

HMO Blue New England “Value” with \$250 Rx Option

Why We Developed the HMO Blue New England “Value” with \$250 Rx Option

- A low option HMO plan that combines comprehensive coverage with a quality pharmacy benefit and access to physicians and hospitals throughout New England
- An affordable HMO plan that offers employers consistent coverage for their employees throughout New England

Advantages

- Premium is typically about 20% lower than the HMO Blue New England \$10 plan
- Offers all the best features and comprehensive coverage of HMO Blue New England, with increased employee cost sharing for office visits, emergency room, inpatient care, outpatient surgery care, durable medical equipment, and prescription drugs
- A comprehensive network across all New England states

Key Features

- Primary care physician network – same as HMO Blue New England
- Hospital network – same as HMO Blue New England
- Specialty care network – same as HMO Blue New England
- With over 200 hospitals and 28,000 doctors in New England, employees get the coverage they need from the name they trust, regardless of where they live or work
- Pharmacy network that includes more than 98% of pharmacies in New England

Benefit Design

- Office visits – \$25 copayment
- Emergency room visits – \$50 copayment
- Inpatient coverage – \$500 copayment for each admission
- Ambulatory day surgery – \$250 copayment for each admission
- Prescription drugs
 - Retail: \$250 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 maximum per member per calendar year
- No lifetime maximum

Availability

- Available for effective dates of November 1, 2002, or later to Massachusetts-headquartered businesses

