bee hodíílnih (TTY: 711).