



Serving Massachusetts communities since 1982

Town's of Bolton & Stow

Employee Education New Health Plans

Effective date 7/1/2024





Town's of Bolton & Stow New Plans 7/1/2024

Network	6 New England States	Smaller BCBS MA Network	Nationa	l
	<u>HMO</u>	<u>Limited Network</u>	<u>PPO Network</u>	
Plan	Network Blue NE \$300 Deductible	Network Blue Select \$300 Deductible	Blue Care Elect \$300 Deductible	
Deductible			IN-Network	OUT-of-Network
Single/Family	\$300/\$900	\$300/\$900	\$300/\$900	
Max Out of Pocket				
Medical	\$2000/\$4000	\$2000/\$4000	\$2000/\$4	000
Pharmacy	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000	
PCP Copay	\$20	\$20	\$20	20% after Deductible
Specialist Copay	\$45	\$45	\$45	20% after Deductible
ER Copay	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible	
Labs & X-rays	\$0 after Deductible	\$0 after Deductible	\$0 after Deductible	20% after Deductible
High Tech Imaging	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible	20% after Deductible
Inpatient Hospital	\$500 after Deductible	\$500 after Deductible	\$500 after Deductible	20% after Deductible
Day Surgery	\$250 after Deductible	\$250 after Deductible	\$250 after Deductible	20% after Deductible
Retail Rx Copay	\$10/30/65	\$10/30/65	\$10/30/65	N/A
Mail Order Rx Copay	\$25/75/165	\$25/75/165	\$25/75/165	N/A

MNGH match plans

HPHC EPO Tufts EPO

BCBS HMO NE

BCBS HMO Select

HPHC PPO Tufts POS





Town's of Bolton & Stow New Plans 7/1/2024

Network	6 New England States	Smaller BCBS MA Network	
	<u>HMO</u>	<u>Limited Network</u>	
Plan	Access Blue New England Saver \$2000	Network Blue Select Saver \$2000	
Deductible			
Single/Family	\$2,000/\$4,000	\$2,000/\$4,000	
Max Out of Pocket			
Medical	\$6,550/\$13,100	\$6,550/\$13,100	
Pharmacy	Combined w/Medical	Combined w/Medical	
PCP Copay	\$0 after Deductible	\$0 after Deductible	
Specialist Copay	\$0 after Deductible	\$0 after Deductible	
ER Copay	\$0 after Deductible	\$0 after Deductible	
Labs & X-rays	\$0 after Deductible	\$0 after Deductible	
High Tech Imaging	\$0 after Deductible	\$0 after Deductible	
Inpatient Hospital	\$0 after Deductible	\$0 after Deductible	
Day Surgery	\$0 after Deductible	\$0 after Deductible	
Retail Rx Copay	* \$10/30/65	* \$10/30/65	
Mail Order Rx Copay	* \$25/75/165	* \$25/75/165	

^{*}Prescriptions are subject to deductible before copays*

3 Networks. How are they the Same/Different?

HMO Network Blue New England \$300 Access Blue New England Saver	<u>HMO</u> Network Blue Select \$300 Network Blue Select Saver	<u>PPO</u> Blue Care Elect \$300 Deductible					
All 3 plans cover the SAME In Network Benefits w/SAME Copays & Deductible							
Mid Cost premium plan	Lowest Cost premium plan	Highest Cost premium plan					
 Network of Providers covers all 6 New England States 	 Network of Providers are limited to specific MA only (see next slide for list of facilities In- Network) 	 National Network of Providers can go to both BCBS and non- network providers through out the country 					
Yes, Referrals are needed	Yes, Referrals are needed	No Referrals are not needed					
Referrals from Providers are much easier today than in the past!							
 Recommended for most employees who live and use providers in the 6 NE states 	 Recommended for those who have providers in the limited network (see provider lookup) 	 Recommended for early retirees or those with college age students who live out of the 6 NE state service area 					
 ER covered Nation wide/out of Country 	 ER covered Nation wide/out of Country 	 ER covered Nation wide/out of Country 					

ACCESS TO CARE ACROSS THE COMMONWEALTH

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

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



Berkshire

- Berkshire Medical Center
- Fairview Hospital

Hampden

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

Bristol

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

Middlesex

- Cambridge Health Alliance

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

Foody

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

Franklin

 Baystate Franklin Medical Center

Hampshire

• Cooley Dickinson Hospital

orfolk

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

Plymouth

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

Suffolk

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

Moroostor

- Athol Memorial Hospital
- Clinton Hospital
- Harrington Memorial Hospital
- HealthAlliance Hospitals
 –Burbank Campus
- HealthAlliance Hospitals

 Leominster Campus
- Heywood Hospital
- Milford Regional Medical Center
- Saint Vincent Hospital
- UMass Memorial
 Medical Center-Memorial
- UMass Memorial Medical Center–University

Provider/Facility and Prescription Look up Tools

Find a Doctor- https://member.bluecrossma.com/fad
Enter your Zip Code, choose a network below then enter your provider's name

- HMO Blue New England
 - HMO Blue Select
 - EPO or PPO

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

• 3 tier plan

How to Enroll... Existing BCBS Members

- If you are currently enrolled in an existing **BCBS MA** plan through the Town of Bolton or Stow, you will be automatically enrolled in the corresponding **BCBS MA** plan offered by MIIA.
- You will NOT need to fill out an enrollment form unless:
 - 1. You would like to change into a different plan that you are auto enrolled in.
 - 2. You are making changes to your policy for Open Enrollment. (i.e. adding or removing dependents).
- If you are making changes, a secure online enrollment form link will be supplied by the Treasurer's office for Bolton Employees and Town Administrators Office for Stow Employees. A paper enrollment form can also be provided.
- Enrollment forms are due back to the Town's Departments no later than Friday April 12th.
- All existing BCBS MA members will be keeping their same ID#. You will receive a new ID card in the mail at the end of June to reflect new group #s and a MIIA logo

How to Enroll... Existing Harvard Pilgrim and Tufts Health Plan Members

- If you are currently enrolled in a **Harvard Pilgrim** or **Tufts Health** plan through the Town of Bolton or Stow, you MUST complete an enrollment form.
- A secure online enrollment form link will be supplied by the Treasurer's office for Bolton Employees and Town Administrators Office for Stow Employees. A paper enrollment form can also be provided.
- Each employee will need to complete an enrollment form with all required info. This includes:
 - 1. Name, address and contact information
 - 2. Dependent information
 - 3. SSN & Dates of Births for all enrolled
 - 4. Primary care doctor names (unless joining a PPO plan)
- Enrollment forms are due back to the Town's departments no later than Friday April 12th.







WELCOME MIIA TOWN OF BOLTON

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.

YOUR EKIT CONTENTS

PLAN OPTIONS

MEDICAL: HMO Blue NE

SBC <u>↓</u> - Summary <u>↓</u>
MEDICAL: HMO Blue Select

SBC $\underline{\Psi}$ - Summary $\underline{\Psi}$

MEDICAL: Access Blue NE Saver SBC $\underline{\psi}$ - Summary $\underline{\psi}$

MEDICAL: HMO Blue Select Saver SBC $\underline{\psi}$ - Summary $\underline{\psi}$

SUPPLEMENTAL: Blue Medicare RX

Summary <u>↓</u>

SUPPLEMENTAL: Medicare Advantage PPO Freedom

Summary $\underline{\Psi}$

HELPFUL RESOURCES

<u>↓</u> Telehealth Brochure

★ HSA Preventive Medication List

Mind and Body \$300 Reimbursement

Fitness Benefit

<u>↓</u> Weight Loss Reimbursement

<u>↓</u> 2nd MD

Learn to Live

MIIA Health Programs

<u>↓</u> SmartShopper

Maintenance Choice Voluntary Member Fact Sheet







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MEDICAL: HMO Blue Select

SBC $\underline{\psi}$ - Summary $\underline{\psi}$

MEDICAL: Access Blue NE Saver SBC $\underline{\psi}$ - Summary $\underline{\psi}$

SUPPLEMENTAL: Medex
Summary

SUPPLEMENTAL: Blue Medicare RX

Summary <u>↓</u>

SUPPLEMENTAL: Medicare Advantage PPO Freedom

Summary <u>↓</u>

HELPFUL RESOURCES

<u>↓</u> Telehealth Brochure

Mind and Body \$300 Reimbursement

Weight Loss Reimbursement

✓ Fitness Benefit

<u>↓</u> 2nd MD

<u>↓</u> Learn to Live

MIIA Health Programs

<u>↓</u> SmartShopper

Maintenance Choice Voluntary Member Fact Sheet

BCBS Reimbursement Programs

FITNESS REIMBURSEMENT- SAVE UP TO \$300 (PER FAMILY PER CALENDAR YEAR)

- •Full-Service Health Club
- •Fitness Studio w/instructor led group classes
- Online Fitness memberships
- Home Fitness equipment that is purchased for in home use
- Athletic Shoes
- Ski Passes, Sports Activity fees
- Bicycles & Bicycle Helmets

WEIGHT-LOSS REIMBURSEMENT- RECEIVE UP TO \$300

(PER FAMILY PER CALENDAR YEAR)

- •Hospital- Based Programs & Weight Watchers In-Person
- Weight Watchers online & other non-hospital programs.

MIND & BODY REIMBURSEMENT- SAVE UP TO \$300 (PER FAMILY PER CALENDAR YEAR)

- Massage therapy
- Hypnosis therapy
- Medication therapy
- Breathing & Meditation apps
- Tai Chi, Qi (chi) gong



SmartShopper[®]

Earn Money with SmartShopper®

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

Keep this list for future reference.

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

The dollar amount you receive may be considered taxable income. Consult your tax advisor.

SmartShopper is managed by Sapphire Digital®´, an independent company. Members with coverage under Medicaid or Medicare (including as secondary payer) aren't eligible to receive incentive rewards under the SmartShopper program.

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

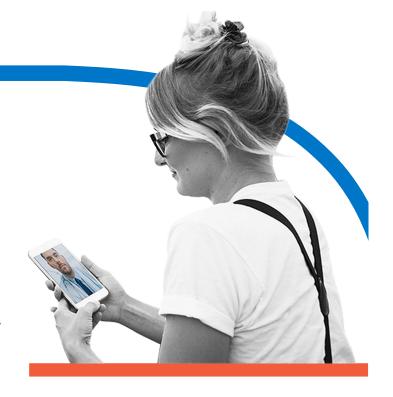




A WHOLE NEW WAY TO DO PRIMARY CARE

Your Virtual Care Team is coming

If you've been looking for primary care that's convenient, thorough, engaging, and modern, we're on it. Starting next year, you can choose a virtual primary care provider (PCP) to lead your new Virtual Care Team.



PRIMARY CARE THAT'S A PRIME EXPERIENCE

It's a new kind of primary care — one that comes with a team of experts committed to getting you the care you need.



CONVENIENT

With virtual visits, there's no need to travel to the doctor's office and no waiting room.



COMPREHENSIVE

Your team is here to make sure your physical and mental health needs are met.



COORDINATED

If you need in-person care, a care coordinator will help find in-network specialists who work for you.

SIGN UP TODAY!

Log into your MyBlue account to get started.

HERE'S HOW IT WORKS

START BY PICKING YOUR VIRTUAL PCP

+

ENJOY MORE
CONVENIENT CARE

+ GET THE BEST OF BOTH WORLDS



To get started with your Virtual Care Team, the first step is selecting a virtual PCP. You'll also get access to a care coordinator, and your team may include other experts, such as a mental health specialist, picked based on your health needs. It's the care you need most, in the most convenient way.

Scheduling visits is as easy as hopping online, with appointments available in days, and you can get them within days, not weeks. Plus, you can reach out to your team with questions via talk, text, email, and chat. It's care that works on your terms, on your schedule, wherever you are, with a level of communication, technology, and access that will surprise you.

After your first visit, you'll receive a welcome kit which may include connected medical devices, like a blood pressure monitor, that make your virtual care as thorough as in-person sessions. When you do need in-person care, your team will help find a specialist who works for you and follow up with you after the appointment.

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).



DOCTORS ON CALL, ON YOUR DEVICE.

Get convenient access to telehealth care by using Well Connection. Sign in to MyBlue, or create an account, then click Well Connection Video Visit under My Care.



REAL DOCTORS. REAL EXPERIENCE. REALLY FAST.



GET MEDICAL CARE 24/7

Speak face to face with a doctor, in the privacy of your home.¹



THERAPY THAT COMES TO YOU

Talk to a licensed therapist or psychiatrist—on your terms. It's convenient and confidential.



HIGHLY EXPERIENCED, HIGHLY RATED

Qualified providers. Rated 4.8/5 stars and averaging 15 years of experience.²

Sign In

Download the MyBlue App from the App Store $^{\otimes}$ or Google Play $^{\text{TM}}$, or go to **bluecrossma.org**.

^{1.} Medical services are available 24/7. Mental health visits must be made by appointment. If your local doctor in the Blue Cross Blue Shield of Massachusetts network offers covered services using live video visits through a service other than Well Connection, you're still covered. This service is only available in the United States.

^{2.} Source: American Well. Amwell Telehealth Report, February 2018. Patient Satisfaction Survey Data compiled December 2017-February 2018. Data, compiled December 2017-February 2018. Data reverified, August 2020.



IS A VIDEO DOCTOR VISIT RIGHT FOR ME?

You can do a lot over your tablet, laptop, or smartphone. Here's how members are using this service.

"I'm not feeling well."

Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Sore throat
- Pink eye
- Skin rash

"I need emotional support."

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Relationship issues
- Emotional trauma
- Stress

You can also schedule a visit with a psychiatrist for medication management services.

"My loved one is under the weather."

If they're on your plan:

- Get quick, expert family care
- Save time in your busy family schedule



WELL CONNECTION IS HIGHLY RATED: 4.8 out of 5 Doctor and Provider rating from our members³

Licensed doctors and providers in the Well Connection network have an average of 15 years of experience. They can look up your medical history, diagnose and treat your symptoms, and prescribe medication,⁴ if necessary.

- 3. Source: American Well. AmWell TeleHealth Report, February 2018. Patient Satisfaction Survey Data, compiled December 2017-February 2018. Data reverified, August 2020.
- 4. Prescription availability is defined by doctor judgment.

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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

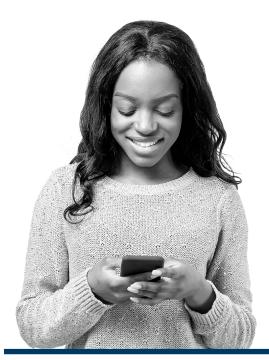
Get the App

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

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Serving Massachusetts communities since 1982

Questions??

BCBS Member Service line M-F from 8am-6pm 800-782-3675, option #3 State you are a new member with MIIA Town of Bolton or Stow.