

HMO Blue \$1,000 Deductible Option

Why We Developed the HMO Blue \$1,000 Deductible Option

- Affordable HMO option that provides significant employer cost savings while offering comprehensive coverage with a quality pharmacy benefit
- Consumer-choice health plan with greater employee cost sharing
- A cost-effective plan that is available with and without an employer-reimbursed Section 105 Blue Care® Account that offsets a portion of the deductible and copayments, promoting informed health care consumers

Advantages

- Premium is typically about 20% lower than HMO Blue \$10 plan
- Offers all the best features and comprehensive coverage of HMO Blue
- Office visits, preventive health services, emergency room visits, and mental health services covered in full after a copayment
- Inpatient and outpatient hospital and ancillary services covered in full after deductible

Key Features

- Primary care physician network – same as HMO Blue
- Hospital network – same as HMO Blue
- Specialty care network – same as HMO Blue
- Pharmacy network that includes more than 98% of pharmacies in Massachusetts

Benefit Design

- \$1,000 individual calendar-year deductible and \$2,500 for families
- The following services are not subject to the \$1,000/\$2,500 deductible: office visits, preventive health services, emergency room visits, prescription drugs, and all mental health services
- Office visits – \$20 copayment
- Emergency room visits – \$100 copayment
- Inpatient coverage – full coverage after deductible
- Ambulatory day surgery – full coverage after deductible
- Prescription drugs
 - Retail: \$100 deductible per member per calendar year, then \$10 most generics/\$20 preferred brand/\$35 non-preferred for up to a 30-day supply
 - Mail: \$20 most generics/\$40 preferred brand/\$70 non-preferred for up to a 90-day supply (not subject to deductible)
- Durable medical equipment – \$750 per member per calendar year
- No lifetime maximum

Availability

- Available for effective dates of November 1, 2002, or later for employer groups in Massachusetts

