Below are underlying guidelines for this type of offering:

- The Hospital Choice Cost Sharing feature is available to all employees. Employees are responsible for paying the cost-sharing amounts for in-network and out-of-network services.
- Employees can choose between different plans with varying deductibles and coinsurance rates.
- Employees are responsible for paying the in-network and out-of-network costs, depending on their plan selection.
- Employees need to check the most current provider directory for the health plan options or visit BlueCrossBlueShieldOfMassachusetts.com/InNetwork to access the provider search page.

**Legend**

- All plans listed below include Value Based Benefits.
- VBB—Value Based Benefits
- IN—In-Network
- OON—Out-of-Network
- STD—Standard Benefits Tier
- T1—Tier 1
- T2—Tier 2
- PRM—Preferred Option
- PPO—Preferred Provider Organization
- PPOSM—Preferred Provider Organization with Hospital Choice Cost Sharing
- SBT—Small Business Tier
- SDC—Small Doctoral Cost
- EBT—Employee Benevolent Tier
- BBT—Beneficiary Benevolent Tier
- Rx—Prescription Drugs

### Plan Designs

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<th>Plan Design</th>
<th>Effect of Non-Preferred Provider (NP)</th>
<th>OR</th>
<th>Deductible (T1)</th>
<th>OPP</th>
<th>Cheat</th>
<th>Inpatient</th>
<th>Outpatient</th>
<th>Office</th>
<th>Preventive</th>
<th>Other Non-Preferred Provider (NP)</th>
<th>Other Non-Preferred Provider (NP) * ICD 2020*</th>
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### In-Network Deductible

- **Preventive—IN:** $0 | OON: 20% Coinsurance after Deductible
- **Medical—IN:** $25 after Deductible
- **MRI/CT/PET/NC:** 30% Coinsurance
- **Outpatient Rx:** $15 after Deductible
- **Inpatient Rx:** $25 after Deductible

### Out-of-Network Deductible

- **Preventive—OON:** $200 | In-Network Deductible
- **Medical—OON:** $500 | In-Network Deductible
- **Inpatient Rx—OON:** $1,500 | In-Network Deductible
- **Outpatient Rx—OON:** $2,500 | In-Network Deductible

### Value Based Benefits

- **Asthma:** A specific list of Tier 1 and Tier 2 medications used in the treatment of asthma, with cost-sharing levels that may change from time to time. Overall changes to Tier 1 and Tier 2 medications are subject to the plan's internal review process.
- **Diabetes:** A specific list of Tier 1 and Tier 2 medications used in the treatment of diabetes, with cost-sharing levels that may change from time to time. Overall changes to Tier 1 and Tier 2 medications are subject to the plan's internal review process.
- **Hospital Choice Cost Sharing**

### Prescriptions

- **Rx—Prescription Drugs**
- **Rx—Prescription Drugs**
- **Rx—Prescription Drugs**
- **Rx—Prescription Drugs**
- **Rx—Prescription Drugs**

### Medical—IN

- **Hospital Choice Cost Sharing**
- **In-Network Deductible**
- **In-Network Deductible**
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- **In-Network Deductible**

### Medical—OON

- **Hospital Choice Cost Sharing**
- **Out-of-Network Deductible**
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- **Out-of-Network Deductible**
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**Notes:**

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