

## Plan and Funding Options (effective January 1, 2009)

Consumer Choice Blue gives employers the powerful combination of medical plans from Blue Cross Blue Shield of Massachusetts and Personal Spending Accounts (PSAs) that help engage their employees.

In addition to the plan options listed below, employers can offer a Flexible Spending Account (FSA) with any of our health plans. When employers offer a Saver (HSA-compliant) plan, they may only offer limited-purpose FSAs to employees who choose that product.

	Preventive Care Exempt from Deductible	Referral Required for Specialist Care	Network	Deductible Options (Indiv./Family)	Funding Vehicle Options
<b>Managed Care Options</b>					
HMO Blue® Deductible	Yes	Yes	HMO Blue	\$500/\$1,000 \$1,000/\$2,500 \$2,000/\$4,000	HRA
HMO Blue New England Deductible	Yes	Yes	HMO Blue New England	\$500/\$1,000 \$1,000/\$2,000	HRA
HMO Blue Premier Value	Yes	Yes	HMO Blue	\$1,000/\$2,500 (inpatient only)	HRA
HMO Blue New England Premier Value	Yes	Yes	HMO Blue New England	\$1,000/\$2,500 (inpatient only)	HRA
<b>Open Access Plans</b>					
Access Blue Basic™	Yes	No	HMO Blue	\$1,500/\$3,000	HRA
Access Blue Basic \$2,000	Yes	No	HMO Blue	\$2,000/\$4,000	HRA
Access Blue Saver	Yes	No	HMO Blue	\$1,500/\$3,000	HSA



	Preventive Care Exempt from Deductible	Referral Required for Specialist Care	Network	Deductible Options (Indiv./Family)	Funding Vehicle Options
<b>PPO Options</b>					
Preferred Blue PPO® Basic \$2,000	Yes	No	National	\$2,000/\$4,000	HRA
Preferred Blue PPO Deductible Option	Yes	No	National	\$1,000/\$2,500 \$2,000/\$4,000	HRA
Preferred Blue PPO Saver	Yes	No	National	\$1,500/\$3,000 \$2,000/\$4,000 \$2,900/\$5,800	HSA
Blue Care® Elect Deductible Option (Does not meet MCC)	Yes	No	National	\$3,000/\$7,500	HRA
Preferred Blue PPO 80 with Copay	Yes	No	National	\$500/\$1,000	HRA

