



MASSACHUSETTS

# BLUEFIT

**Your next-generation,  
proactive health plan**



Blue Cross Blue Shield of Massachusetts  
is an Independent Licensee of the  
Blue Cross and Blue Shield Association.

NEWFIT RIGHTFIT BLUEFIT

# A PLAN THAT FITS IN EVERY WAY



## Spend less, get more benefits for health savings

You shouldn't have to choose between health security and affordability. That's why we created BlueFit. It gives you comprehensive health benefits, plus the power to lower your annual costs and build health savings for the future.

Let's face it, no one wants to think about health care, you just want it to work. That's why we'll remind you when it's time to take advantage of benefits and savings, so you can focus on you.

How? By delivering always-on guidance and incentives that save you money, reward healthy habits, and offset your deductibles. Plus, this plan comes with a built-in Health Savings Account (HSA), to automatically amplify your cash reserves so you can rest easier.



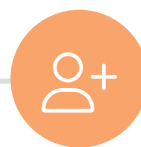
### ALL-IN-ONE BENEFITS

Medical, mental health,  
dental offerings, pharmacy,  
wellness, plus critical illness  
& accident coverage



### BUILT-IN HEALTH SAVINGS ACCOUNT

Automatically insulates you  
against unexpected costs



### MAKE THE MOST OF YOUR BENEFITS

Get powerful incentives and  
guidance from BlueFit

# A REWARDING FIT

## Get financial incentives, right from the start

BlueFit makes it easy for you to lower your health care costs, by taking advantage of reimbursements and incentives that reward you all year long.<sup>1</sup>

### Get started and get \$100

Get your first **\$100** auto-deposited into your HSA by following these easy steps:

- Provide your contact information
- Opt in to receive plan documents electronically
- Have an active MyBlue account so your BlueFit plan is just one tap away

Then you can start unlocking even more rewards that Blue Cross Blue Shield of Massachusetts will automatically deposit in your HSA.

### Earn incentives for your health and financial well-being

- **\$50** for registering with HealthEquity<sup>®</sup> and using the HSA Plan Optimizer Tool. HealthEquity is an independent company that administers your HSA.
- **\$50** for personally contributing at least \$1 to your HSA
- **\$100** per quarter — a **healthyme** Rewards program<sup>®</sup> for engaging in healthy habits, for a total of **\$400 per year**.

### Get fitness and weight-loss reimbursements

Earn up to **\$600** that is reimbursed to you or could be deposited into your HSA:

- **\$300** fitness: Home-fitness-equipment reimbursement for stationary bikes, weights, exercise bands, treadmills, and fitness machines as well as traditional gym memberships
- **\$300** weight loss: In-person or online weight-loss programs

1. Rewards are for subscribers only. Incentive dollars earned after member has reached IRS HSA contribution max for the year are forfeited. Yearly IRS HSA contribution limits can be found at IRS.gov. In some cases, incentives, rewards, and reimbursements are considered taxable income — if you have questions, ask your tax advisor. Once you enroll in Medicare, contributions including both personal and from your employer, can no longer be made to the Health Savings Account, including BlueFit incentives and rewards.

# A SECURE FIT

## A built-in Health Savings Account for take-it-with-you savings

BlueFit comes with an employer-sponsored HSA that increases your cash reserve automatically. Your employer will fund a minimum of **10%** of your deductible into your account, which can total **\$350** or more per year for an individual plan or **\$450** or more per year for a family plan. You can build even more savings by potentially investing your HSA funds over time.

With BlueFit, your employer is investing in your health care and your financial future. It's worth taking advantage of this benefit.

### How an HSA works

An HSA helps you save and pay for health care expenses tax free. In addition to what your employer contributes and what you can earn from Blue Cross, you can contribute to your HSA, up to the Internal Revenue Service (IRS) limit, to pay for health expenses like X-rays, and everyday health products like sunscreen. As long as your current balance covers the expense, you can spend it. Your HSA is your own personal financial account, so money you don't use will roll over every year. If you leave your employer, the account goes with you.





# AN INNOVATIVE FIT

## Intuitive programs and benefits with easy online access

BlueFit comes with high-quality benefits that include medical, pharmacy, mental health support, wellness, dental programs, critical illness & accident coverage—plus support for healthy habits and preventive care.

### Medical & Pharmacy

BlueFit covers in-person and virtual visits for medical and mental health. It's the type of coverage you'd expect from Blue Cross. To make sure BlueFit is the right fit for you, check your plan documents to view BlueFit plan details, like medical copays, deductibles, and maximum out-of-pocket expenses.

### Automatic critical illness & accident coverage

If you're diagnosed with a critical illness or have an accident, BlueFit's supplemental coverage switches on automatically and pays directly to you. No claims to file, no paperwork.<sup>2</sup>

### Keeping mental health top of mind

BlueFit comes with a confidential, no-cost way for you to assess and explore your feelings, thoughts, emotions, and mind. This 24/7, online tool, designed by the behavioral health specialists from Learn to Live, an independent partner company, provides online access to support social anxiety, depression, stress/anxiety/worry, insomnia, and substance use.

### Remote medical and mental health visits

The MyBlue app, accessible from any device, offers a network of providers who are there for you.

### Dental offerings to smile about

BlueFit subscribers can get a Philips<sup>®</sup> Sonicare<sup>®</sup> toothbrush and a Sonicare Cordless Power Flosser for convenient, effective oral care at no additional cost.<sup>3</sup>

2. Benefits are underwritten and administered by USABLE Life.

3. Philips is an independent company that Blue Cross is partnering with to distribute toothbrushes and flossers.

# POWERED BY MYBLUE

## Information and access, just one tap away

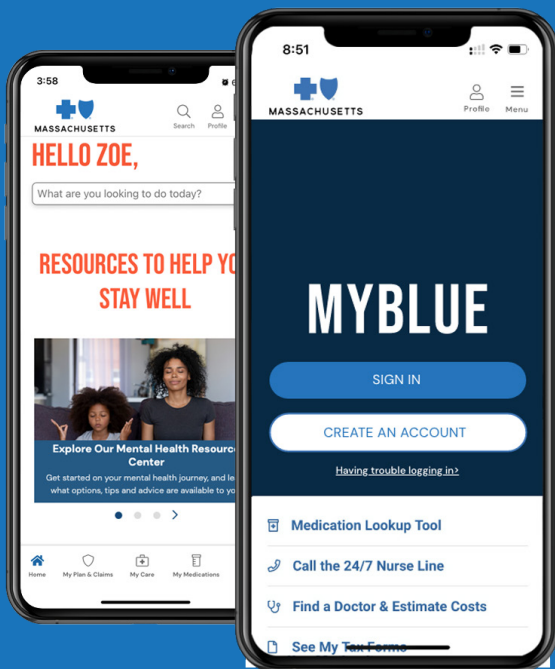
At the beginning of your plan year, you'll get **\$100** in your HSA just for opting in and signing up for the MyBlue experience. You'll have all your benefits in plain sight and you can view your deductibles, copays, prescriptions, reimbursements, and HSA from any device, with 24/7 chat support.

## The answers you need, when you need them

MyBlue can answer any questions or concerns you may have about your health care needs, providing you with trusted information.

## Truly beneficial reminders

With BlueFit, you'll get reimbursements and incentives that reward you all year long. You'll also receive notifications to check your balances, plus other helpful reminders to maximize the quality benefits included in your plan.



# 72%

OF PEOPLE REALLY  
LIKE THIS PLAN<sup>4</sup>

“

**I like the option of  
growing money over time**

since I'm healthy and typically only visit  
the doctor for routine checkups.

---

**Love the idea of saving...**

it appeals to a young person like me  
who doesn't spend a lot every year.

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**I like that there  
are incentives**

to adopt healthy behaviors... not only  
does it save you money, but it's also  
a good way to stay healthy.

”

4. Of potential subscribers rating 4 or 5  
on a 5-point scale, ranging from 1 "Very  
unappealing" to 5 "Very appealing."



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# **SOUND LIKE THE PERFECT FIT?**

Are you ready for a comprehensive, next-generation plan that guides you through every opportunity to spend less, get more benefits, and build “health wealth”? While giving you access to incentives, assistance, rewards, and savings that build over time? Then you’re ready for BlueFit.

To get started, compare your plan options to make sure BlueFit is a good fit.





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Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma.

Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para aos Serviços aos Membros, através do número no seu cartão ID (TTY: 711).

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