



Blue Care[®] Elect (PPO)

\$1,000 Deductible Option

[Summary of Benefits](#)

Your Choice

Your Deductible.

Your deductible is the amount of money you pay out-of-pocket each calendar year before you can receive coverage for most benefits under this plan. The calendar-year deductible begins on January 1 and ends on December 31 each year. Your deductible is the first **\$1,000** of covered charges per member each calendar year, (or **\$2,500** for all members covered under the same family membership.) This deductible applies to in- and out-of-network services combined. **This deductible does not apply to certain in-network preventive care services** (see chart on opposite page).

There is a separate **\$250** per member/**\$625** per family calendar-year deductible for retail prescription drugs, then you pay a copayment (see chart on back page).

When You Choose Preferred Providers.

If you have not satisfied your deductible, your provider may ask you to pay the Blue Cross Blue Shield allowed charge for your care at the time of your visit. After the calendar-year deductible has been met, you have full coverage for most inpatient hospital, physician, and other provider-covered services. **There is no deductible for in-network outpatient preventive care visits.** For these services, you pay a **\$15** copayment for each visit.

Please note: If a preferred provider refers you to another provider for covered services (such as a lab or specialist), make sure the provider is a preferred provider in order to receive benefits at the in-network level. If the provider you use is not a preferred provider, you're still covered, but your benefits will be covered at the out-of-network level, even if the preferred provider refers you.

How to Find a Preferred Provider.

There are several ways to find a preferred provider:

- Look up a provider in the preferred provider directory. If you need a copy of your provider directory, call Member Service at the number on your ID card.
- Visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.com for Massachusetts providers.
- Visit the BlueCard® Provider Finder website at www.bcbs.com/healthtravel/finder.html.
- Call the BlueCard Program at **1-800-810-BLUE (2583)**, 24 hours a day, seven days a week.

When You Choose Non-Preferred Providers.

If you have not satisfied your deductible, your provider may ask you to pay the actual charge for your care at the time of your visit. After your deductible has been met, you pay **20 percent** co-insurance for most out-of-network covered services. When the money you have paid for the **20 percent** co-insurance reaches **\$3,000** for a member in a calendar year (or **\$6,000** for all family members covered under the same membership), benefits for that member (or that family) will be provided in full, based on the allowed charge, for the rest of that calendar year. Refer to the subscriber certificate and riders for a definition of allowed charge and how the deductible and co-insurance are calculated.

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 your deductible, you pay nothing for in-network or out-of-network emergency room services.

Utilization Review Requirements.

You must follow the requirements of Utilization Review, which are Pre-Admission Review, Concurrent Review and Discharge Planning, Prior Approval for Home Health Care, and Individual Case Management. Information concerning Utilization Review is detailed in your subscriber certificate. If you need non-emergency or non-maternity hospitalization, you or someone on your behalf must call the number on your ID card for pre-approval. If you do not notify Blue Cross Blue Shield and receive pre-approval, your benefits may be reduced or denied.

Dependent Benefits.

This plan covers dependents to age 26, or for two calendar years after the dependent is no longer claimed on the subscriber's or spouse's federal tax return, whichever comes first. Additionally, this plan may cover unmarried full-time students or other unmarried dependents who do not otherwise qualify as eligible dependents. Please see your subscriber certificate (and riders, if any) for exact coverage details.

Your Medical Benefits

Covered Services Preventive Care Outpatient Services (In-network services are not subject to the calendar-year deductible)	Your Cost In-Network	Your Cost Out-of-Network (after your deductible)
Calendar-year deductible	None	\$1,000 per member \$2,500 per family
Calendar-year co-insurance maximum	None	\$3,000 per member \$6,000 per family
Well-child care exams, including routine tests, according to age-based schedule until the child turns age 19 as follows: <ul style="list-style-type: none"> • 10 visits during the first year of life • Three visits during the second year of life • One visit per calendar year from age 2 through age 18 	\$15 per visit, no deductible (no cost for routine tests)	20% co-insurance after deductible
Routine adult physical exam, including related tests (one per calendar year)	\$15 per visit, no deductible (no cost for routine tests)	20% co-insurance after deductible
Routine GYN exam, including related lab tests (one per calendar year)	\$15 per visit, no deductible (no cost for routine tests)	20% co-insurance after deductible
Routine hearing exam	\$15 per visit, no deductible	20% co-insurance after deductible
Routine vision exam (one every 24 months)	\$15 per visit, no deductible	20% co-insurance after deductible
Family planning services—office visits	\$15 per visit, no deductible	20% co-insurance after deductible
Other Outpatient Care Services (In-network services are subject to the calendar-year deductible)	Your Cost In-Network (after your deductible)	Your Cost Out-of-Network (after your deductible)
Calendar-year deductible	\$1,000 per member/\$2,500 per family for in-network and out-of-network services combined	
Calendar-year co-insurance maximum	None	\$3,000 per member \$6,000 per family
Emergency room visits	Nothing after deductible	Nothing after deductible
Allergy injections	\$15 per visit after deductible	20% co-insurance after deductible
Clinic visits; physicians', podiatrists', and chiropractors' office visits	\$15 per visit after deductible	20% co-insurance after deductible
Short-term rehabilitation therapy—physical and occupational (up to 100 visits per calendar year*)	\$15 per visit after deductible	20% co-insurance after deductible
Speech, hearing, and language disorder treatment—speech therapy	\$15 per visit after deductible	20% co-insurance after deductible
Diagnostic X-rays, lab tests, and other tests	Nothing after deductible	20% co-insurance after deductible
Home health care, including hospice services	Nothing after deductible	20% co-insurance after deductible
Oxygen and equipment for its administration	Nothing after deductible	20% co-insurance after deductible
Prosthetic devices and repairs	Nothing after deductible	20% co-insurance after deductible
Durable medical equipment and repairs – such as wheelchairs, crutches, hospital beds (up to a \$1,500 calendar-year maximum**)	Deductible and all charges beyond the calendar-year maximum	Deductible, 20% co-insurance and all charges beyond the calendar-year maximum
Surgery and related anesthesia: <ul style="list-style-type: none"> • Office setting • Ambulatory surgical facility, hospital outpatient department, or surgical day care unit 	\$15 per visit after deductible Nothing after deductible	20% co-insurance after deductible 20% co-insurance after deductible
Inpatient Care (including maternity care)		
General or chronic disease hospital care (as many days as medically necessary)	Nothing after deductible	20% co-insurance after deductible
Rehabilitation hospital care (up to 60 days per calendar year)	Nothing after deductible	20% co-insurance after deductible
Skilled nursing facility care (up to 100 days per calendar year)	Nothing after deductible	20% co-insurance after deductible

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care, or to diagnose or treat speech, hearing, and language disorders.

** No dollar limit applies when durable medical equipment is furnished as part of covered home dialysis, home health care, or hospice services.

Your Medical Benefits (continued)

Covered Services	Your Cost In-Network (after your deductible)	Your Cost Out-of-Network (after your deductible)
Mental Health and Substance Abuse Treatment Biologically based conditions* Inpatient admissions in a general or mental hospital	Nothing after deductible	20% co-insurance after deductible
Outpatient visits	\$15 per visit after deductible	20% co-insurance after deductible
Non-biologically based mental conditions (includes drug addiction and alcoholism) Inpatient admissions in a general hospital	Nothing after deductible	20% co-insurance after deductible
Inpatient admissions in a mental hospital or substance abuse treatment facility (up to 60 days per calendar year)	Nothing after deductible	20% co-insurance after deductible
Outpatient visits (up to 24 visits per calendar year)	\$15 per visit after deductible	20% co-insurance after deductible
Alcoholism treatment (in addition to non-biologically based mental conditions) Inpatient admissions in a general hospital	Nothing after deductible	20% co-insurance after deductible
Inpatient admissions in a substance abuse treatment facility (up to 30 days per calendar year)	Nothing after deductible	20% co-insurance after deductible
Outpatient visits (up to 8 visits per calendar year**)	\$15 per visit after deductible	20% co-insurance after deductible
Prescription Drug Benefit	After a \$250 per member/\$625 per family calendar-year deductible, you pay:	
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	\$10 for Tier 1 \$20 for Tier 2 \$35 for Tier 3	
Through the mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)	You pay (there is no deductible): \$20 for Tier 1 \$40 for Tier 2 \$70 for Tier 3	

* Treatment for rape-related mental or emotional disorders and treatment for children under age 19 are covered to the same extent as biologically based conditions.

** The value of these visits is at least \$500 in each calendar year.

Healthy Blue Programs

At Blue Cross Blue Shield of Massachusetts we offer you Healthy Blue, a group of programs, discounts and savings, resources, and tools to help you get the most you can from your health care plan. Call us at **1-800-262-BLUE (2583)** to receive our *Healthy Blue* booklet, which outlines these special programs.

LIVING HEALTHY <i>Babies</i> [®]	No charge
A Fitness Benefit toward membership at a health club (see your subscriber certificate for details)	\$150 per year, per individual/family
Reimbursement for a Blue Cross Blue Shield of Massachusetts designated weight loss program	\$150 per year, per individual/family
Living Healthy [®] Vision—discounts on eyewear (frames, lenses, supplies, and laser vision correction surgery)	Discount varies
Discounts on safety helmets and home safety items	Discount varies
Blue Care [®] Line to answer your health care questions 24 hours a day—call 1-888-247-BLUE (2583)	No charge
Living Healthy [®] Naturally—discounts on different types of complementary and alternative medicine services such as acupuncture, massage therapy, nutritional counseling, personal training, Pilates, tai chi, and yoga	Up to a 30% discount
Visit www.AHealthyMe.com for an around-the-clock healthy approach to fitness, family, and fun	No charge

Questions? Call 1-800-262-BLUE (2583).

For questions about Blue Cross Blue Shield of Massachusetts, visit the website at www.bluecrossma.com.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your subscriber certificate and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the subscriber certificate and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; hearing aids; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your subscriber certificate and riders.