



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 suffers an injury or is 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 this benefit. Funds can be used to cover deductibles, out-of-pocket medical costs, 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

1. Critical 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.

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 |

Get Started

To make sure BlueFit is the right fit for you, compare your plan options by visiting Benefits@Blue.

2. Payable once per accident, per covered person.

3. Payable twice per accident, per covered person.

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

5. Payable per covered person.

6. Cancer 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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