



Health Plan and Personal Spending Account Options

You can use the powerful combination of medical plans from Blue Cross Blue Shield of Massachusetts and Personal Spending Accounts (PSAs) to help engage your employees and build a sustainable health care solution.

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 plan (HSA-compliant) they may only offer limited-purpose FSAs to employees who choose that product.

	Preventive Care Exempt from Deductible	Referral Required for Specialist Care	Financial Arrangement Options	Provider Network Options	Deductible Options (Indiv./Family)	Funding Vehicle Options
Health Reimbursement Arrangement Options						
HMO Blue® Deductible	Yes	Yes	Fully Insured	HMO Blue—Massachusetts	\$500/\$1,000 \$1,000/\$2,000 \$2,000/\$4,000	HRA
HMO Blue New England SM Deductible	Yes	Yes	Fully Insured	HMO Blue—New England	\$500/\$1,000 \$1,000/\$2,000	HRA
HMO Blue Premier Value	Yes	Yes	Fully Insured	HMO Blue—Massachusetts	\$1,000/\$2,500 (inpatient only)	HRA
HMO Blue New England Premier Value	Yes	Yes	Fully Insured	HMO Blue—New England	\$1,000/\$2,500 (inpatient only)	HRA
HMO Blue Premier Value with Co-insurance	Yes	Yes	Fully Insured	HMO Blue—Massachusetts	\$1,000/\$2,500 (inpatient only)	HRA
HMO Blue New England Premier Value with Co-insurance	Yes	Yes	Fully Insured	HMO Blue—New England	\$1,000/\$2,500 (inpatient only)	HRA

	Preventive Care Exempt from Deductible	Referral Required for Specialist Care	Financial Arrangement Options	Provider Network Options	Deductible Options (Indiv./Family)	Funding Vehicle Options
Health Reimbursement Arrangement Options (cont.)						
Access Blue Basic SM	Yes	No	Fully Insured	HMO Blue—Massachusetts	\$2,000/\$4,000	HRA
Access Blue Basic \$2,000	Yes	No	Fully Insured	HMO Blue—Massachusetts	\$2,000/\$4,000	HRA
Preferred Blue PPO SM 80 with Copay	Yes	No	Fully Insured	PPO—National	\$500/\$1,000	HRA
Preferred Blue PPO Deductible Option	Yes	No	Fully Insured	PPO—National	\$1,000/\$2,500 \$2,000/\$4,000	HRA
Preferred Blue PPO Basic \$2,000	Yes	No	Fully Insured	PPO—National	\$2,000/\$4,000	HRA
Blue Care Elect SM Deductible Option (Does not meet MCC)	Yes	No	Fully Insured Self-Insured	PPO—National	\$3,000/\$7,500 \$4,500/\$9,000	HRA
Health Savings Account Options						
Access Blue SM Saver	Yes	No	Fully Insured	HMO Blue—Massachusetts	\$1,500/\$3,000	HSA
Access Blue New England Saver	Yes	No	Fully Insured Self-Insured	HMO Blue—New England	\$1,500/\$3,000	HSA
Access Blue Saver II	Yes	No	Fully Insured	HMO Blue—Massachusetts	\$2,000/\$4,000	HSA
Access Blue Basic SM Saver	Yes	No	Fully Insured	HMO Blue—Massachusetts	\$3,000/\$5,950	HSA
Preferred Blue PPO Saver	Yes	No	Fully Insured	PPO—National	\$1,500/\$3,000 \$2,000/\$4,000 \$2,900/\$5,800	HSA

