




MASSACHUSETTS



HMO Blue[®] Premium

Summary of Benefits

Effective on anniversary dates on or after January 1, 2010,
for Individuals and Small Groups

 This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents effective January 1, 2010, as part of the Massachusetts Health Care Reform Law.

Your Care

Your Primary Care Provider.

When you enroll in HMO Blue, you must choose a primary care provider (PCP) for you and each member of your family. 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). Your HMO Blue PCP cares about your health, which is why, should you and your PCP decide you need a specialist, you'll be referred to the one your PCP determines is appropriate for treating your specific condition. Of course, if you have a specialist to whom you would like to be referred, discuss this with your doctor. Your provider 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.

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 **\$75** copayment per visit for emergency room services. This copayment is waived if you are admitted to the hospital or for an observation stay.

Service Area.

The plan's service area includes all cities and towns in the Commonwealth of Massachusetts.

When Outside the Service Area.

If you're traveling outside the HMO Blue 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 Care Emergency room visits	\$75 per visit (waived if admitted or for observation stay)
Well-child care visits	\$20 per visit (no cost for immunizations and routine tests)
Routine adult physical exams, including related tests	\$20 per visit (no cost for immunizations and routine tests)
Routine GYN exams, including related lab tests (one per calendar year)	\$20 per visit (no cost for routine tests)
Routine hearing exams performed by your PCP	\$20 per visit
Hearing exams • When performed by your PCP • When performed by other network providers	\$20 per visit (no cost for routine tests) \$30 per visit (no cost for routine tests)
Routine vision exams (one every 24 months)	\$30 per visit
Family planning services—office visits	\$20 per visit
Office visits • When performed by your PCP, OB/GYN physician, nurse practitioner, or nurse midwife • When performed by other network providers	\$20 per visit \$30 per visit
Chiropractor services (up to 12 visits per calendar year for members age 16 or older)	\$30 per visit
Short-term rehabilitation therapy—physical and occupational (up to 60 visits per calendar year*)	\$30 per visit
Speech, hearing, and language disorder treatment—speech therapy	\$20 per visit
Preventive dental care for children under age 12 (one visit each six months)	Nothing
Allergy injections only	Nothing
Diagnostic X-rays, lab tests, and other tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	\$25 per category per date of service
Home health care and hospice services	Nothing
Oxygen and equipment for its administration	Nothing
Durable medical equipment—such as wheelchairs, crutches, hospital beds (up to \$1,500 per calendar year**)	All charges beyond the calendar-year benefit maximum
Prosthetic devices	20% co-insurance
Surgery and related anesthesia • Office setting - When performed by your PCP or OB-GYN physician - When performed by other network providers • Ambulatory surgical facility, hospital, or surgical day care unit	\$20 per visit \$30 per visit \$150 per admission***
Inpatient Care (including maternity care) General or chronic disease hospital care (as many days as medically necessary)	\$150 per admission***
Rehabilitation hospital care (up to 60 days per calendar year)	\$150 per admission***
Skilled nursing facility care (up to 100 days per calendar year)	\$150 per admission***

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care.

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

*** Copayments for consecutive inpatient admissions (or day surgery followed by inpatient care) within 30 days for the same or related illness will not exceed \$500.

Your Medical Benefits (continued)

Covered Services	Your Cost
Mental Health and Substance Abuse Treatment Biologically based conditions* <ul style="list-style-type: none"> Inpatient admissions in a general hospital, mental hospital, or substance abuse facility Outpatient visits 	\$150 per admission** \$20 per visit
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) 	\$150 per admission** \$150 per admission** \$20 per visit
Prescription Drug Benefits At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	\$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)	\$30 for Tier 1 \$60 for Tier 2 \$150 for Tier 3

* Treatment of rape-related mental or emotional disorders for victims of a rape or 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.

** Copayments for consecutive inpatient admissions (or day surgery followed by inpatient care) within 30 days for the same or related illness will not exceed \$500.

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.

www.livinghealthybabies.com	No additional 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
Blue Care Line SM to answer your health care questions 24 hours a day—call 1-888-247-BLUE (2583)	No additional charge
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
Visit www.AHealthyMe.com for an around-the-clock healthy approach to fitness, family, and fun	No additional 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.

