

Getting Started with Blue Options v.5

Your plan lets you maximize the value you get from your health care spending by choosing Massachusetts primary care providers (PCPs) and hospitals that have met our guality benchmarks and benchmarks for lowest cost. That's because we group providers into three benefits tiers, each of which has a different out-of-pocket cost. Just follow the simple steps below to get started.

Step 1: Make a list of your providers.

List all of the providers and hospitals you and your family see for care in the table below. Remember that a PCP may not be in the same tier as the affiliated hospital.

| PCP/Hospital Name | Benefits Tier | Willing to Switch? |
|-------------------|-------------------------------|--------------------|
| | 🗅 Enhanced 🗳 Standard 📮 Basic | Yes 🗖 / No 🗖 |
| | 🗅 Enhanced 🗳 Standard 🗳 Basic | Yes 🗖 / No 🗖 |
| | 🗅 Enhanced 🗳 Standard 🗳 Basic | Yes 🗖 / No 🗖 |
| | 🗅 Enhanced 🗳 Standard 🗳 Basic | Yes 🗖 / No 🗖 |
| | 🗅 Enhanced 🗳 Standard 🗳 Basic | Yes 🗖 / No 🗖 |
| | 🗅 Enhanced 🗳 Standard 🗳 Basic | Yes 🗖 / No 🗖 |
| | 🗅 Enhanced 🗳 Standard 🗳 Basic | Yes 🗖 / No 🗖 |

Step 2: See which benefits tier your providers/hospitals are in.

You have two ways to make researching your providers easy:

- One simple phone call to our Provider Selection Service at 1-800-821-1388. We have specially trained Member Service associates ready to help you review your current providers and understand their benefits tiers.
- Visit www.bluecrossma.com/BlueOptions and use the Find a Doctor tool to research provider tiers 24/7.

Step 3: Choose providers/hospitals in the Enhanced Benefit Tier.

If you have providers in the Standard or Basic Benefits Tiers, you may want to consider switching to providers in the Enhanced Benefits Tier, which will allow you to pay less every time you get care.

Our Physician Selection Service can help you quickly and easily pick Enhanced Benefits Tier providers near where you live or work. Just call our specially trained associates at 1-800-821-1388.

The Find a Doctor tool on www.bluecrossma.com/BlueOptions is also available 24/7 to help you find the provider you need.

If you have any questions about your benefit, call Member Service at the number on the front of your ID card.

This document gives general information about our tiered network plan designs. There are currently three tiered provider networks called HMO Blue Options v.5, HMO Blue New England Options v.5, and Preferred Blue PPO Options v.5. In our tiered plans, members pay different levels of cost share (copayments, coinsurance, and/or deductibles) depending on the benefits tier of the provider furnishing the services. A provider's benefits tier may change. Overall changes to the benefits tiers of providers will happen no more than once each calendar year. For help in finding the benefits tier of a provider, visit the online provider search tool at www.bluecrossma.com and search for the appropriate network.

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ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Services at the number on your ID Card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

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).