

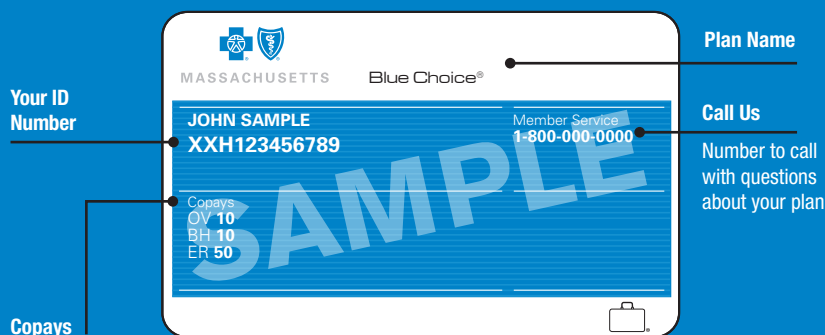
Important Information About Your Plan

Your Point of Service (POS) health plan lets you get care at the lowest out-of-pocket cost from providers who participate in the **HMO Blue Network**. Under this plan, you're required choose a primary care provider (PCP) to manage your care and refer you to specialists, if needed. You can also get care from providers who participate in the **Indemnity Network** without a referral from your PCP; however, you'll pay a higher out-of-pocket cost.

For help finding a provider or hospital, visit myfindadoctor.bluecrossma.com and log in to select a provider from one of the following networks: **HMO Blue** or **Indemnity**.

How to Read Your ID Card

Your Blue Cross member ID card contains our Member Service telephone number and your member ID number, and sometimes lists the costs you'll pay for certain health services. You should always carry your ID card with you when you visit the doctor. You can also download the MyBlue App to keep a digital copy of your ID card on your phone.



Copays

OV: Office visit for primary care provider or specialist

BH: Behavioral health office visit

ER: Emergency room (waived if admitted)

Get Started

Create a MyBlue Account: Discover an easier way to access your health care plan and claims information. Visit myblue.bluecrossma.com to create an account to view detailed plan information, access your financial accounts, and much more.

Download the MyBlue App: Get instant and secure access to your personal health care information any time you need it. A simple tap connects you to your digital ID card, claims history, financial accounts, and more. Download the app from the App Store[®] or Google Play[™].



How to Contact Us

General questions about your health plan coverage?

Member Service: Call the number on the front of your member ID card (TTY: **711**) Monday–Friday 8:00 a.m.–6:00 p.m. E.T. Or log in to bluecrossma.com and select **Review My Benefits** to check what your plan covers and your costs.

Health questions if you're hurt or sick?

24/7 Nurse Care Line: 1-888-247-BLUE (2583) Registered nurses are available 24/7

Questions about your prescription drug coverage?

Mail Order Pharmacy: 1-800-892-5119 Available 24/7

Order a new Blue Cross member ID card? Lost member ID card?

Call 1-800-253-5210 Monday–Friday, 8:00 a.m.–6:00 p.m. E.T.



How to Get Care

Routine well visits with your PCP are one of the best ways you and your doctor can stay on top of your health. Choose an in-network PCP to help manage your care and refer you to specialists, if needed.

Finding a PCP: Choose a PCP for yourself and every member of your family covered under your plan. You don't all need to see the same PCP. When selecting a PCP, consider the hospital where your PCP has admitting privileges. Visit myfindadoctor.bluecrossma.com to search in your network.

Seeing a Specialist: To pay the lowest cost-share for your specialty care, you should get a referral from your PCP. Make sure your PCP has contacted the specialist's office and provided the referral. You can also see a specialist without a referral from your PCP, but you'll pay higher out-of-pocket costs.

Understanding Prior Authorization: We require prior authorization (pre-approval) before we cover certain services, procedures, or drugs. Prior authorization ensures you get the care that is medically necessary for you and covered by your health plan. Your doctor should submit any requests for prior authorization to us. If you or your doctor don't get prior authorization when it's needed, the care may not be covered and you may be financially responsible. Talk to your doctor to see if prior authorization is needed before you receive any services, procedures, or drugs.

Taking Action in an Emergency: In case of a medical or behavioral health emergency, call **911** or your local emergency number or go directly to the nearest medical facility. Be sure to notify your PCP, if applicable, within 48 hours to coordinate any follow-up care.

Getting Care Worldwide with BlueCard®: Your Blue Cross member ID card is widely recognized and lets you get urgent and emergency care worldwide. If you're traveling within the U.S. or abroad and need emergency medical care, go to the nearest hospital. Once you get care, call **1-800-810-BLUE (2583)** or **1-804-673-1177** for 24/7 assistance.



How to Access Important Resources

We're committed to your health—that's why we offer additional programs, benefits, and discounts beyond traditional health care coverage. Use these tools and resources to monitor your health and overall wellness.

Using Your Telehealth Benefit*: Get care at your convenience. You can see licensed doctors and providers for minor medical and behavioral health care, using live video visits on your favorite device. Download our Well Connection app or visit wellconnection.com.

Get Connected with Message Wire: We can send you important information about your health and wellness, relevant discounts, and plan information directly to your phone. Text **bluecrossma** to **73529**, or call **1-844-779-8813** to join with your Blue Cross member ID number.

Visit ahealthyme®: Learn about your health and set personal goals for a healthy life. You can take a health assessment, sign up for wellness workshops, access health tools and resources, and more. Visit myblue.bluecrossma.com and select **ahealthyme** from the drop-down menu in the top right corner.

Take Advantage of Discounts: Use Blue365®, a members-only website that offers local health and wellness deals, for discounts on health and fitness products, family events, spa services, and more. Visit myblue.bluecrossma.com, and select **My Plan** and then **Discounts & Savings** from the drop-down menu in the top right corner.

*If your plan includes telehealth benefits.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service 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).