

Important Information About Your Plan

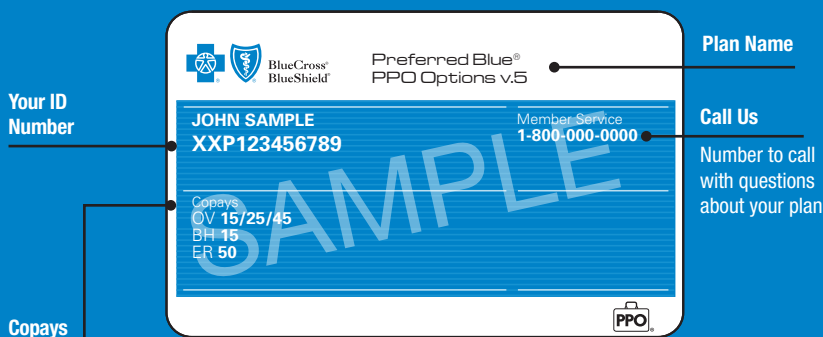
Your health plan lets you get care from providers who participate in the **Preferred Blue PPO Options v.5 Network**. This is a tiered network, which means we place providers into three tiers based on cost and quality. Your provider's tier will determine how much you pay.

Learn more about our criteria at myplans.bluecrossma.com/medical-insurance/blue-options.

You can also get care from providers who aren't in the **Preferred Blue PPO Options Network**; however, you'll pay a higher cost when you see an out-of-network provider. For help finding a provider or hospital, visit myfindadoctor.bluecrossma.com and log in to select the following network: **Preferred Blue PPO Options v.5**.

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.



OV: Office visit for primary care provider (Enhanced Benefits Tier/Standard Benefits Tier/Basic Benefits Tier) 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](https://www.apple.com/app-store)® or [Google Play](https://www.google.com/play)™.



Understanding Your Tiers

We rank doctors and general hospitals within this plan into three tiers based on cost and quality. In most cases, where you get care will determine how much you pay. You can find more information about our cost and quality criteria at myplans.bluecrossma.com/medical-insurance/blue-options.

You'll pay lower costs when you get care at doctors and general hospitals in the Enhanced and Standard tiers. in Massachusetts and New Hampshire, but you still have access to our full HMO Blue New England network.

Enhanced Tier	\$ Lower cost	Includes Massachusetts hospitals and providers that meet our criteria for high quality and low costs
Standard Tier	\$\$ Low or moderate cost	Includes Massachusetts hospitals and providers that meet our criteria for high quality and have moderate costs; hospitals that don't meet the standards for high quality but have low or moderate costs; and providers who might be in the Basic Tier but don't have enough data for us to measure their quality or costs
Basic Tier	\$\$\$ Higher cost	Includes Massachusetts hospitals that have higher costs, and providers who don't meet the standards for high quality and have high costs

¹ This health plan uses the Preferred Blue PPO Options v.5 tiered provider network. Members in this plan may pay different levels of cost share (copayments, co-insurance, and deductibles) depending on the benefits tier of the provider (PCP or general hospital) furnishing the services. A provider's tier may change. Overall changes to the tiers of providers will happen no more than once each calendar year. For help in determining a tier of a provider, visit the online provider search tool at myfindadoctor.bluecrossma.com and search for Preferred Blue PPO Options v.5.



How to Get Care

Routine well visits are one of the best ways you and your doctor can stay on top of your health. When selecting a doctor, consider the hospital where that doctor has admitting privileges. Visit myfindadoctor.bluecrossma.com to search in your network

Finding a Provider: You don't have to choose a PCP to help manage your care, but you should see in-network doctors to pay the lowest cost. You can also see out-of-network doctors, but you'll pay higher out-of-pocket costs.

Seeing a Specialist: You don't need a referral from your PCP if you ever need to see a specialist. However, you should talk with your doctor about the specialty care you may need.

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.

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).



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.

Use 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 from 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.



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 at no cost

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.