



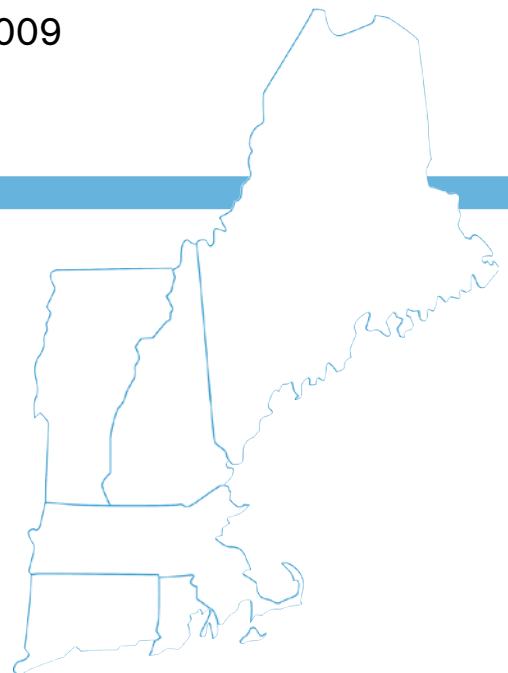
HMO Blue New EnglandSM Deductible

Summary of Benefits

Plan-Year Deductible: \$1,000/\$2,000

State Mental Health Change Effective July 1, 2009

✓ This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents effective January 1, 2009, as part of the Massachusetts Health Care Reform Law.



Your Care

Your Primary Care Physician.

When you join HMO Blue New England Deductible, you must choose a primary care physician (PCP) for you and each member of your family from any New England state. There are several ways to find a PCP: visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.com; consult the Provider Directory; or call our Physician Selection Service at 1-800-821-1388. If you have trouble choosing a doctor, the Physician Selection Service can help. We can tell you whether a doctor is male or female, the medical school(s) he or she attended, and if any languages other than English are spoken in the office.

Referrals You Can Feel Better About.

Your PCP is the first person you call when you need routine or sick care (see *Emergency Care—Wherever You Are* for emergency care services). If you and your PCP decide that you need to see a specialist for covered services, your PCP will refer you to an appropriate network specialist. The specialist will usually be one your PCP knows, probably someone affiliated with your PCP's hospital or medical group. Your physician may also work with Blue Cross Blue Shield concerning the Utilization Review Requirements, which are Pre-Admission Review, Concurrent Review and Discharge Planning, Prior Approval for Certain Outpatient Services, and Individual Case Management. Information concerning Utilization Review is detailed in your subscriber certificate.

Your Deductible.

Your deductible is calculated on a plan-year basis. Your plan year will differ based on whether you are enrolled as a group member or as an individual. If you are not sure when your plan year begins, contact Blue Cross Blue Shield. For some services, you must meet the plan-year deductible before benefits are provided. Your deductible is **\$1,000** for each member (or **\$2,000** per family). The following services are not subject to the deductible: office visits, preventive health services, emergency room visits, home health care, hospice services, medical formulas, all mental health services, and prescription drugs.

Your Out-of-Pocket Maximum.

When the money you pay for the deductible and copayments that are more than \$100 per visit (if any) equals **\$5,000** for a member in a plan year (or **\$10,000** per family), benefits for that member (or that family) will be provided in full for those covered services, based on the allowed charge, for the rest of that plan year. The money you pay for prescription drug benefits is not included in calculating the out-of-pocket maximum. You will still have to pay any costs that are not included in calculating the out-of-pocket maximum.

Emergency Care—Wherever You Are.

In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call **911** (or the local emergency phone number). You pay a **\$100** copayment per visit for emergency room services. This copayment is waived if you're admitted to the hospital or for an observation stay.

HMO Blue New England Service Area.

The plan's service area includes all cities and towns in the Commonwealth of Massachusetts, State of Rhode Island, State of Vermont, State of Connecticut, State of New Hampshire, and State of Maine. Please see your subscriber certificate for exact service area details.

When Outside the HMO Blue New England Service Area.

If you're traveling outside the service area and you need urgent or emergency care, go to the nearest appropriate health care facility. You are covered for the urgent or emergency care visit and one follow-up visit while outside the service area. Any additional follow-up care must be arranged by your PCP. Please see your subscriber certificate for more information.

Dependent Benefits.

This plan covers dependents up to age 26, or for two years after the end of the calendar year in which they last qualified as a dependent under the Internal Revenue Code, whichever comes first. Additionally, this plan may cover unmarried full-time students or other unmarried dependents who do not otherwise qualify as eligible dependents. Please see your subscriber certificate (and riders, if any) for exact coverage details.

Your Medical Benefits

| Covered Services | Your Cost |
|--|---|
| Outpatient Services (These services are not subject to the plan-year deductible) Emergency room visits | \$100 per visit, no deductible (waived if admitted or for observation stay) |
| Well-child care visits | \$20 per visit, no deductible (no cost for immunizations or routine tests) |
| Routine adult physical exams, including related tests | \$20 per visit, no deductible (no cost for immunizations or routine tests) |
| Routine GYN exams, including related lab tests (one per calendar year) | \$20 per visit, no deductible (no cost for routine tests) |
| Routine hearing exams | \$20 per visit, no deductible |
| Routine vision exams (one every 24 months) | \$20 per visit, no deductible |
| Family planning services—office visits | \$20 per visit, no deductible |
| Office visits | \$20 per visit, no deductible |
| Chiropractor services | \$20 per visit, no deductible |
| Surgery in an office setting | \$20 per visit, no deductible |
| Allergy injections only | Nothing, no deductible |
| Home health care and hospice services | Nothing, no deductible |
| Other Outpatient Care Services (These services are subject to the plan-year deductible) Plan-year deductible | \$1,000 per member \$2,000 per family |
| Short-term rehabilitation therapy—physical and occupational (up to 60 visits per calendar year*) | \$20 per visit after deductible |
| Speech, hearing, and language disorder treatment—speech therapy | \$20 per visit after deductible |
| Diagnostic X-rays, lab tests, and other tests, including CT scans, MRIs, and PET scans | Nothing after deductible |
| Oxygen and equipment for its administration | Nothing after deductible |
| Prosthetic devices | Nothing after deductible |
| Surgery in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit | Nothing after deductible |
| Durable medical equipment—such as wheelchairs, crutches, hospital beds (up to \$750 per calendar year**) | After you meet your deductible, no cost up to benefit maximum; then, you pay all charges |
| Inpatient Care (including maternity care) (These services are subject to the plan-year deductible) General or chronic disease hospital care (as many days as medically necessary) | Nothing after deductible |
| Rehabilitation hospital care (up to 60 days per calendar year) | Nothing after deductible |
| Skilled nursing facility care (up to 100 days per calendar year) | Nothing after deductible |
| Prescription Drug Benefits (These services are not subject to the plan-year deductible) At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill) | No Deductible \$15 for Tier 1 \$30 for Tier 2 \$50 for Tier 3 |
| Through the designated mail service pharmacy (up to a 90-day formulary supply for each prescription or refill) | No Deductible \$30 for Tier 1 \$60 for Tier 2 \$150 for Tier 3 |

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care or to diagnose and treat speech, hearing, and language disorders.

** No dollar limit or deductible applies when durable medical equipment is furnished as part of covered home dialysis, home health care, or hospice services.

Your Medical Benefits (continued)

| Covered Services | Your Cost |
|---|---|
| Mental Health and Substance Abuse Treatment (These services are not subject to the plan-year deductible) Biologically based conditions* <ul style="list-style-type: none"> • Inpatient admissions in a general or mental hospital • Outpatient visits | Nothing, no deductible \$20 per visit, no deductible |
| Non-biologically based conditions <ul style="list-style-type: none"> • Inpatient admissions in a general hospital • Inpatient admissions in a mental hospital (up to 60 days per calendar year) • Outpatient visits (up to 24 visits per calendar year) | Nothing, no deductible Nothing, no deductible \$20 per visit, no deductible |

* Treatment of rape-related mental or emotional disorders for victims of an assault with intent to rape, and treatment for children under age 19, are covered to the same extent as biologically based conditions.

Healthy Blue Programs

At Blue Cross Blue Shield of Massachusetts we offer you a group of programs, discounts and savings, resources, and tools to help you get the most you can from your health care plan. Call us at **1-800-262-BLUE (2583)** to receive information that outlines these special programs.

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| www.livinghealthybabies.com | No charge |
| A Fitness Benefit toward membership at a health club (see your subscriber certificate for details) | \$150 per year, per individual/family |
| Reimbursement for a Blue Cross Blue Shield of Massachusetts designated weight loss program | \$150 per year, per individual/family |
| Living Healthy Vision SM —discounts on eyewear (frames, lenses, supplies, and laser vision correction surgery) | Discount varies |
| Safe Beginnings—discounts on home safety items | Discount varies |
| Living Healthy Naturally SM —discounts on different types of complementary and alternative medicine services such as acupuncture, massage therapy, nutritional counseling, personal training, Pilates, tai chi, and yoga | Up to a 30% discount |
| Blue Care Line SM to answer your health care questions 24 hours a day—call 1-888-247-BLUE (2583) | No charge |
| Visit www.AHealthyMe.com for an around-the-clock healthy approach to fitness, family, and fun | No charge |

Questions? Call 1-800-262-BLUE (2583).

For questions about Blue Cross Blue Shield of Massachusetts, visit the website at www.bluecrossma.com.

Interested in receiving information from Blue Cross Blue Shield of Massachusetts via e-mail? Go to www.bluecrossma.com/email to sign up.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your subscriber certificate and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the subscriber certificate and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; hearing aids; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your subscriber certificate and riders.