

HMO Blue “Value Plus” Option

Why We Developed the HMO Blue “Value Plus” Option

- A more affordable HMO plan option offering employees comprehensive health care services with slightly higher copayments that reduce premium costs
- Helps meet cost-saving needs while offering employees the nationally recognized health plan they prefer

Advantages

- Premium is typically about 9% lower than HMO Blue \$10 plan
- Offers all the best features and comprehensive coverage of HMO Blue, but with increased employee cost sharing for office visits, emergency room, inpatient care, outpatient surgery care, and durable medical equipment

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

- Office visits – \$15 copayment
- Emergency room visits – \$50 copayment
- Inpatient coverage – \$250 copayment per admission
- Ambulatory day surgery – \$150 copayment per admission
- Prescription drugs – \$10/\$20/\$35 prescription drug copayment for up to a 30-day supply at a retail pharmacy or a 90-day supply by mail (most generics/preferred brand/non-preferred)
- Durable medical equipment – \$750 maximum per member per calendar year
- No lifetime maximum

Availability

- Available to all accounts

