

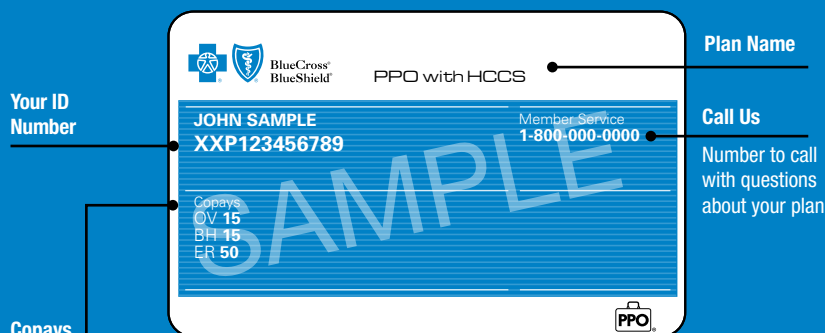
Important Information About Your Plan

Your health plan lets you get care from providers who participate in a **Blue Cross Blue Shield PPO Network (preferred)**, as well as from providers who are out of our network. You'll pay a lower cost for care when you see an in-network provider, and a higher cost when you see an out-of-network provider.

This plan has a Hospital Choice Cost Sharing feature, which means you'll pay different costs depending on where you get certain services, including: inpatient admissions, outpatient diagnostic lab tests and X-rays, outpatient surgery, outpatient short-term rehabilitation therapy, and outpatient diagnostic high-tech radiology. For help finding a provider, visit myfindadoctor.bluecrossma.com and log in to select the following network: **PPO Network with Hospital Choice Cost Sharing**.

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 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.

¹ This health plan uses a tiered network with a Hospital Choice Cost Sharing feature. Members in this plan may pay different levels of cost share (copayments, co-insurance, and deductibles) depending on the benefits tier of the general hospital furnishing the services, and the type of service being provided. A hospital'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 hospital's tier, visit the online provider search tool at myfindadoctor.bluecrossma.com and search for PPO Network with Hospital Choice Cost Sharing.



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 Doctor: 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 that 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 Your BlueCard®: Your Blue Cross member ID card is widely recognized and lets you get urgent and emergency care worldwide. If you're planning to travel outside the U.S., be sure to call the Member Service number on your ID card to determine what services are covered under your plan when you're outside the U.S. If you're out of the country and need emergency medical care, go to the nearest hospital and 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 **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**).