



MASSACHUSETTS

**MIIA**

Nonprofit  
Locally based  
Member driven

Serving Massachusetts communities since 1982

Town of West Boylston

Employee Education  
Health Plans

Effective date 7/1/2022



The Power of Blue

### Town of West Boylston FY23 Plans

| Network                   | 6 New England States                                |   | Smaller BCBS MA Network                                  |                       | National |  |
|---------------------------|---|---|--|-----------------------|----------|--|
| Plan                      | <u>HMO</u><br>Network Blue NE<br>\$1,500 Deductible | <u>Limited Network</u><br>Network Blue Select<br>\$1,500 Deductible | <u>PPO Network</u><br>Blue Care Elect \$1,500 Deductible |                       |          |  |
| <b>Deductible</b>         |   |   | <b>IN-Network</b>  | <b>OUT-of-Network</b> |          |  |
| Single/Family             | \$1,500/\$3,000                                     | \$1,500/\$3,000   | \$1,500/\$3,000  | \$3,000/\$6,000       |          |  |
| <b>Max Out of Pocket</b>  |   |   |  |                       |          |  |
| Medical                   | \$3,000/\$6,000                                     | \$3,000/\$6,000   | \$3,000/\$6,000  | \$7,900/\$15,800      |          |  |
| Pharmacy                  | Combined w/Medical                                  | Combined w/Medical  | Combined w/Medical                                       |                       |          |  |
| PCP Copay                 | \$25  | \$25  | \$25   | 20% after Deductible  |          |  |
| Specialist Copay          | \$25  | \$25  | \$25   | 20% after Deductible  |          |  |
| ER Copay                  | \$150   | \$150   | \$150  |                       |          |  |
| Labs & X-rays             | \$0 after Deductible                                | \$0 after Deductible  | \$0 after Deductible                                     | 20% after Deductible  |          |  |
| High Tech Imaging         | \$0 after Deductible                                | \$0 after Deductible  | \$0 after Deductible                                     | 20% after Deductible  |          |  |
| <b>Inpatient Hospital</b> | \$0 after Deductible                                | \$0 after Deductible  | \$0 after Deductible                                     | 20% after Deductible  |          |  |
| Day Surgery               | \$0 after Deductible                                | \$0 after Deductible  | \$0 after Deductible                                     | 20% after Deductible  |          |  |
| Retail Rx Copay           | \$15/25/40  | \$15/25/40  | \$15/25/40   | N/A                   |          |  |
| Mail Order Rx Copay       | \$15/25/40  | \$15/25/40  | \$15/25/40   | N/A                   |          |  |

updated 4/19/2022

# 3 Networks, How are they the Same/Different?

| <u>HMO</u><br>Network Blue New England<br>\$1,500 Deductible   | <u>HMO</u><br>Network Blue Select<br>\$1,500 Deductible   | <u>PPO</u><br>Blue Care Elect<br>\$1,500 Deductible   |
|--|---|---|
| All 3 plans cover the <b>SAME</b> In Network Benefits and have the <b>SAME</b> Copays/Deductible                                 |   |   |
| <ul style="list-style-type: none"> <li>• Mid Cost premium plan</li> </ul>  | <ul style="list-style-type: none"> <li>• Lowest Cost premium plan</li> </ul>  | <ul style="list-style-type: none"> <li>• Highest Cost premium plan</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Network of Providers covers all 6 New England States</li> </ul>                         | <ul style="list-style-type: none"> <li>• Network of Providers are limited to specific <b>MA only</b> (<i>see next slide for list of facilities In-Network</i>)</li> </ul> | <ul style="list-style-type: none"> <li>• National Network of Providers can go to both BCBS and non-network providers through out the country</li> </ul>           |
| <ul style="list-style-type: none"> <li>• Yes Referrals are needed</li> </ul>   | <ul style="list-style-type: none"> <li>• Yes Referrals are needed</li> </ul>  | <ul style="list-style-type: none"> <li>• No Referrals are not needed</li> </ul>   |
| Referrals from Providers are much easier today than in the past!   |   |   |
| <ul style="list-style-type: none"> <li>• Recommended for most employees who live and use providers in the 6 NE states</li> </ul> | <ul style="list-style-type: none"> <li>• Recommended for those who have providers in the limited network (see provider lookup)</li> </ul>                                 | <ul style="list-style-type: none"> <li>• Recommended for early retirees or those with college age students who live out of the 6 NE state service area</li> </ul> |
| <ul style="list-style-type: none"> <li>• ER covered Nation wide/out of Country</li> </ul>  | <ul style="list-style-type: none"> <li>• ER covered Nation wide/out of Country</li> </ul>   | <ul style="list-style-type: none"> <li>• ER covered Nation wide/out of Country</li> </ul>   |



## HMO Blue Select Network Provider Enhancement Update

HMO Blue Select is a limited Massachusetts network that your town/district offers as a plan option. This plan has a lower premium cost than the HMO New England plan.

As a result of favorable improvements in the following physician groups' or hospitals' cost performance, we have added them to the HMO Blue Select limited network. This was effective as a one-day change for all HMO Blue Select plans on July 1, 2021. With this update, members will now have in-network benefits when receiving services at these providers:

### Physician Groups

- Southcoast Healthcare
- **Reliant Medical Group**
- Valley Health

### Hospitals

- MetroWest Framingham
- Southcoast Charlton Memorial
- Southcoast St. Luke's

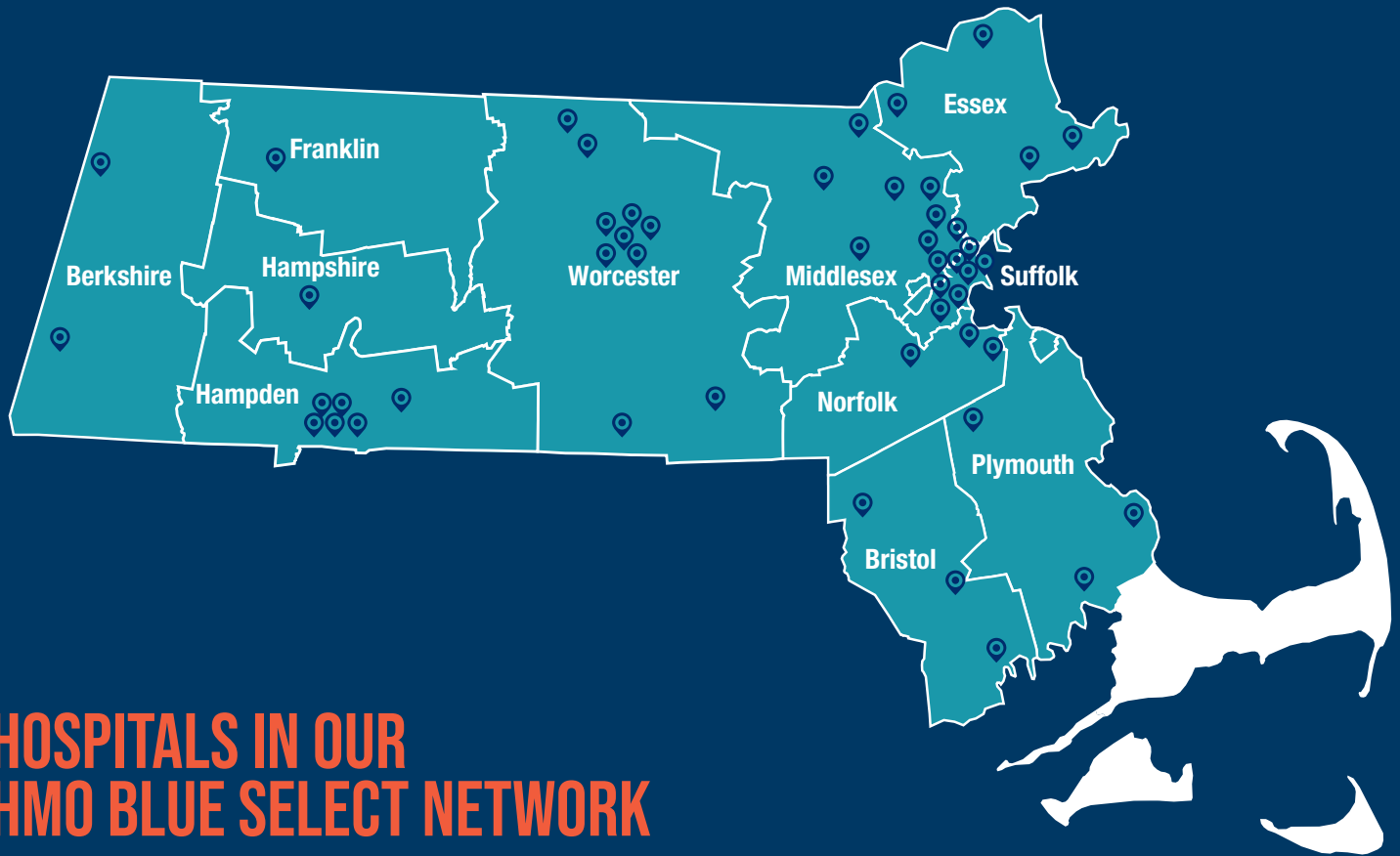
Employees can change to the HMO Blue Select plan during Open enrollment. To check to see if your providers/hospital are in this network please use this link below and choose **HMO Blue Select** as network option.

<https://member.bluecrossma.com/fad>

# ACCESS TO CARE ACROSS THE COMMONWEALTH

With the HMO Blue Select network, employees enjoy peace of mind knowing they can go to any of the network hospitals on the map below.

These hospitals have been carefully selected, based on their location and cost.



## HOSPITALS IN OUR HMO BLUE SELECT NETWORK

### Berkshire

- Berkshire Medical Center
- Fairview Hospital

### Bristol

- Southcoast—Charlton Memorial Hospital
- Southcoast—St. Luke's Hospital
- Sturdy Memorial

### Essex

- Addison Gilbert Hospital
- Anna Jaques Hospital
- Beverly Hospital
- Lawrence General Hospital

### Franklin

- Baystate Franklin Medical Center

### Hampshire

- Cooley Dickinson Hospital

### Hampden

- Baystate Medical Center
- Baystate Wing Hospital
- Holyoke Medical Center
- Mercy Medical Center
- Noble Hospital
- The Hospital for Children—Springfield

### Middlesex

- Cambridge Health Alliance—Cambridge Campus
- Cambridge Health Alliance—Somerville Campus
- Cambridge Medical Center
- Lahey Hospital and Medical Center
- Lowell General Hospital (includes the campus formerly known as Saints Medical Center)
- Marlborough Hospital
- MetroWest Medical Center—Framingham Union Hospital
- Winchester Hospital

### Norfolk

- Beth Israel Deaconess Medical Center—Milton
- Beth Israel Deaconess Hospital—Needham
- South Shore Hospital

### Plymouth

- Beth Israel Deaconess Medical Center—Plymouth
- Signature Healthcare Brockton Hospital
- Southcoast Hospitals Group—Tobey Hospital

### Suffolk

- Beth Israel Medical Center
- Boston Children's Hospital
- Boston Medical Center
- Cambridge Health Alliance—Whidden Campus
- Dana-Farber Cancer Institute
- Massachusetts Eye and Ear Infirmary
- New England Baptist Hospital
- The Shriners Hospital for Children—Boston

### Worcester

- Athol Memorial Hospital
- Clinton Hospital
- Harrington Memorial Hospital
- HealthAlliance Hospitals—Burbank Campus
- HealthAlliance Hospitals—Leominster Campus
- Heywood Hospital
- Milford Regional Medical Center
- Saint Vincent Hospital
- UMass Memorial Medical Center—Memorial
- UMass Memorial Medical Center—University

# Provider/Facility and Prescription Look up Tools

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Find a Doctor- <https://member.bluecrossma.com/fad>

Enter your Zip Code, choose a network below then enter your provider's name

HMO Blue New England

HMO Blue Select

PPO

Medication look up- <https://www.bluecrossma.org/myblue/find-care/care-options/look-up-a-medication>

3 tier plan

# How to Enroll...

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All employees currently enrolled in the Town's health plan will **NOT** need to complete a new enrollment form.

*\*An enrollment form will **only** need to be completed if you would like to opt for a different plan or make enrollment changes (i.e. adding/removing a dependent)\**



Effective: 7/1/2022

# WELCOME MIA TOWN OF WEST BOYLSTON

New MIA updates upon renewal in 2022

- The cost share for the first 3 certain outpatient behavioral health visits per member will be waived on

## GET THE MOST OUT OF YOUR PLAN



VISIT MYBLUE



FIND A DOCTOR



LOOK UP A MEDICATION



CONTACT US



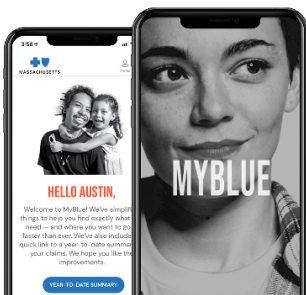
SAVINGS AND DEALS



DOWNLOAD THE MYBLUE APP



UNDERSTANDING YOUR PLAN AND BENEFITS



## YOUR PLAN IN YOUR HAND

Get an instant snapshot of your health care.

Get Started

Register for MyBlue at [bluecrossma.org](https://bluecrossma.org) or download the app.

## YOUR EKIT CONTENTS

### PLAN OPTIONS

MEDICAL: HMO Blue New England

[SBC](#) ↓ - [Summary](#) ↓

MEDICAL: HMO Blue Select

[SBC](#) ↓ - [Summary](#) ↓

MEDICAL: Blue Care Elect

[SBC](#) ↓ - [Summary](#) ↓

### HELPFUL RESOURCES

- ↓ [Emergency Room Alternatives](#)
- ↓ [Well Connection](#)
- ↓ [Introduction Select Network](#)
- ↓ [24/7 Nurse Line](#)
- ↓ [Pregnancy and Baby](#)
- ↓ [Let's Beat Flu. Again!](#)
- ↓ [\\$300 Fitness Incentive](#)
- ↓ [\\$300 Weight Loss Incentive](#)
- ↓ [MIA Member Health Programs](#)
- ↓ [Blue Card Program Brochure](#)
- ↓ [Commitment To Confidentiality](#)
- ↓ [MyBlue App](#)
- ↓ [Learn to Live](#)
- ↓ [Smart Shopper Program Information](#)
- ↓ [Diabetes Care Value](#)
- ↓ [Important Prescription Resources](#)
- ↓ [Smart 90](#)
- ↓ [Mail Service Brochure and Form](#)
- ↓ [Medication Look-up Tool Fact Sheet](#)





# Earn Money with SmartShopper®

SmartShopper is an incentive and engagement program managed by Sapphire Digital®, an independent company. You can earn a reward check each time you or your covered family members choose an eligible lower-cost, quality doctor or facility for the health services below. To find a reward-eligible doctor or hospital, log in to [bluecrossma.com/myblue](http://bluecrossma.com/myblue), or call 1-877-281-3722.

Keep this list for future reference.

| Save on These Health Care Services                                    | Reward Amount (lowest-cost) | Reward Amount (2nd lowest-cost) | Reward Amount (3rd lowest-cost) |
|---|-----------------------------|---------------------------------|---------------------------------|
| Bladder Repair for Incontinence (sling)                               | \$250                       | \$75                            | \$50                            |
| Bladder Scope   | \$250                       | \$75                            | \$50                            |
| Bone Density Scan   | \$50                        | \$25                            | \$0                             |
| Bronchoscopy (procedure to look at airways)                           | \$150                       | \$75                            | \$50                            |
| Bunionectomy (bunion surgery)   | \$150                       | \$75                            | \$50                            |
| Carpal Tunnel Treatment   | \$150                       | \$75                            | \$50                            |
| Cataract Removal  | \$125                       | \$75                            | \$50                            |
| Colonoscopy   | \$250                       | \$75                            | \$50                            |
| CT Scan   | \$75                        | \$50                            | \$0                             |
| Hernia Repair   | \$150                       | \$75                            | \$50                            |
| Knee Arthroscopy  | \$250                       | \$75                            | \$50                            |
| Gall Bladder Removal  | \$250                       | \$75                            | \$50                            |
| Laparoscopic Removal of Ovaries and/or Fallopian Tubes                | \$250                       | \$75                            | \$50                            |
| Lithotripsy Fragmenting (shock waves to break apart) of Kidney Stones | \$250                       | \$75                            | \$50                            |
| Mammogram   | \$50                        | \$25                            | \$0                             |
| MRI   | \$100                       | \$75                            | \$50                            |
| Ear, Nose, Throat (ENT)   | \$150                       | \$75                            | \$50                            |
| PET Scan  | \$150                       | \$75                            | \$50                            |
| Shoulder Arthroscopy  | \$250                       | \$75                            | \$50                            |
| Sigmoidoscopy (procedure to look at rectum and lower colon)           | \$150                       | \$75                            | \$50                            |
| Ultrasounds (non-maternity)   | \$50                        | \$25                            | \$0                             |
| Upper GI Endoscopy  | \$150                       | \$75                            | \$50                            |

The dollar amount you receive may be considered taxable income. Consult your tax advisor. SmartShopper is managed by Sapphire Digital®, an independent company. Members with coverage under Medicaid or Medicare (including as secondary payer) aren't eligible to receive incentive rewards under the SmartShopper program.

For HMO Blue New England plans, only network providers located in Massachusetts, Rhode Island, New Hampshire, and Vermont may qualify for rewards under the Smart Shopper program. For HMO Blue plans, only network providers located in Massachusetts may qualify for rewards.

# GETTING MORE. NOW THERE'S A PLAN.

Your plan has more benefits than you probably realize. Tap into all of them, all in one place.

MyBlue is your key to more features and savings. Plus, up-to-date status for claims, your deductible, account balances, and more. It's like a free upgrade for the plan you already have.



## UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan, including:



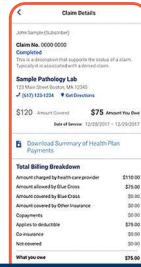
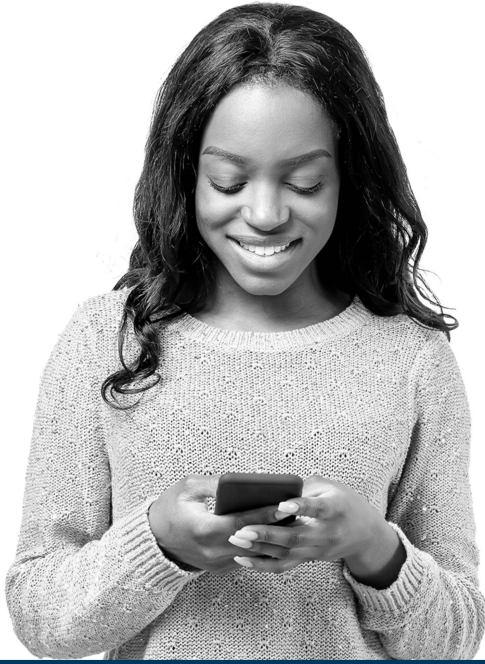
### Sign In

Download the app, or create an account at [bluecrossma.com](https://bluecrossma.com).

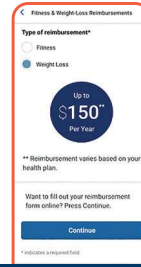
# STAY ON TOP OF YOUR COVERAGE

It's never been easier, faster, or more convenient.

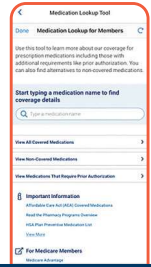
## YOUR PLAN IN YOUR HAND



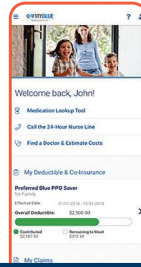
**Track claims and benefits**  
Keep up to date on benefits and coverage.



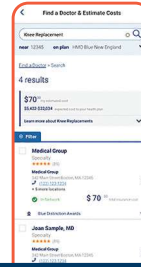
**Fitness and weight-loss reimbursement**  
The online forms are here, along with other savings and offers.



**Your medications at a glance**  
Their names, costs, and prescriptions at your fingertips.



**Check deductible balances**  
End the guesswork and know for sure every time.



**Find a Doctor**  
Or a specialist, dentist, or facility. On your phone and on the fly.



**Need your cards**  
Access your ID cards without opening your wallet.

Once you sign in or create a MyBlue App account, you can see all of your benefits, all in one place. Track your claims, medications, account balances, and more from your device. And, you can easily keep track of reimbursements and savings.



## GET THE MYBLUE APP

You can download the MyBlue App from the App Store® or Google Play™.



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).

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**MASSACHUSETTS**

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Nonprofit  
Locally based  
Member driven

Serving Massachusetts communities since 1982

# Questions??

BCBS Member Service Line:  
800-782-3675 Option #3  
Mon-Fri. from 8am - 6pm

# HRA with TASC