

HMO Blue Preferences

Why We Developed HMO Blue Preferences

- Employees are looking for more choices while employers are looking for cost savings. This plan offers both.
- You get all the excellent benefits of HMO Blue and save money through a tiered copayment structure based on which hospital you visit.
- There are two options, with higher copayments for inpatient and same-day surgery services provided at selected tertiary hospitals and higher copayments for specialist office visits as compared to primary care physician office visits.
- The higher copayments are for:

Beth Israel Deaconess Medical Center	Lahey Clinic
Boston Medical Center	Massachusetts General Hospital
Brigham & Women's Hospital	New England Baptist Hospital
Children's Hospital	New England Medical Center
Dana Farber Cancer Institute	
- Certain inpatient services will be exempt from this higher copayment. These include transplants, care for extensive burns, mental health/substance abuse services, pediatric inpatient admissions, emergency room admissions, direct transfers from another hospital, and certain additional medical and/or surgical services. (Please refer to your subscriber certificate.)

Benefit Design Options

Benefit	Copayment	
	\$350 Option	\$600 Option
Office Visit (PCP/SCP)	\$10/\$20	\$15/\$30
Inpatient Coverage (non-tertiary/tertiary)	\$0/\$350	\$250/\$600
Ambulatory Day Surgery (non-tertiary/tertiary)	\$0/\$250	\$150/\$350
Emergency Room	\$75	\$100
Prescription Drugs (30-day supply at retail; 90-day supply mail-order)	\$100 annual deductible (applies to retail only) Retail copayment for both options: \$10 most generics/\$20 preferred brand/ \$35 non-preferred	\$250 annual deductible (applies to retail only) Retail copayment for both options: \$10 most generics/\$20 preferred brand/ \$35 non-preferred
	Mail-order copayment for both options: \$20 most generics/\$40 preferred brand/ \$70 non-preferred	

Who Is This For?

- This plan is currently available to accounts with 51 or more employees
- Available for effective dates of November 1, 2002, or later to all Massachusetts-headquartered businesses of 50 employees or less
- Employer groups whose risk is within one risk pool. Maximum of 2 products offered within Massachusetts
- All product offerings must be on the same financial arrangement*

* For self-insured business, this plan design is called Network Blue Preferences

