



Learn, Plan, Save

Your plan has the Hospital Choice Cost Sharing (HCCS) feature¹, which creates greater savings for you when you choose high-quality, low-cost facilities.

Our **Learn, Plan, Save** approach helps you to take advantage of your Hospital Choice Cost Sharing feature to find lower-cost, high-quality hospitals or freestanding labs and imaging centers. This approach will help you plan ahead and save money when you utilize Lower Cost Share hospitals and freestanding facilities, including labs and imaging centers that provide the same cost and quality of services. Here's how it works:

Learn

The more you learn about your plan and the hospitals you choose for care, the better you are able to control your out-of-pocket costs. When you choose Lower Cost Share hospitals—or freestanding labs and imaging centers—that meet our quality and cost guidelines, you will pay less. You will learn that costs can differ significantly from Higher Cost Share to Lower Cost Share hospitals.

Plan

Our online plan education tools and Member Service team are available to help make sure you have the resources you need to make informed decisions on where to obtain care and avoid higher costs. You will be able to better plan for high-quality, more cost-effective care.

Save

By using high-quality, Lower Cost Share hospitals and freestanding labs and imaging centers, you will save money.

Start Saving Today

You can find high-quality care with lower costs by visiting the Plan Education Center at www.bluecrossma.com/hospitalchoice for instant access to:

- Five-minute Hospital Choice Cost Sharing interactive tutorial
- Downloadable lists of high-cost and low-cost hospitals, in addition to low-cost freestanding alternatives
- Online search tool to find doctors and hospitals
- Online search tool to find freestanding labs and imaging centers

LEARN—You will understand your costs for certain services and how the Hospital Choice Cost Sharing feature can help you save.

PLAN—You have the tools and support you need to find the hospital or freestanding facility that best combines cost and convenience.

SAVE—By choosing a lower-cost hospital or freestanding facility, you will receive high-quality care that costs you less.

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- Service cost comparison tool
- “Talk to Your Doctor” planning guide

Additionally, our award-winning Member Service associates are available to provide:

- Personalized consultations
- Assistance with identifying lower-cost alternatives and options
- Answers to questions about your health plan

Call our Blue Care LineSM nurses 24/7 at **1-888-247-BLUE (2583)** for expert advice and guidance on where to seek care. Based on your symptoms, Blue Care Line nurses will suggest the most appropriate option, such as visiting the doctor’s office, a limited services clinic, urgent care center, emergency room, or caring for yourself at home. Calling the Blue Care Line may help you avoid unnecessary visits to the emergency room.

1. This health plan option includes a tiered-network feature called Hospital Choice Cost Sharing. As a member in this plan, you will pay different levels of cost share (such as copayments and/or co-insurance) for certain services depending on the network general hospital you choose to furnish those covered services. For most network general hospitals, you will pay the lowest cost sharing level. However, if you receive certain covered services from some network general hospitals, you will pay the highest cost sharing level. A network general hospital’s cost sharing level may change from time to time. Overall changes to add another network general hospital to the highest cost sharing level will happen no more than once each calendar year. For help in finding a network general hospital for which you pay the lowest cost sharing level, check the most current provider directory for your health plan option or visit the online provider search tool at www.bluecrossma.com/hospitalchoice. Then click on the Planning Guide link on the left navigation to download a printable network hospital list or to access the provider search page. (For the PPO plan designs, the different levels of cost sharing apply to in-network benefit levels at preferred general hospitals.)



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ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).