

# HMO Blue® Value w/ \$250 Rx

## HMO Blue Value with \$250 Rx Option

### Why We Developed the HMO Blue Value with \$250 Rx Option

- A low option HMO plan that combines comprehensive coverage with a quality pharmacy benefit
- An affordable HMO plan that satisfies employer needs for cost savings and employee needs for HMO coverage

### Advantages

- Premium is approximately 20% lower than HMO Blue \$10 plan
- Offers similar coverage to HMO Blue with increased member copayments
- Quality pharmacy program with fixed dollar copayments after deductible
- Replacement for competitors' small-group plans that lack prescription drug coverage and the comprehensive HMO Blue network
- A high-quality, affordable plan, attractive to employers and their employees

### 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 – \$25 copayment
- Emergency room visits – \$50 copayment
- Inpatient coverage – \$500 copayment per admission
- Ambulatory day surgery – \$250 copayment per 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 to employers for effective dates of November 1, 2002, or later

