



MASSACHUSETTS

AUTOMATIC CRITICAL ILLNESS AND ACCIDENT COVERAGE

If you're diagnosed with a critical illness or you have an accident, BlueFit's supplemental coverage pays automatically and directly to you for most claims.

A critical illness or an accident can be disruptive to daily life, both physically and financially. Whether you, your spouse, or a covered dependent suffer an injury or are diagnosed with a critical illness, this supplemental coverage will ensure that you're prepared for the unexpected.

USable Life is an independent company that administers part of this benefit. Funds can be used to cover deductibles, medical cost shares, or even everyday expenses like utility bills and child care.

Highlights

- Provided at no additional cost to you
- Tied directly to your Blue Cross Blue Shield of Massachusetts BlueFit health plan
- Pays you directly for a covered accident or critical illness condition, in addition to what medical insurance pays
- Can be used to cover medical and nonmedical expenses
- Includes spouse and dependent coverage¹
- No health questions required
- No claims to file and no paperwork to fill out

Get Started

To make sure BlueFit is the right fit for you, compare your plan options.

BLUEFIT

COVERAGE, WHEN IT MATTERS

Filing an accident claim can be complicated and time-consuming, but with Critical Illness and Accident coverage, the policies are tied directly to your BlueFit health plan, providing seamless integration and ease of automatic payment.

BLUEFIT ACCIDENT PLAN BENEFITS	PLAN PAYS
Dislocation (non-surgical) ²	\$300
Fracture (non-surgical) ²	\$300
Lacerations ²	\$100
Ambulance (ground/air) ²	\$200/\$1,200
Diagnostic Examination ²	\$75
Emergency Treatment ²	\$100
Medical Equipment ²	\$100
Physician Office and Urgent Care Treatment ²	\$50
X-ray ²	\$50
Hospital Admission ²	\$250
Follow-up Physician Treatment ³	\$50
Surgery (inpatient) ³	\$1,000
Surgery (outpatient) ³	\$500
Rehabilitation ⁴	\$100 per day

BLUEFIT CRITICAL ILLNESS PLAN BENEFITS ⁵	PLAN PAYS
Heart Attack	\$3,000
Stroke	\$3,000
Cancer (invasive)	\$3,000
Cancer (non-invasive)	\$1,000
General Cancer ⁶	\$250
End-stage Renal Disease	\$3,000
Major Organ Failure	\$3,000
Coronary Artery Disease	\$600 for surgery or \$300 for angioplasty/stent

¹Critical illness coverage for spouse is 100% of employee amount; children are 50% of employee amount. Accident coverage for spouse and children is the same as the employee amount.

²Payable once per accident, per covered person.

³Payable twice per accident, per covered person.

⁴Payable up to a maximum of 30 days per accident, per covered person.

⁵Payable per covered person.

⁶Cancer benefit pays for all types of cancer, including invasive cancer, non-invasive cancer, and skin cancer, once per lifetime.

This document provides a brief description of the BlueFit plan's Accident and Critical Illness coverage. This is not an insurance policy. Limitations and exclusions may apply, and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

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 os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).

Benefits are underwritten and administered by USAble LifeSM. ® Registered Marks of the Blue Cross and Blue Shield Association.

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