

Change to PPO Plans Effective January 1, 2009



MASSACHUSETTS

Out-of-Network Reimbursement: Usual and Customary Fee Schedule

Effective January 1, 2009, the out-of-network coverage for non-preferred physicians and other covered non-preferred professional providers for our Blue Care® Elect and Preferred Blue® PPO plans will change to include the application of a usual and customary fee schedule. This change will affect new sales and existing PPO customers on renewal dates on and/or after January 1, 2009.

Currently, when a member in one of these plans receives services from a non-preferred provider that is not part of our PPO network, Blue Cross Blue Shield of Massachusetts makes claim payments based on the provider's charges. Beginning January 1, 2009, claim payments for most non-preferred physicians and other covered non-preferred providers will be calculated based on Blue Cross Blue Shield of Massachusetts' standard indemnity fee schedule or the provider's actual charge if it is less than the fee schedule.

In instances when a provider's charges are more than the standard indemnity fee schedule, the member will be responsible for the difference plus any applicable cost-sharing amount. (Note: This change will not affect claim payments for services received outside of Massachusetts from a provider that participates with the local BC and/or BS plan.)

If you have any questions about this change, please contact your broker or Account Executive.



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