



MASSACHUSETTS

# STANDARD MEDICAL PLAN DESIGN CHANGES

Effective January 1, 2011

The following standard medical plan design changes are being made effective with new sales and renewals beginning on January 1, 2011.

# Standard Medical Plan Design Changes

Please contact your account executive to discuss the plan design options available to you.

At Blue Cross Blue Shield of Massachusetts, we believe the most promising way to slow rising health care costs is to improve the quality, safety, and effectiveness of the health care our members receive. We view this as part of our ongoing commitment to offer employers and their employees the product solutions that meet their needs and budgets. As part of our ongoing efforts to continually enhance our commercial product portfolio and to address the immediate implications of national health care reform, as well as Federal Mental Health Parity, this guide has been created to provide you with a reference tool that will help you understand the changes to your plan(s).

This brochure highlights the standard medical changes that are being made effective January 1, 2011 for new sales and on anniversary for renewing customers. These changes are:

**National Health Care Reform**—Benefit changes apply to all individuals and accounts (unless otherwise noted).

**Federal Mental Health Parity**—Blue Cross Blue Shield of Massachusetts will apply benefit changes to insured and self-insured accounts with 51 or more eligible employees.

**State Mandated Changes**—Blue Cross Blue Shield of Massachusetts will apply benefit changes to all individuals and accounts, but ASC accounts may opt out of these benefit changes.

## Corporate Benefit Changes:

- **Value-Based Plan Design**—Changes apply to individuals and accounts in the specified plans. Insured accounts with 100 or more eligible employees and ASC accounts may opt out of these benefit changes.
- **Hospital Choice Cost Sharing**—Applies to individuals and accounts with less than 51 eligible employees in the specified plans. Individuals and insured accounts with less than 51 eligible employees may opt out of these benefit changes and maintain a single-level hospital benefit by a rider. Insured accounts with 51 or more eligible employees and ASC accounts may choose to offer these benefits via a rider.

The hospitals listed below are the Massachusetts hospitals in which member's cost-share will be higher: Baystate Medical Center, Berkshire Medical Center, Brigham and Women's Hospital, Cape Cod Hospital, Caritas St. Anne's Hospital, Children's Hospital Medical Center, Cooley Dickinson Hospital, Dana-Farber Cancer Institute, Fairview Hospital, Harrington Memorial Hospital, Massachusetts General Hospital, North Shore Medical Center—Salem Campus, North Shore Medical Center—Union Campus, South Shore Hospital, Sturdy Memorial Hospital, UMass Memorial Medical Center—Memorial Campus, UMass Memorial Medical Center—University Campus.

Plans highlighted in light blue are closed to new individual and small group sales.

**MH/SA**—Mental Health/Substance Use

**HTR**—High-Tech Radiology

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue Plans</b>					
<b>HMO Blue \$5 Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$5/\$20 copay (change from \$5 copay)</p>	No change
<b>HMO Blue \$10 Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$10/\$25 copay (change from \$10 copay)</p>	No change
<b>HMO Blue \$500 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)</p>	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue \$1,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)	No change
<b>HMO Blue \$2,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> \$1,000 after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> \$450 after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35 after deductible</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100 after deductible</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$70 after deductible</p>

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue Basic Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Outpatient MH/SA:</b> Full coverage (copay removed) (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>HMO Blue Enhanced Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)	No change
<b>HMO Blue Options<sup>SM</sup></b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue Options Deductible</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>HMO Blue Preferences<sup>SM</sup> \$600</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>HMO Blue Premier Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change
<b>HMO Blue Premier Value with Co-insurance</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue Premium</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>HMO Blue Value<sup>SM</sup></b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change
<b>HMO Blue Value Plus<sup>SM</sup></b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$15/\$30 copay (change from \$15 copay)	No change
<b>HMO Blue Value with BlueValue Rx<sup>SM</sup></b>  (previously known as HMO Blue Value with Basic Rx)	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Network Blue Plans</b>					
<b>Network Blue</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$10/\$25 copay (change from \$10 copay)</p>	No change
<b>Network Blue Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)</p>	No change
<b>Network Blue Enhanced Value</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)</p>	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Network Blue Options</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Network Blue Options Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Network Blue Preferences \$350</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Network Blue Preferences \$600</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>Network Blue Premier Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change
<b>Network Blue Premier Value with Co-insurance</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>Network Blue Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Network Blue Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$15/\$30 copay (change from \$15 copay)</p>	No change
<b>HMO Blue New England Plans</b>					
<b>HMO Blue New England \$5</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$5/\$20 copay (change from \$5 copay)</p>	No change
<b>HMO Blue New England \$10</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$10/\$25 copay (change from \$10 copay)</p>	No change

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue New England \$500 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> \$1,000 after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> \$450 after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35 after deductible</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100 after deductible</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$70 after deductible</p>
<b>HMO Blue New England \$1,000 Deductible<sup>SM</sup></b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> \$1,000 after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> \$450 after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35 after deductible</p> <p><i>(continued)</i></p>

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
HMO Blue New England \$1,000 Deductible <i>(continued)</i>					<b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100 after deductible <b>Outpatient Short-Term Rehabilitation Therapy:</b> \$70 after deductible
<b>HMO Blue New England Enhanced Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status  <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)  (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed)  <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)	<b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b> <b>Inpatient Admissions:</b> \$1,500 <b>Outpatient Day Surgery:</b> \$1,250 <b>Outpatient Diagnostic HTR:</b> \$500 <b>Outpatient Diagnostic Lab Tests:</b> \$35 <b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100 <b>Outpatient Short-Term Rehabilitation Therapy:</b> \$70  <b>Additional Changes</b> <b>Out-of-Pocket Maximum:</b> Increase from \$2,000/\$4,000 to \$5,000/\$10,000 (individual/family)  <i>(continued)</i>

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
HMO Blue New England Enhanced Value <i>(continued)</i>					<p><b>Removal of the Following Provision:</b> You will pay no more than a total of \$500 for copayments, if there are any, for inpatient and/or day surgery admissions within 30 days of each other for the same related illness</p> <p><b>Update to the Following Provision:</b> In Connecticut, when the copayments for CT scans, MRIs, PET scans, and/or nuclear cardiac imaging tests add up to the total of \$375 per member in a calendar year, you pay nothing for these tests for the remainder of that calendar year</p> <p><b>Note:</b> The additional changes will apply even if you maintain a single-level hospital benefit</p>
HMO Blue New England Options <sup>SM</sup>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)  (All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue New England Options Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>HMO Blue New England Premier Value</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)</p>	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> \$1,250</p> <p><b>Outpatient Diagnostic HTR:</b> \$525</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$75</p> <p><b>Additional Changes</b></p> <p><b>Out-of-Pocket Maximum:</b> Increase from \$1,000/\$2,000 to \$5,000/\$10,000 (individual/family)</p> <p>(continued)</p>

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
HMO Blue New England Premier Value <i>(continued)</i>					<p><b>Removal of the Following Provision:</b> You will pay no more than a total of \$500 for copayments, if there are any, for inpatient and/or day surgery admissions within 30 days of each other for the same related illness</p> <p><b>Update to the Following Provision:</b> In Connecticut, when the copayments for CT scans, MRIs, PET scans, and/or nuclear cardiac imaging tests add up to the total of \$375 per member in a calendar year, you pay nothing for these tests for the remainder of that calendar year</p> <p><b>Note:</b> The additional changes will apply even if you maintain a single-level hospital benefit</p>
HMO Blue New England Premier Value with Co-insurance	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)  (All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> 50% co-insurance</p> <p><b>Outpatient Diagnostic HTR:</b> 50% co-insurance</p> <p><b>Outpatient Diagnostic Lab Tests:</b> 50% co-insurance <i>(continued)</i></p>

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
HMO Blue New England Premier Value with Co-insurance <i>(continued)</i>					<p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> 50% co-insurance</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$75</p> <p><b>Additional Changes</b></p> <p><b>Out-of-Pocket Maximum:</b> Increase from \$2,000/\$4,000 to \$3,000/\$6,000 (individual/family)</p> <p><b>Removal of the Following Provision:</b> You will pay no more than a total of \$500 for copayments, if there are any, for inpatient and/or day surgery admissions within 30 days of each other for the same related illness</p> <p><b>Note:</b> The additional changes will apply even if you maintain a single-level hospital benefit</p>
<b>HMO Blue New England Value</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)</p>	No change

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>HMO Blue New England Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$15/\$30 copay (change from \$15 copay)</p>	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,250</p> <p><b>Outpatient Day Surgery:</b> \$1,150</p> <p><b>Outpatient Diagnostic HTR:</b> \$475</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$65</p> <p><b>Additional Changes</b></p> <p><b>Out-Of-Pocket Maximum:</b> Increase from \$1,000/\$2,000 to \$5,000/\$10,000 (individual/family)</p> <p><b>Removal of the Following Provision:</b> You will pay no more than a total of \$500 for copayments, if there are any, for inpatient and/or day surgery admissions within 30 days of each other for the same related illness</p> <p><i>(continued)</i></p>

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
HMO Blue New England Value Plus <i>(continued)</i>					<p><b>Update to the Following Provision:</b> In Connecticut, when the copayments for CT scans, MRIs, PET scans, and/or nuclear cardiac imaging tests add up to the total of \$375 per member in a calendar year, you pay nothing for these tests for the remainder of that calendar year</p> <p><b>Note:</b> The additional changes will apply even if you maintain a single-level hospital benefit</p>
<b>Network Blue New England Plans</b>					
<b>Network Blue New England</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$10/\$25 copay (change from \$10 copay)</p>	No change
<b>Network Blue New England Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)</p>	No change

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Network Blue New England Enhanced Value</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) (All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	<p><b>PCP/Specialist Office Visit Copay:</b> \$20/\$35 copay (change from \$20 copay)</p>	No change
<b>Network Blue New England Options<sup>SM</sup></b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) (All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Network Blue New England Options Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage for all Benefit Tiers (copay removed)</p>	<p>No change (All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage for all Benefit Tiers (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Network Blue New England Premier Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change
<b>Network Blue New England Premier Value with Co-insurance</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>Network Blue New England Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$25/\$40 copay (change from \$25 copay)	No change
<b>Network Blue New England Value Plus</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	<b>PCP/Specialist Office Visit Copay:</b> \$15/\$30 copay (change from \$15 copay)	No change

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Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Access Blue Plans</b>					
<b>Access Blue Basic<sup>SM</sup></b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit; deductible does not apply)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Access Blue Basic \$2,000</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Outpatient MH/SA:</b> Full coverage (deductible and copay removed)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (deductible and copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Day Surgery:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$75 after deductible</p>

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Access Blue Saver</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage <i>after deductible</i> (copay only removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Access Blue Basic Saver</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p>This plan does not meet the quantitative (actuarial) test for parity.</p> <p>Please contact your account executive for details.</p>	<p><b>Early Intervention:</b> Full coverage <i>after deductible</i> (copay only removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Access Blue Saver II</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	Not applicable	<p><b>Early Intervention:</b> Full coverage <i>after deductible</i> (copay only removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Access Blue Enhanced Value</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>Access Blue Value Plus</b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	No change (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>Access Blue New England Plans</b>					
<b>Access Blue New England Enhanced Value<sup>SM</sup></b>	<b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	<b>Office Surgery:</b> Office visit copay applies (same as for medical office visit)  (All customized benefit designs must be tested for compliance)	<b>Early Intervention:</b> Full coverage (copay removed) <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Access Blue New England Saver</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	<p><b>Office Surgery:</b> Office visit copay applies (same as for medical office visit) <i>after deductible</i></p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage <i>after deductible</i> (copay only removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Choice Plans</b>					
<b>Blue Choice \$5 Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Choice \$10 Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Choice Plan 2</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Choice Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Choice Plan 2 Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Choice New England Plans</b>					
<b>Blue Choice New England \$5 Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p><b>Office Surgery:</b> PCP/plan-approved office visit copay applies (same as for medical office visit); no self-referred change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Choice New England \$10 Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p><b>Office Surgery:</b> PCP/plan-approved office visit copay applies (same as for medical office visit); no self-referred change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Choice New England Plan 2</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p><b>Office Surgery:</b> PCP/plan-approved office visit copay applies (same as for medical office visit); no self-referred change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Choice New England Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p><b>Office Surgery:</b> PCP/plan-approved office visit copay applies (same as for medical office visit); no self-referred change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Choice New England Plan 2 Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full PCP/plan-approved coverage (PCP/plan-approved copay removed; no change to self-referred benefits)</p> <p><b>Lifetime Benefit Maximum:</b> Removed self-referred overall lifetime benefit maximum</p>	<p><b>Office Surgery:</b> PCP/plan-approved office visit copay applies (same as for medical office visit); no self-referred change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full PCP/plan-approved and self-referred coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect Plans</b>					
<b>Blue Care Elect \$1,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect \$1,500 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect \$2,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect \$2,500 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect \$3,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect \$4,500 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay and deductible removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect \$5,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect 100/80</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage; 20% after deductible out-of-network coverage (benefit limits removed)</p>	<p><b>Office Surgery:</b> In-network office visit copay applies (same as for medical office visit); no change to out-of-network benefits</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> No change to in-network benefits; full out-of-network coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect 80/60</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage; 20% after deductible out-of-network coverage (benefit limits removed)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect 90/70</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage; 20% after deductible out-of-network coverage (benefit limits removed)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect Enhanced Value</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect Preferred<sup>SM</sup> 100/80</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect Preferred 80</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage; 20% after deductible out-of-network coverage (in-network deductible and co-insurance removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect Preferred 80 with Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p><b>Office Surgery:</b> In-network office visit copay applies (same as for medical office visit, deductible does not apply); out-of-network 20% co-insurance after deductible</p> <p><b>Day Surgery:</b> After deductible, \$250 in-network copay and 20% out-of-network co-insurance</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect Preferred 90</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage; 20% after deductible out-of-network coverage (in-network deductible and co-insurance removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect Preferred 90 with Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p><b>Office Surgery:</b> In-network office visit copay applies (same as for medical office visit, deductible does not apply); out-of-network 20% co-insurance after deductible</p> <p><b>Day Surgery:</b> After deductible, \$250 in-network copay and 20% out-of-network co-insurance</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect Saver<sup>SM</sup></b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage <i>after deductible</i> (copay and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Blue Care Elect Saver 90</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage <i>after deductible</i> (copay and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Blue Care Elect Value Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>PPO Plans</b>					
<b>Advantage Blue®</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (copay removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>PPO Blue Options</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage; 20% after deductible out-of-network coverage (in-network copay removed)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (deductible, copay, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Preferred Blue PPO<sup>SM</sup> \$1,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> \$1,000 after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> \$450 after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35 after deductible</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100 after deductible</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$50 after deductible</p>

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Preferred Blue<sup>SM</sup> PPO \$2,000 Deductible</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> \$1,000 after deductible</p> <p><b>Outpatient Day Surgery:</b> \$1,000 after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> \$450 after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> \$35 after deductible</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> \$100 after deductible</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$50 after deductible</p>
<b>Preferred Blue PPO 80 with Copay</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p><b>Office Surgery:</b> In-network office visit copay applies (same as for medical office visit, deductible does not apply); out-of-network 20% co-insurance after deductible</p> <p><b>Day Surgery:</b> After deductible, \$250 in-network copay and 20% out-of-network co-insurance</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Preferred Blue PPO Basic \$2,000</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p><b>Outpatient MH/SA:</b> Full in-network coverage (in-network copay removed)</p> <p><b>Out-of-Network Benefits with Copay:</b> 20% co-insurance after deductible (out-of-network copay removed; no change to emergency room services)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	<p><b>Cost Sharing for Services at or by Higher Cost Share Hospitals</b></p> <p><b>Inpatient Admissions:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Day Surgery:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Diagnostic HTR:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Diagnostic Lab Tests:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Diagnostic X-Rays/Other Imaging Tests:</b> 30% co-insurance after deductible</p> <p><b>Outpatient Short-Term Rehabilitation Therapy:</b> \$40</p>
<b>Preferred Blue PPO Options</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	<p>No change</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage (copay, deductible, and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Preferred Blue PPO Saver \$1,500</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage <i>after deductible</i> (copay and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Preferred Blue PPO Saver \$2,000</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage <i>after deductible</i> (copay and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Preferred Blue PPO Saver \$2,900</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full in-network coverage (in-network copay removed; no change to out-of-network benefits)</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full in-network and out-of-network coverage <i>after deductible</i> (copay and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plans highlighted in light blue are closed to new individual and small group sales.

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Indemnity Plans</b>					
<b>Comprehensive Major Medical \$500</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (benefit limit removed)</p> <p><b>Lifetime Benefit Maximum:</b> Removed overall lifetime benefit maximum</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Master Health®</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p> <p><b>Lifetime Benefit Maximum:</b> Removed overall lifetime benefit maximum</p>	<p><b>Outpatient MH/SA:</b> Full coverage (copay removed)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Master Health 10/50</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p> <p><b>Lifetime Benefit Maximum:</b> Removed overall lifetime benefit maximum</p>	<p><b>Outpatient MH/SA:</b> Full coverage (copay removed)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Master Health® Plus</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p> <p><b>Lifetime Benefit Maximum:</b> Removed overall lifetime benefit maximum</p>	<p><b>Outpatient MH/SA:</b> Full coverage (copay removed)</p> <p>(All customized benefit designs must be tested for compliance)</p>	<p><b>Early Intervention:</b> Full coverage (co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Master Medical®</b>	<p><b>Dependent Coverage:</b> Extension to age 26 for children, regardless of dependent status</p> <p><b>Certain Preventive Health Services:</b> Full coverage (deductible and co-insurance removed)</p> <p><b>Lifetime Benefit Maximum:</b> Removed overall lifetime benefit maximum</p>	No change (All customized benefit designs must be tested for compliance)	<p><b>Early Intervention:</b> Full coverage (deductible and co-insurance removed)</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Essential Blue YA Plans</b>					
<b>Essential Blue YA</b>	<p><b>Dependent Coverage:</b> Not applicable</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	Not applicable	<p><b>Early Intervention:</b> Not applicable</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change
<b>Essential Blue YA without Rx</b>	<p><b>Dependent Coverage:</b> Not applicable</p> <p><b>Certain Preventive Health Services:</b> Full coverage (copay removed)</p>	Not applicable	<p><b>Early Intervention:</b> Not applicable</p> <p><b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis</p>	No change	No change

Plan Design	National Health Care Reform Benefit Changes	Federal Mental Health Parity Benefit Changes	State Mandate Benefit Changes	Corporate Benefit Changes—Value-Based Plan Design	Corporate Benefit Changes—Hospital Choice Cost Sharing
	Applies to individual, insured, and ASC standard plans	Applies to insured and ASC standard plans with 51 or more eligible employees	Applies to individual, insured, and ASC standard plans	Applies to individual, insured, and ASC standard plans	Applies to individual and insured plans with fewer than 51 eligible employees
<b>Essential Blue YA II</b>	<b>Dependent Coverage:</b> Not applicable  <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	Not applicable	<b>Early Intervention:</b> Not applicable  <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change
<b>Essential Blue YA II without Rx</b>	<b>Dependent Coverage:</b> Not applicable  <b>Certain Preventive Health Services:</b> Full coverage (copay removed)	Not applicable	<b>Early Intervention:</b> Not applicable  <b>Autism:</b> Expanding coverage for the diagnosis and treatment of autism spectrum disorders, including, but not limited to, applied behavioral analysis	No change	No change



## MASSACHUSETTS