



Health Plan and Personal Spending Account Options as of 2/1/2011

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. The plans indicated below are the only plans that are eligible for a claims feed from Blue Cross Blue Shield of Massachusetts.

	Referral Required for Specialist Care	Provider Network Options	Deductible Options (Indiv./Family)	Funding Vehicle Options	Eligible for Claims Feed	Minimum Group Size
Health Reimbursement Arrangement Options						
HMO Blue [®] Deductible	Yes	HMO Blue—Massachusetts	\$1,000/\$2,000 \$2,000/\$4,000	HRA	Yes	Any
HMO Blue New England SM Deductible	Yes	HMO Blue—New England	\$1,000/\$2,000	HRA	Yes	Any
			\$2,000/\$4,000	HRA	Yes	51 or more
HMO Blue Premier Value with Co-Insurance	Yes	HMO Blue – Massachusetts	\$1,000/\$2,500 (inpatient only)	HRA	Yes	51 or more
HMO Blue New England Premier Value with Co-insurance	Yes	HMO Blue—New England	\$1,000/\$2,500 (inpatient only)	HRA	Yes	Any
Access Blue Basic SM \$2,000	No	HMO Blue—Massachusetts	\$2,000/\$4,000	HRA	Yes	50 or fewer

	Referral Required for Specialist Care	Provider Network Options	Deductible Options (Indiv./Family)	Funding Vehicle Options	Eligible for Claims Feed	Minimum Group Size
Health Reimbursement Arrangement Options (cont.)						
Preferred Blue PPO SM Deductible Option	No	PPO—National	\$1,000/\$2,500 \$2,000/\$4,000	HRA	Yes	Any
Preferred Blue SM PPO Basic \$2,000	No	PPO—National	\$2,000/\$4,000	HRA	Yes	50 or fewer
Preferred Blue PPO 80 ¹	No	PPO—National	\$2,000/\$4,000	HRA	Yes	51 or more
Blue Care Elect SM Deductible Option ³	No	PPO—National	\$3,000/\$7,500 ² \$4,500/\$9,000 ²	HRA	Yes	Any
			\$1,000/\$2,000 \$2,000/\$4,000 \$5,000/\$10,000 ²	HRA	Yes	100 or more
Health Savings Account Options						
Access Blue SM New England Saver ²	No	HMO Blue—New England	\$1,500/\$3,000	HSA	No	Any
Access Blue Basic Saver	No	HMO Blue—Massachusetts	\$3,000/\$5,950	HSA	No	50 or fewer
Preferred Blue PPO Saver	No	PPO—National	\$1,500/\$3,000 \$2,000/\$4,000 \$2,900/\$5,800	HSA	No	Any

1. This plan has special rules. Please contact your account executive for more information.
2. This plan does not meet Minimum Creditable Coverage.
3. This plan is offered to both self-funded and insured accounts.

