

# BLUE CHOICE® NEW ENGLAND PLAN 2 \$250 DEDUCTIBLE

City of Fitchburg

Plan-Year Deductible: \$250/\$750

## UNLOCK THE POWER OF YOUR PLAN

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COVERAGE AND  
BENEFITS



CLAIMS AND  
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DIGITAL  
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This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

# YOUR CARE

## Your Primary Care Provider (PCP)

When you enroll in this health plan, you choose a primary care provider (PCP) for you and each member of your family. There are a few ways to find a PCP: visit the Blue Cross Blue Shield of Massachusetts website at [bluecrossma.org](https://bluecrossma.org); consult Find a Doctor at [bluecrossma.com/findadoctor](https://bluecrossma.com/findadoctor); or call the Member Service number on your ID card. If you have trouble choosing a doctor, Member Service can help. They can give you the doctor's gender, the medical school the doctor attended, and whether there are languages other than English spoken in the office.

Your PCP is the first person you call when you need routine or sick care. If your PCP decides that you need to see a specialist for covered services, your PCP will refer you to an appropriate network specialist who is likely affiliated with your PCP's hospital or medical group. Your provider may also work with Blue Cross Blue Shield of Massachusetts regarding Utilization Review Requirements, including Pre-Admission Review, Concurrent Review and Discharge Planning, Prior Approval for Certain Outpatient Services, and Individual Case Management. For detailed information about Utilization Review, see your benefit description.

## When You Choose to Receive Care on Your Own (Self-Referred)

You have the freedom to seek care without seeing your PCP first. When you seek care on your own from a participating provider, your out-of-pocket cost will be greater. If you require hospitalization, you, or someone on your behalf, will need to call us before you're admitted to make sure that you're covered.

## Your Deductible

Your deductible is the amount of money you pay out-of-pocket each plan year before you can receive coverage for certain benefits under this plan. If you are not sure when your plan-year deductible begins, contact Blue Cross Blue Shield of Massachusetts. Your deductibles are **\$250** per member (or **\$750** per family) for PCP/plan-approved services and **\$250** per member (or **\$500** per family) for self-referred services.

## Your Out-of-Pocket Maximum

Your out-of-pocket maximum is the most that you could pay during a plan year for deductible, copayments, and coinsurance for covered services. Your out-of-pocket maximum for medical and prescription drug benefits is **\$1,500** per member (or **\$3,000** per family) for PCP/plan-approved services and self-referred services combined.

## Emergency Room Services

In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call **911** (or the local emergency phone number). After meeting your PCP/Plan-Approved deductible, you pay a copayment per visit for emergency room services. This copayment is waived if you are admitted to the hospital or for an observation stay. See the chart for your cost share.

## Telehealth Services

Telehealth services are covered when the same in-person service would be covered by the health plan and the use of telehealth is appropriate. Your health care provider will work with you to determine if a telehealth visit is medically appropriate for your health care needs or if an in-person visit is required. For a list of telehealth providers, visit the Blue Cross Blue Shield of Massachusetts website at [bluecrossma.org](https://bluecrossma.org), consult Find a Doctor, or call the Member Service number on your ID card.

## Service Area

The plan's service area includes all cities and towns in the Commonwealth of Massachusetts, State of Rhode Island, State of Vermont, State of Connecticut, State of New Hampshire, and State of Maine.

## When Outside the Service Area

If you're traveling outside the plan's service area and you need urgent or emergency care, you should go to the nearest appropriate health care facility. You are covered for the urgent or emergency care visit and one follow-up visit while outside the service area. To receive the highest level of benefits, any additional follow-up care must be arranged by your PCP.

## Dependent Benefits

This plan covers dependents until the end of the calendar month in which they turn age 26, regardless of their financial dependency, student status, or employment status. See your benefit description (and riders, if any) for exact coverage details.

| Covered Services                                                                                                                                                                                                                                                                                                                                                                | Your Cost For<br>PCP/Plan-Approved Benefits                                             | Your Cost For<br>Self-Referral Benefits                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Preventive Care                                                                                                                                                                                                                                                                                                                                                                 |                                                                                         |                                                                                                           |
| Well-child care exams                                                                                                                                                                                                                                                                                                                                                           | Nothing, no deductible                                                                  | 20% coinsurance after deductible*                                                                         |
| Routine adult physical exams, including related tests                                                                                                                                                                                                                                                                                                                           | Nothing, no deductible                                                                  | 20% coinsurance after deductible*                                                                         |
| Routine GYN exams, including related lab tests (one per calendar year)                                                                                                                                                                                                                                                                                                          | Nothing, no deductible                                                                  | 20% coinsurance after deductible*                                                                         |
| Mental health wellness exams (at least one per calendar year)                                                                                                                                                                                                                                                                                                                   | Nothing, no deductible                                                                  | Nothing, no deductible                                                                                    |
| Routine hearing exams, including routine tests                                                                                                                                                                                                                                                                                                                                  | Nothing, no deductible                                                                  | 20% coinsurance after deductible*                                                                         |
| Hearing aids (up to \$2,000 per ear every 36 months for a member age 21 or younger)                                                                                                                                                                                                                                                                                             | All charges beyond the maximum, no deductible                                           | 20% coinsurance after deductible and all charges beyond the maximum*                                      |
| Routine vision exams (one every 24 months)                                                                                                                                                                                                                                                                                                                                      | Nothing, no deductible                                                                  | 20% coinsurance after deductible*                                                                         |
| Family planning services—office visits                                                                                                                                                                                                                                                                                                                                          | Nothing, no deductible                                                                  | 20% coinsurance after deductible*                                                                         |
| Outpatient Care                                                                                                                                                                                                                                                                                                                                                                 |                                                                                         |                                                                                                           |
| Emergency room visits                                                                                                                                                                                                                                                                                                                                                           | \$150 per visit after deductible (copayment waived if admitted or for observation stay) | \$150 per visit after PCP/Plan-Approved deductible (copayment waived if admitted or for observation stay) |
| Office or health center visits, when performed by: <ul style="list-style-type: none"> <li>Your PCP, OB/GYN physician, nurse midwife, limited services clinic, or by a physician assistant or nurse practitioner designated as primary care</li> <li>Other covered providers, including a physician assistant or nurse practitioner designated as specialty care</li> </ul>      | \$20 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                 | \$40 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
| Mental health or substance use treatment                                                                                                                                                                                                                                                                                                                                        | \$20 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
| Outpatient telehealth services with a covered provider                                                                                                                                                                                                                                                                                                                          | Same as in-person visit                                                                 | Same as in-person visit                                                                                   |
| Chiropractors' office visits                                                                                                                                                                                                                                                                                                                                                    | \$40 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
| Acupuncture visits (up to 12 visits per calendar year)                                                                                                                                                                                                                                                                                                                          | \$40 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
| Short-term rehabilitation therapy—physical and occupational (up to 60 visits per calendar year**)                                                                                                                                                                                                                                                                               | \$40 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
| Speech, hearing, and language disorder treatment—speech therapy                                                                                                                                                                                                                                                                                                                 | \$40 per visit, no deductible                                                           | 20% coinsurance after deductible*                                                                         |
| Diagnostic X-rays and lab tests                                                                                                                                                                                                                                                                                                                                                 | Nothing after deductible                                                                | 20% coinsurance after deductible*                                                                         |
| CT scans, MRIs, PET scans, and nuclear cardiac imaging tests                                                                                                                                                                                                                                                                                                                    | \$50 per category per service date after deductible                                     | 20% coinsurance after deductible*                                                                         |
| Home health care and hospice services                                                                                                                                                                                                                                                                                                                                           | Nothing after deductible                                                                | 20% coinsurance after deductible*                                                                         |
| Oxygen and equipment for its administration                                                                                                                                                                                                                                                                                                                                     | Nothing after deductible                                                                | 20% coinsurance after deductible*                                                                         |
| Durable medical equipment—such as wheelchairs, crutches, hospital beds                                                                                                                                                                                                                                                                                                          | 20% coinsurance after deductible†                                                       | 40% coinsurance after deductible*†                                                                        |
| Prosthetic devices                                                                                                                                                                                                                                                                                                                                                              | 20% coinsurance after deductible                                                        | 40% coinsurance after deductible*                                                                         |
| Surgery and related anesthesia in an office or health center, when performed by: <ul style="list-style-type: none"> <li>Your PCP, OB/GYN physician, nurse midwife, or by a physician assistant or nurse practitioner designated as primary care</li> <li>Other covered providers, including a physician assistant or nurse practitioner designated as specialty care</li> </ul> | \$20 per visit††, no deductible                                                         | 20% coinsurance after deductible*                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                 | \$40 per visit††, no deductible                                                         | 20% coinsurance after deductible*                                                                         |
| Surgery and related anesthesia in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit                                                                                                                                                                                                                                                    | \$250 per admission after deductible                                                    | 20% coinsurance after deductible*                                                                         |
| Inpatient Care (including maternity care)                                                                                                                                                                                                                                                                                                                                       |                                                                                         |                                                                                                           |
| General or chronic disease hospital care (as many days as medically necessary)                                                                                                                                                                                                                                                                                                  | \$500 per admission after deductible†††                                                 | 20% coinsurance after deductible*                                                                         |
| Mental hospital or substance use facility care (as many days as medically necessary)                                                                                                                                                                                                                                                                                            | \$500 per admission, no deductible                                                      | 20% coinsurance after deductible*                                                                         |
| Rehabilitation hospital care (up to 60 days per calendar year)                                                                                                                                                                                                                                                                                                                  | Nothing after deductible                                                                | 20% coinsurance after deductible*                                                                         |
| Skilled nursing facility care (up to 100 days per calendar year)                                                                                                                                                                                                                                                                                                                | Nothing after deductible                                                                | 20% coinsurance after deductible*                                                                         |

\* In addition to your deductible and coinsurance, you may be responsible for any balance of charges above the allowed charge.

\*\* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care or for the treatment of autism spectrum disorders.

† PCP/plan-approved cost share waived for one breast pump per birth, including supplies (20% coinsurance after deductible for self-referred).

†† Copayment waived for restorative dental services and orthodontic treatment or prosthetic management therapy for members under age 18 to treat conditions of cleft lip and cleft palate.

††† Deductible waived for mental health admissions.

| Covered Services                                                                                                                                                                                                                                | Your Cost For<br>PCP/Plan-Approved Benefits                            | Your Cost For<br>Self-Referred Benefits |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------|
| Prescription Drug Benefits*                                                                                                                                                                                                                     |                                                                        |                                         |
| At designated retail pharmacies<br>(up to a 30-day formulary supply for each prescription or refill)**                                                                                                                                          | No deductible<br>\$15 for Tier 1<br>\$30 for Tier 2<br>\$50 for Tier 3 | Not covered                             |
| Through the designated mail service or designated retail pharmacy<br>(up to a 90-day formulary supply for each prescription or refill)**                                                                                                        | No deductible<br>\$15 for Tier 1<br>\$30 for Tier 2<br>\$50 for Tier 3 | Not covered                             |
| <div>* Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred brand-name drugs.</div> <div>** Cost share may be waived or reduced for certain covered drugs and supplies.</div> |                                                                        |                                         |
| Get the Most from Your Plan: Visit us at <a href="https://bluecrossma.org">bluecrossma.org</a> or call 1-800-932-8323 to learn about discounts, savings, resources, and special programs available to you, like those listed below.             |                                                                        |                                         |
| Wellness Participation Program                                                                                                                                                                                                                  |                                                                        |                                         |
| Fitness Reimbursement: a program that rewards participation in qualified fitness programs or equipment (See your benefit description for details.)                                                                                              | \$150 per calendar year per policy                                     |                                         |
| Weight Loss Reimbursement: a program that rewards participation in a qualified weight loss program (See your benefit description for details.)                                                                                                  | \$150 per calendar year per policy                                     |                                         |
| <div> 24/7 Nurse Line: Speak to a registered nurse, day or night, to get immediate guidance and advice. Call 1-888-247-BLUE (2583). No additional charge.</div>  |                                                                        |                                         |

QUESTIONS?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-932-8323, or visit us online at [bluecrossma.org](https://bluecrossma.org).

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. It does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

## BLUE CROSS BLUE SHIELD OF MASSACHUSETTS PROVIDES:

- Free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print or other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, call Member Service at the number on your ID card.

If you believe that Blue Cross Blue Shield of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with the Civil Rights Coordinator by mail at Civil Rights Coordinator, Blue Cross Blue Shield of Massachusetts, 25 Technology Place, Hingham, MA 02043; phone at **1-800-472-2689 (TTY: 711)**; fax at **1-617-246-3616**; or email at **[civilrightscordinator@bcbsma.com](mailto:civilrightscordinator@bcbsma.com)**.

If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, online at **[ocrportal.hhs.gov](https://ocrportal.hhs.gov)**; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, DC 20201; by phone at **1-800-368-1019** or **1-800-537-7697 (TDD)**.

Complaint forms are available at **[hhs.gov](https://hhs.gov)**.

## PROFICIENCY OF LANGUAGE ASSISTANCE SERVICES

**Spanish/Español:** 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**).

**Portuguese/Português:** 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**).

**Chinese/简体中文:** 注意：如果您讲中文，我们可向您免费提供语言协助服务。请拨打您 ID 卡上的号码联系会员服务部（TTY 号码：**711**）。

**Haitian Creole/Kreyòl Ayisyen:** ATANSYON: Si ou pale kreyòl ayisyen, sèvis asistans nan lang disponib pou ou gratis. Rele nimewo Sèvis Manm nan ki sou kat Idantifikasyon w lan (Sèvis pou Malantandan TTY: **711**).

**Vietnamese/Tiếng Việt:** LƯU Ý: Nếu quý vị nói Tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ được cung cấp cho quý vị miễn phí. Gọi cho Dịch vụ Hội viên theo số trên thẻ ID của quý vị (TTY: **711**).

**Russian/Русский:** ВНИМАНИЕ: если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Позвоните в отдел обслуживания клиентов по номеру, указанному в Вашей идентификационной карте (телетайп: **711**).

**Arabic/العربية:**

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجاناً بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هويتك (جهاز الهاتف النصي للصم والبكم "TTY": **711**).

**Mon-Khmer, Cambodian/ខ្មែរ:** ការជូនដំណឹង៖ ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ សេវាជំនួយភាសាឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅផ្នែកសេវាសមាជិកតាមលេខ នៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នក (TTY: **711**)។

**French/Français:** ATTENTION : si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le Service adhérents au numéro indiqué sur votre carte d'assuré (TTY : **711**).

**Italian/Italiano:** ATTENZIONE: se parlate italiano, sono disponibili per voi servizi gratuiti di assistenza linguistica. Chiamate il Servizio per i membri al numero riportato sulla vostra scheda identificativa (TTY: **711**).

**Korean/한국어:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드에 있는 전화번호(TTY: **711**)를 사용하여 회원 서비스에 전화하십시오.

**Greek/Ελληνικά:** ΠΡΟΣΟΧΗ: Εάν μιλάτε Ελληνικά, διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε την Υπηρεσία Εξυπηρέτησης Μελών στον αριθμό της κάρτας μέλους σας (ID Card) (TTY: **711**).

**Polish/Polski:** UWAGA: Osoby posługujące się językiem polskim mogą bezpłatnie skorzystać z pomocy językowej. Należy zadzwonić do Działu obsługi ubezpieczonych pod numer podany na identyfikatorze (TTY: 711).

**Hindi/हिंदी:** ध्यान दें: यदि आप हिन्दी बोलते हैं, तो भाषा सहायता सेवाएँ, आप के लिए निःशुल्क उपलब्ध हैं। सदस्य सेवाओं को आपके आई.डी. कार्ड पर दिए गए नंबर पर कॉल करें (टी.टी.वाई.: 711).

**Gujarati/ગુજરાતી:** ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો, તો તમને ભાષાકીય સહાયતા સેવાઓ વિના મૂલ્યે ઉપલબ્ધ છે. તમારા આઈડી કાર્ડ પર આપેલા નંબર પર Member Service ને કૉલ કરો (TTY: 711).

**Tagalog/Tagalog:** PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tawagan ang Mga Serbisyo sa Miyembro sa numerong nasa iyong ID Card (TTY: 711).

**Japanese/日本語:** お知らせ:日本語をお話しになる方は無料の言語アシスタンスサービスをご利用いただけます。IDカードに記載の電話番号を使用してメンバーサービスまでお電話ください (TTY: 711)。

**German/Deutsch:** ACHTUNG: Wenn Sie Deutsche sprechen, steht Ihnen kostenlos fremdsprachliche Unterstützung zur Verfügung. Rufen Sie den Mitgliederdienst unter der Nummer auf Ihrer ID-Karte an (TTY: 711).

**Persian/پارسیان:**

توج: اگر زبان شما فارسی است، خدمات کمک زبانی ب صورت رایگان در اختیار شما قرار می گیرد. با شمار تلفن مندرج بروی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: 711).

**Lao/ພາສາລາວ:** ຂໍຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: 711).

**Navajo/Diné Bizaad:** BAA ÁKOHWIINDZIN DOOÍGÍ: Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowolgo éí ná'ahoot'i'. Díí bee anítahígí ninaaltsoos bine'dée' nóomba biká'ígíjij' béésh bee hodíílnih (TTY: 711).