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.

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.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Cost Description</th>
<th>Includes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enhanced Tier</td>
<td>$ Lower cost</td>
<td>Massachusetts hospitals and providers that meet our criteria for high quality and low costs</td>
</tr>
<tr>
<td>Standard Tier</td>
<td>$$ Low or moderate cost</td>
<td>Massachusetts hospitals and providers that meet our criteria for high quality and have moderate costs; hospitals that don’t meet the standards for high quality but have low or moderate costs; and providers who might be in the Basic Tier but don’t have enough data for us to measure their quality or costs</td>
</tr>
<tr>
<td>Basic Tier</td>
<td>$$$ Higher cost</td>
<td>Massachusetts hospitals that have higher costs, and providers who don’t meet the standards for high quality and have high costs</td>
</tr>
</tbody>
</table>

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.

**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.