





# WELCOME WSHG-TOWN OF WAYLAND ACCESS BLUE NE SAVER \$2000

# **GET THE MOST OUT OF YOUR PLAN**











# YOUR PLAN IN YOUR HAND

Get an instant snapshot of your health care.

### **Get Started**

Register for MyBlue at **bluecrossma.org** or download the app.

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MEDICAL: Access Blue NE \$2000

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- MyBlue Fact Sheet





# ACCESS BLUE NEW ENGLAND SAVER

West Suburban Health Group

Plan-Year Deductible: \$2,000/\$4,000

# UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan:







DIGITAL ID CARD

Sign in

Download the app, or create an account at bluecrossma.org.





# YOUR CARE

### Access

This plan gives you the option to go directly to a specialist or any doctor in the HMO Blue New England network without a referral. Just show your Blue Cross Blue Shield of Massachusetts ID card and receive care. However, some services do require authorization. See your benefit description for details.

### Primary Care Provider (PCP)

When you enroll in this health plan, you must choose a primary care provider. Be sure to select a doctor who is accepting you and your family members as new patients and participates in our network of providers in New England. For children, you may designate a participating network pediatrician as the PCP.

For a list of participating PCPs or OB/GYN physicians, visit the Blue Cross Blue Shield of Massachusetts website at **bluecrossma.org**; consult Find a Doctor at **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 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.

### 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 begins, contact Blue Cross Blue Shield of Massachusetts. Your deductible is \$2,000 per individual membership (or \$4,000 per family membership). The entire family deductible must be satisfied before benefits are provided for any one member enrolled under a family membership.

### Your Out-of-Pocket Maximum

Your out-of-pocket maximum is the most that you could pay during a plan year for deductible and copayments for covered services. Your out-of-pocket maximum for medical and prescription drug benefits is \$5,000 per member (or \$10,000 per family).

### **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 deductible, you pay nothing for emergency room services.

### **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**, consult Find a Doctor, or call the Member Service number on your ID card.

### Your Virtual Care Team

Your health plan includes an option for a tech-enabled primary care delivery model where virtual care team covered providers furnish certain covered services. See your benefit description (and riders, if any) for exact coverage details.

### 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 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. See your benefit description for more information.

### **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
Preventive Care	
Well-child care exams	Nothing, no deductible
Preventive dental care for children under age 12 (one visit each six months)	Nothing, no deductible
Routine adult physical exams, including related tests	Nothing, no deductible
Routine GYN exams, including related lab tests (one per calendar year)	Nothing, no deductible
Routine hearing exams, including routine tests	Nothing, no deductible
Hearing aids (up to \$2,000 per ear every 36 months for a member age 21 or younger)	All charges beyond the maximum after deductible
Routine vision exams (one every 12 months)	Nothing, no deductible
Family planning services—office visits	Nothing, no deductible
Outpatient Care	
Emergency room visits	Nothing after deductible
Office or health center visits	Nothing after deductible
Mental health or substance use treatment	Nothing after deductible
Outpatient telehealth services with a covered provider	Nothing after deductible
Chiropractors' office visits (up to 12 visits per calendar year)	Nothing after deductible
Acupuncture visits (up to 12 visits per calendar year)	Nothing after deductible
Short-term rehabilitation therapy—physical and occupational (up to 60 visits per calendar year*)	Nothing after deductible
Speech, hearing, and language disorder treatment—speech therapy	Nothing after deductible
Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	Nothing after deductible
Home health care and hospice services	Nothing after deductible
Oxygen and equipment for its administration	Nothing after deductible
Durable medical equipment—such as wheelchairs, crutches, hospital beds	Nothing after deductible**
Prosthetic devices	Nothing after deductible
Surgery and related anesthesia	Nothing after deductible
Inpatient Care (including maternity care)	
General or chronic disease hospital care (as many days as medically necessary)	Nothing after deductible
Mental hospital or substance use facility care (as many days as medically necessary)	Nothing after deductible
Rehabilitation hospital care (up to 60 days per calendar year)	Nothing after deductible
Skilled nursing facility care (up to 100 days per calendar year)	Nothing after deductible

<sup>\*</sup> 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.

\*\* Cost share waived for one breast pump per birth, including supplies.

Covered Services	Your Cost
Prescription Drug Benefits*	
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)**	\$10 after deductible for Tier 1 \$30 after deductible for Tier 2 \$65 after deductible for Tier 3
Through the designated mail service or designated retail pharmacy** (up to a 90-day formulary supply for each prescription or refill)**	\$25 after deductible for Tier 1 \$75 after deductible for Tier 2 \$165 after deductible for Tier 3

Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred brand-name drugs.

Cost share may be waived or reduced for certain covered drugs and supplies.

Get the Most from Your Plan: Visit us at bluecrossma.org or call 1-800-782-3675 to learn about discounts, savings, resources, and special programs

Wellness Participation Program Fitness Reimbursement: a program that rewards participation in qualified fitness programs or equipment (See your benefit description for details.)	\$300 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

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.

# **QUESTIONS?**

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-782-3675, or visit us online at bluecrossma.org.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your benefit description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the benefit description and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your benefit description and riders. Note: Blue Cross and Blue Shield of Massachusetts, Inc. administers claims payment only and does not assume financial risk for claims.

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Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services **Access Blue New England Saver:** 

**West Suburban Health Group** 

Coverage Period: on or after 07/01/2024 Coverage for: Individual and Family | Plan Type: Managed

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see

https://westsuburbanhealth.com/employees-retirees/blue-cross-blue-shield. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at bluecrossma.org/sbcglossary or call 1-800-782-3675 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,000 individual contract / \$4,000 family contract.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and prenatal care.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$5,000 member / \$10,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See bluecrossma.com/findadoctor or call the Member Service number on your ID card for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	Not covered	<u>Deductible</u> applies first; a telehealth <u>cost share</u> may be applicable
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	No charge; No charge / chiropractor visit; No charge / acupuncture visit	Not covered	Deductible applies first; limited to 12 chiropractor visits per calendar year; limited to 12 acupuncture visits per calendar year; a telehealth cost share may be applicable
	Preventive care/screening/immunization	No charge	Not covered	GYN exam limited to one exam per calendar year; a telehealth <u>cost share</u> may be applicable. You may have to pay for services that aren't preventive.  Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> required for certain services
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> required for certain services

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at bluecrossma.org/medication	Generic drugs	\$10 / retail supply or \$25 / designated retail or mail service supply	Not covered	Deductible applies first; up to 30-day
	Preferred brand drugs	\$30 / retail supply or \$75 / designated retail or mail service supply	Not covered	retail (90-day mail service) supply; <u>cost share</u> may be waived or reduced for certain covered drugs and supplies; <u>pre-authorization</u> required
	Non-preferred brand drugs	\$65 / retail supply or \$165 / designated retail or mail service supply	Not covered	for certain drugs
	Specialty drugs	Applicable <u>cost share</u> (generic, preferred, non-preferred)	Not covered	Deductible applies first; when obtained from a designated specialty pharmacy; cost share may be waived or reduced for certain covered drugs and supplies; pre-authorization required for certain drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> required for certain services
	Physician/surgeon fees	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> required for certain services
	Emergency room care	No charge	No charge	<u>Deductible</u> applies first
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	<u>Deductible</u> applies first
	<u>Urgent care</u>	No charge	No charge	Deductible applies first; out-of- network coverage limited to out of service area; a telehealth cost share may be applicable

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Facility fee (e.g., hospital room)	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> / authorization required for certain services
If you have a hospital stay	Physician/surgeon fees	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> / authorization required for certain services
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	Deductible applies first; a telehealth cost share may be applicable; pre-authorization required for certain services
	Inpatient services	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> / authorization required for certain services
	Office visits	No charge	Not covered	<u>Deductible</u> applies first except for
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered	prenatal care; cost sharing does not
	Childbirth/delivery facility services	No charge	Not covered	apply for <u>preventive services</u> ; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); a telehealth <u>cost share</u> may be applicable

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> required
If you need help recovering or have other special health needs	Rehabilitation services	No charge for outpatient services; No charge for inpatient services	Not covered	Deductible applies first; limited to 60 outpatient visits per calendar year (other than for autism, home health care, and speech therapy); limited to 60 days per calendar year for inpatient admissions; a telehealth cost share may be applicable; preauthorization required for certain services
	Habilitation services	No charge	Not covered	<u>Deductible</u> applies first; outpatient rehabilitation therapy coverage limits apply; coverage limits waived for early intervention services for eligible children; a telehealth <u>cost share</u> may be applicable; <u>pre-authorization</u> required for certain services
	Skilled nursing care	No charge	Not covered	Deductible applies first; limited to 100 days per calendar year; pre- authorization required
	Durable medical equipment	No charge	Not covered	<u>Deductible</u> applies first; <u>cost share</u> waived for one breast pump per birth, including supplies
	Hospice services	No charge	Not covered	<u>Deductible</u> applies first; <u>pre-</u> <u>authorization</u> required for certain services
	Children's eye exam	No charge	Not covered	Limited to one exam every 12 months
If your child needs dental	Children's glasses	Not covered	Not covered	None
or eye care	Children's dental check-up	No charge	Not covered	Limited to children under age 12 (every 6 months) and under age 18 with a cleft palate / cleft lip condition

# **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Children's glasses
- Cosmetic surgery
- Dental care (Adult)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits per calendar year)
- Bariatric surgery
- Chiropractic care (12 visits per calendar year)
- Hearing aids (\$2,000 per ear every 36 months for members age 21 or younger)
- Infertility treatment
- Routine eye care adult (one exam every 12 months)
- Routine foot care (only for patients with systemic circulatory disease)
- Weight loss programs (\$150 per calendar year per policy)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> and the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Your state insurance department might also be able to help. If you are a Massachusetts resident, you can contact the Massachusetts Division of Insurance at 1-877-563-4467 or <a href="www.mass.gov/doi">www.mass.gov/doi</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596. For more information about possibly buying individual coverage through a state exchange, you can contact your state's <a href="marketplace">marketplace</a>, if applicable. If you are a Massachusetts resident, contact the Massachusetts Health Connector by visiting <a href="www.mahealthconnector.org">www.mahealthconnector.org</a>. For more information on your rights to continue your employer coverage, contact your <a href="marketplace">plan</a> sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, call 1-800-782-3675 or contact your <u>plan</u> sponsor. (A <u>plan</u> sponsor is usually the member's employer or organization that provides group health coverage to the member.)

# Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

# Does this plan meet the Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

**Disclaimer:** This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care <u>plan</u>. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

# **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■ The plan's overall deductible	\$2,000
■ Delivery fee copay	\$0
■ Facility fee copay	\$0
■ Diagnostic tests copav	\$0

# This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost sharing	
<u>Deductibles</u>	\$2,000
Copayments	\$10
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,070

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

■The plan's overall deductible	\$2,000
■ Specialist visit copay	\$0
■ Primary care visit copay	\$0
■ Diagnostic tests copay	\$0

## This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
<u>Cost sharing</u>		
<u>Deductibles</u>	\$2,000	
Copayments	\$700	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,720	

# Mia's Simple Fracture

(in-network emergency room visit and follow-up care)

■ The plan's overall deductible	\$2,000
■ Specialist visit copay	\$0
■ Emergency room <u>copay</u>	\$0
■ Ambulance services <u>copay</u>	\$0

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (*x-ray*)

**Total Example Cost** 

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example 003t	Ψ2,000
In this example, Mia would pay:	
Cost sharing	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,000

\$2 800







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.



# **NURSES RIGHT NOW**

When you call our 24/7 Nurse Line, you can speak to a registered nurse, when you need to, day or night. Because guidance and advice should be available around the clock.



# YES, YOUR PLAN COVERS IT!



GET CONNECTED DIRECTLY TO A NURSE



365 DAYS A YEAR, INCLUDING HOLIDAYS



THERE'S NO ADDITIONAL COST

# **KNOW WHEN TO CALL**

Nurses can give you advice on:

- Treating a fever, cut, headache, or diarrhea
- · Managing a new diagnosis
- Recognizing signs of a concussion after a head injury
- Taking over-the-counter medications or prescriptions
- Upcoming medical tests or appointments
- Deciding if you need immediate care
- Caring for a sick child or family member

In the case of a life-threatening emergency, call 911 or go to the nearest emergency room.

# Call Our 24/7 Nurse Line

Nurses are ready around the clock to answer your questions. Call 1-888-247-BLUE (2583).

\*We partner with Carenet Health\*', an independent health care engagement company, to administer this service. Before you can email a nurse, you'll need to create a Carenet Health account using your nine-digit Blue Cross member ID number (without the letter prefix).



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).



# **WEIGHT-LOSS REIMBURSEMENT**

# Your reward for healthy behavior:

Receive up to \$150 annually when you participate in a qualified weight-loss program.<sup>1</sup>





## Qualified for Weight-Loss Reimbursement

### Participation fees for:

- Hospital-based programs and Weight Watchers<sup>®</sup> in-person
- Weight Watchers online and other non-hospital programs (in-person or online) that combine healthy eating, exercise, and coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists.



## Not Qualified for Weight-Loss Reimbursement

- One-time initiation or termination fees
- Food, supplements, books, scales, or exercise equipment
- Individual nutrition counseling sessions, doctor/nurse visits, lab tests, or other services that are covered benefits under your medical plan

# **GET REIMBURSED IN THREE EASY STEPS**

1

### Choose

Start by picking a qualified weight-loss program.

2

### Complete

Once you pay for the program, fill out the attached form, or sign in to MyBlue to submit online at member.bluecrossma.com/login.

3

### Mail

Send the completed form to the address listed.

Be sure to check with your doctor before starting any weight-loss program.

Questions?

Contact Member Service by calling the phone number on your member ID card.

To verify this reimbursement is offered for your plan, or for more information, sign in to MyBlue at bluecrossma.com/myblue or call the Member Service number on your ID card. Most plans offer the reimbursement shown, but refer to your plan information for specific details.

# **WEIGHT-LOSS REIMBURSEMENT REQUEST**

Please Print All Information Clearly: To verify this reimbursement is offered within your plan, or for more information, please sign in to MyBlue at bluecrossma.com/myblue or call the Member Service number on your ID card.

All weight-loss reimbursement requests must be submitted by March 31 of the following year.

Complete this form and mail it to: Blue Cross Blue Shield of Massachusetts, Local Claims Department, PO Box 986030, Boston, MA 02298

Subscriber Information (Policyholder)									
Identification Number on Sub (including first 3 characters)	oscriber ID Card	Subscriber's Last Name	First Name	Middle Initial					
Address - Number and Stree	t	City	State	Zip Code					
Employer's Name									
	Claim Ir	formation							
Member Last Name	First Name	Gender (color in the entire box)  Male Female	Date of Birth//						
Claim is for (choose one and color in the entire box):  Subscriber (policyholder)  Spouse (of policyholder)  Ex-Spouse  Dependent (up to age 26)  Other (specify):	Name, Address, and Phone Number of Qualified Weight-Loss Program  Total dollars requested: \$  Monthly program participation fee: \$  Calendar Year://								
Blue Cross Blue Shield of Massachusetts will make a reimbursement decision within 30 calendar days of receiving a completed request form. Reimbursement is sent to the member's address on file with Blue Cross. Reimbursement may be considered taxable income, so consult your tax advisor.  Certification and Authorization (This form must be signed and dated below.)  I certify that the information provided in support of this submission is complete and correct and that I have not previously submitted for these services. I understand that Blue Cross Blue Shield of Massachusetts may require proof of payment for a reimbursement decision. I authorize the release of any information about my qualified weight-loss program to Blue Cross Blue Shield of Massachusetts.									
Subscriber's or Member's Signature:  Date://									

### Important Information:

- Weight-loss reimbursement can be granted for any single member or combination of members enrolled under the same Blue Cross Blue Shield of Massachusetts health plan. Blue Cross will make a reimbursement decision within 30 days of receiving a completed request.
- Reimbursement requests must be submitted by March 31 of the following year.
- Keep copies of proof of payment in case we request it from you. Proof of payment includes:
  - Receipts (cash/check/credit/electronic) for participation fees clearly documenting your name, the weight-loss program name, and individual amounts charged with date paid.
  - Your weight-loss program membership or participation agreement clearly documenting your name and date of enrollment/participation.
- $^{\bullet}\,$  Your reimbursement may be considered taxable income, so consult a tax advisor.

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).

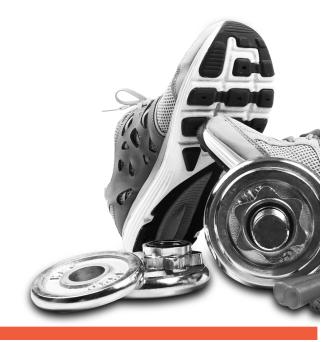


# FITNESS REIMBURSEMENT

Get rewarded for your healthy habits!

Save up to

\$150





# **Qualified for Reimbursement:**

- A full service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, and free weights
- A fitness studio with instructor-led group classes such as yoga, Pilates, Zumba\*, kickboxing, indoor cycling/ spinning, and other exercise programs
- Online fitness memberships, subscriptions, programs, or classes
- Cardiovascular and strength-training equipment for fitness that is purchased for use in the home, such as stationary bikes, weights, exercise bands, treadmills, fitness machines



## **Not Qualified for Reimbursement:**

- One-time initiation or termination fees
- Fees paid for gymnastics, tennis, pool-only facilities, martial arts schools, instructional dance studios, country clubs or social clubs, sports teams or leagues
- Personal trainer sessions
- Fitness clothing

**Get Started** 

To submit your reimbursement, sign in to MyBlue at bluecrossma.org.

Your reimbursement is waiting!



# FITNESS REIMBURSEMENT REQUEST

Please print all information clearly. To verify that this reimbursement is offered within your plan, or for more information, you can sign in to MyBlue at bluecrossma.org or call the Member Service number on your ID card.

All fitness reimbursement requests must be submitted by March 31 of the following year.

Subscriber Information (Policyholder)									
Identification Number on Subscriber ID Card (including first 3 characters)	Subscriber's Last Name	First Name	Middle Initial						
Address – Number and Street		City	State	ZIP Code					
Employer's Name									
	Claim Ir	nformation							
Member's Last Name	Fi	irst Name	Middle Initial	Date of Birth//					
Claim is for (choose one and color in the entire box):  Subscriber (policyholder)  Spouse (of policyholder)  Ex-Spouse	Name, Address, and Phone Number of Qualified Fitness Expense								
☐ Dependent (up to age 26)	Total Dollars requested for Qualified Fitness Expense: \$								
☐ Other (specify):	Calendar year that fees were paid:								
Blue Cross Blue Shield of Massachusetts will make a reimbursement decision within 30 calendar days of receiving a completed request form. Reimbursement is sent to the member's address on file with Blue Cross. Reimbursement may be considered taxable income, so you should consult your tax advisor.									
Certification and Authorization (This form must be signed and dated below.)  I certify that the information provided in support of this submission is complete and correct, and that I have not previously submitted for these services. I enrolled in the qualified program with the full intention of using such program.  I understand that Blue Cross Blue Shield of Massachusetts may require proof of payment for a reimbursement decision.  I authorize the release of any information about my qualified fitness program to Blue Cross Blue Shield of Massachusetts.									
Subscriber's or Member's Signature:  Date://									
Complete this form and mail it to:  Blue Cross Blue Shield of Massachusetts,  Local Claims Department,  PO Boy 986030 Roston MA 02298									

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 tarj ta 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).



# Thank you for choosing a Blue Cross Blue Shield plan.

Please take a few minutes to help us set up your membership by filling out the attached enrollment form.

# Before You Begin

Please carefully read the instructions below.

For members of HMO Blue, Network Blue, Blue Choice, HMO Blue New England, or Blue Choice New England You're required to choose a primary care physician (PCP) when you enroll. Please choose a PCP from your plan's provider directory. Be sure to read "PCP ID #" in Section 2. List your PCP choice on your enrollment form. The PCP ID number can also be found by visiting bluecrossma.com and selecting Find a Doctor.

For Access Blue<sup>SM</sup> Members: Although you're not required to choose a PCP, we recommend you choose one by following the instructions in Section 2 on the back of this page.

**Important:** Are you covered by Medicare or other insurance? We need to know if you or any family member listed have Medicare and/or other insurance in addition to your Blue Cross Blue Shield of Massachusetts plan. Please be sure to check either Y (for yes) or N (for no) in the correct box. This information will help us accurately coordinate your benefits. Please follow the instructions in Sections 2 and 3.

Please print two copies of your completed application. Keep one for your records and give the other to your employer to sign and mail to Blue Cross Blue Shield of Massachusetts. In order to complete your enrollment request, your employer is required to sign the application.

**Special Instructions for Student Coverage**: If you're seeking coverage for a full-time student dependent over age 19, you may need to fill out a Student Certificate form. Check with your employer to see if this coverage is available.

Blue Cross Blue Shield of Massachusetts P.O. Box 986001 Boston, MA 02298 Fax: 1-617-246-7531

# Instructions

## Section 1 To Be Filled Out By Your Employer

Your employer will fill out this section.

Type of Transaction—Check the box(es) that apply.

Subscriber Cancellation Codes. If the subscriber won't be continuing any Blue Cross Blue Shield coverage, carefully select one of the following and indicate the three-digit code on the form.

Code #	Reason for Canceling
041	Changing to other health plan
	Voluntary termination
	COBRA cancellation (under 18 months or nonpayment)
042	• Over 65, changing to Group Medex® plan. (Requires Medicare A and B)
	• Over 65, changing to direct-pay Medex plan. (Requires Medicare A and B)
	Over 65, changing to Medicare supplement other than Medex plans.
043	• Medicare (age =< 65)
043	• Medicare (age =< 65)

Code #	Reason for Canceling
061	Left employment
	COBRA ending
063	• Transfer
064	Cancellation as of original effective date
070	• Deceased
071	Moved out of state (out of HMO service area)
076	Military service

Note: If your subscribers are adding or dropping one benefit only (medical/dental), please indicate "add medical," "add dental," "cancel medical," or "cancel dental" in the "Remarks" section.

If your new hires are subject to a probationary period, please indicate the time frame in the "Remarks" section, as well as the qualifying events for new enrollees. If a subscriber is being moved from an active group to a retiree group (within the same account), this is a transfer and not a termination. Please include the Medical or Dental Group # transferring to.

Cancellation date will be the first day of no coverage.

### **Qualifying Events—Remarks:**

To assist in the enrollment process, please use check boxes or write in applicable information in the "Remarks" section of the form.

- Open Enrollment—Check this box for open enrollment.
- New Hire—Check this box for new hires to the company.
- COBRA—Check this box if person is continuing coverage under COBRA.
- Add Spouse—Check this box if spouse is being added. Ensure date of marriage is within approved retroactive period.
- Add Dependent—Check this box if adding any dependent.
- Loss of Coverage—Check this box if employee lost coverage through spouse or parent. Please include HIPAA Continuous of Coverage Letter from prior company/insurer. If you have questions, contact your account service representative.
- Other—Check this box if change to family requires additional explanation. Please write in the reason for change (e.g., court order, adoption, New Dependent Law under HCR, legal guardianship, etc.). Include supporting documentation. If you have questions, contact your account service representative.

### Section 2 Yourself (Member 1)

Please fill in all information that applies to you. (REQUIRED)\*

PCP ID#—If your health plan requires you to choose a primary care physician (PCP), please fill in this section. Write the PCP ID number (not the telephone number) of the doctor you have chosen to coordinate your health care. You'll find the doctor's PCP ID number in the provider directory for your health plan. If you need help choosing a PCP, please call our Physician Selection Service at 1-800-821-1388. A representative will be happy to help you select a doctor. PCP ID number can be found at bluecrossma.com. select Find a Doctor.

Other Insurance—Do you have other health insurance or Medicare in addition to your Blue Cross Blue Shield plan? Please be sure to circle either Y (for yes) or N (for no) in the correct box. If you have other insurance, please write the name of the other insurance company and your member identification number.

To Add or Delete a Member—Are you adding or deleting a member under your existing membership? If yes, please fill in the areas in Sections 1 and 2. You may need help from your employer to fill in Section 1. Then, give us the details about the members you're adding or deleting in Section 3 and/or Section 4.

### Section 3 Member 2

If you choose a Family membership, please fill in this section if you want Member 2 to be covered. (REQUIRED)\* (Note: Member 2 cannot be covered under an Individual membership.)

Other Insurance—Does your spouse have other health insurance or Medicare? Please be sure to circle either Y (for yes) or N (for no) in the correct box. If your spouse or partner has other insurance, please write the name of the other insurance company and your member identification number.

### Section 4 Your Eligible Dependents (Members 3, 4, and 5)

If you choose a Family membership, please fill in this section for all children or other eligible dependents you want to be covered. (REQUIRED)\* (Note: dependents cannot be covered under an Individual membership.)

If you have more than three dependents to be covered, please use additional Enrollment Forms as needed. Please indicate on the form that additional forms have been used and write in the total number of dependents you want to be enrolled.

### Section 5 Personal Savings Account

Your employer may have chosen to offer a personal savings account alongside your medical offering. Please consult your open enrollment materials and/or your HR department to determine if this applies to you.

### For each option:

Start Date: Your start date will be considered established for tax purposes as of the start date of your medical plan, provided that you have signed, dated, and submitted the completed application for these accounts on or before that date.

End Date: Your end date is the date you choose to stop deposits into the selected financial account. If you have any questions, please see your employer.

Note: If you are transferring from one medical/dental plan to another plan, please complete Section 5 of the Enrollment and Change Form to let us know that you will be continuing your personal savings account..

## Section 6 Signatures (Employer & Employee)

Employee: Please sign and date the application and return it to your employer. Employer: Please sign and date the application and return to Blue Cross Blue Shieldof Massachusetts. Please mail to:

P.O. Box 986001 Boston, MA 02298 or fax to 1-617-246-7531

Registered Marks of the Blue Cross and Blue Shield Association.
 2017 Blue Cross and Blue Shield of Massachusetts. Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue. Inc.

<sup>\*</sup> Under the Affordable Care Act, we are required to collect the Social Security number for you and any dependent enrolling in your plan.

# Please Read the Instructions Before Filling Out This Form.

Please TYPE OR PRINT CLEARLY using blue or black ink to avoid coverage delay or type in information



# **Enrollment and Change Form**

Please mail to: P.O. Box 986001 Boston, MA 02298 or fax to **1-617-246-7531** 

1. To Be Filled Out by Your Employer														
				Current Medical Group #:					Medical Group # Transfering To:					
Current BCBS ID 7	#, If any	Requested Effectiv	e Date	Date of H	Hire Current Dental Group #: Dental Group #					Group # Transfe	erring To			
MM DD YYYY MM DD YYYY														
Type of Transaction  Remarks: (i.e., qualifying event for a new add, change to family or other instruction)														
□ADD □ □CHANGE	CANCEI Three di		<b>⊢</b>	Open Enrol		Change to		Los	s of Coverage	e (HIPAA (	Continu	ation o	of Coverage Lette	er required)
CHANGE Three digit														
2. Yourself (Membe	er 1)													
What														
First Name	Choice INC	ew England 🗀 Thvi	OBlue	M.I.	Las	st			vei blue		Sex		Date of Birth	п Бтанну
Street Address/ P.O. Box #				Apt. #	Name City/ Town				State		Zip Code			
Home			Cel	1	10	WII			Email					
Phone (	)		Pho	one (	)									
Social Security # (REQUIRED) <sup>1</sup>			ΥC	ner Insurance?	Other	Insurance (	Company I	Name	Mem	nber Identif	ication	Numb	er	
PCP ID # (see instructions	)		Nai PCl	me of P					City / State				Is this your cur Y□ / N□	rent PCP?
	Part A Eff	fective Date	Part B Ef	fective Date	Pa	art D Effect	ive Date	N	Medicare #				- Disabled	□ESRD
by Medicare? <sup>2</sup> Y□ / N□	<b>V</b> 0.6	DD MAN		DD	13337		D.	17777 A	osimolm Worl	rin al V 🗖 /	NI	If Ret Date	tired,	
3. Member 2	MM	DD YYYY use Check One:		DD Domestic	Partne				actively Work			L	al 🗖 Dental	
First	1 ica	ise Check Offe. D	Spouse	M.I.	Las		need Spe	ouse (co	urt ordered	)   1 iaii 1 y	Sex		Date of Birth	
Social Security # (REQUIRED) <sup>1</sup>			Phone	\	INa	Other Ins		Other In	surance Con	npany Nan	ne N	Membe	er Identification	Number
PCP ID #				me of		Y 🗖 / N		(	City / State				Is this your cur	rent PCP?
(see instructions Are you covered		fective Date	PCI Part B Ef	P fective Date	Pa	art D Effect	ive Date	\	Medicare #			□65-	Y  / N Disabled	□ESRD
by Medicare? <sup>2</sup> Y□ / N□								_	actively Work	king? Y 🗖 /	NΠ	If Ret		
	MM nondents (	Member 3, 4 and 5)		DD	YYYY M	M D	D	YYYY A	ictively won	ing. 1 😅 /	.,,	Date		
Dependent's First l 3.)		inclinati o, 4 and o,		M.I.	Las Na	st me					Sex		Date of Birth	
Social Security # (REQUIRED) <sup>1</sup>			PCP ID #	(	1210	N	fame of CP							
Is this your current	PCP? Y	J / N 🗖 Full-tii		it and aged 19	or older			ed 26 or o	older 🗖	Plan Typ	e: 🗖 l	Medica	ıl 🗖 Dental	
Dependent's First 1		'		M.I.	La: Na	st me					Sex		Date of Birth	
Social Security # (REQUIRED) <sup>1</sup>			PCP ID #	*		N	ame of CP							
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Dependent's First l 5.)	Name	·		M.I.	La: Na	st me					Sex		Date of Birth	
Social Security # (REQUIRED) <sup>1</sup>			PCP ID #	*	•		lame of CP					•		
Is this your current	PCP? Y	J / N 🗖 Full-ti	me studen	it and aged 19	or older [	☐ Disable	ed and age	ed 26 or o	older 🗖	Plan Typ	e: 🗖 l	Medica	l 🗖 Dental	
Please check if yo	ou are usi	ng separate forms	for addit	ional depend	lent chil	ldren 🗍		Total #	of depende	ents:				
5. Personal Savings	Account													
HSA: Health Savings Account  Start Da					End Date		F			ount (Please is for limits.): \$				
FSA: Health Flexible Spending Account  Start Da							Health: \$							
Start Date				ate		En	d Date		Ι	Depend	lent Ca	are: \$		
6. Signature (Employer & Employee)														
The information here is complete and true. I understand that Blue Cross and Blue Shield will rely on this information to enroll me and my dependents or to make changes to my membership. I understand that I should read the subscriber certificate or benefit booklet provided by my employer to understand my benefits and any restrictions that apply to my health care plan. I understand that Blue Cross and Blue Shield may obtain personal and medical information about me to carry out its business, and that it may use and disclose that information in accordance with law. I acknowledge that I may obtain further information about the collection, use, and disclosure of my information in "Our Commitment to Confidentiality," Blue Cross and Blue Shield's notice of privacy practices.														
Employee's Signatu	ıre			Date		Empl	loyer's Sig	nature_					Date	



# 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.

The MyBlue App 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**

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





CLAIMS AND BALANCES



FITNESS AND WEIGHT-LOSS REIMBURSEMENT



MEDICATION LOOKUP



VIDEO
DOCTOR VISITS USING
WELL CONNECTION

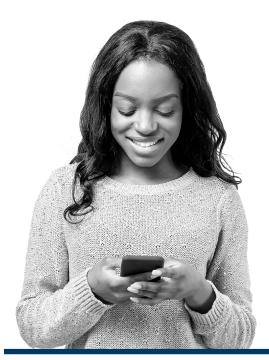
Get the App

Download the app from the App Store® or Google Play™.

# STAY ON TOP OF YOUR COVERAGE

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

# YOUR PLAN IN YOUR HAND



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.



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



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



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



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



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



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



# **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).



# HOW TO FIND YOUR PRIMARY CARE PROVIDER'S ID NUMBER

Instructions for Using Our Find a Doctor & Estimate Costs Tool

If your plan requires you to choose a primary care provider (PCP), you'll need to enter your PCP's ID number on your enrollment form. You can find this number in your plan's provider directory, or by following these steps:



Go to MyBlue at myblue.bluecrossma.com.
You can create a new account, sign in to your
personalized MyBlue account, or continue
without signing in.



Click Find a Doctor & Estimate Costs.

Up Find a Doctor & Estimate Costs

# Questions?

Call Member Service at **1-888-456-1351**. You can also find this number on the front of your ID card and in your Summary of Benefits.

# Find a Doctor & Estimate Costs Enter all fields to see results Doctor, hospital, Specialty Q 02170 - Quincy, MA Enter a Network Search

Enter your doctor's name, and your location.
Select Search to bring up your doctor's
profile page. When you sign in to MyBlue, your
network information will appear. Otherwise,
members with an HMO plan or Blue Choice®
should select HMO Blue as the network.

# Find a Doctor & Estimate Costs Enter all fields to see results Doctor, hospital, Specialty Q 02170 - Quincy, MA Enter a Network Search

If you don't have a PCP, you can search for one by entering Primary Care in the Specialty field. You can then sort based on location, ratings, languages spoken, or other attributes listed along the left-hand side of the page.



To find details about a provider, click the provider's name. Clicking on Provider Details will show the Identifiers, including the PCP's ID number.





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# 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, One Enterprise Drive, Quincy, MA 02171–2126; phone at 1–800–472–2689 (TTY: 711); fax at 1–617–246–3616; or email at civilrightscoordinator@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**; 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.



# 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 □ 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 Idantitifkasyon 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/ةير:

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجانًا بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هُويتك (جهاز الهاتف النصى للصم والدكم "٢٦٦": 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 नि:शुल्क 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**).

# :یارسیان/Persian

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

Lao/ພາສາລາວ: ຂໍ້ຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍ ບໍ່ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (□Y: **711**).

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