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IAI | IMPORTANT ADMINISTRATIVE INFORMATION

SPECIAL EDITION

2019 Plan and Benefit Updates



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October 2018



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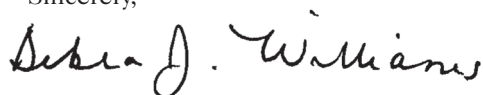
Dear Valued Customer:

Welcome to our Important Administrative Information October 2018 newsletter. We provide the latest health care industry news that affects you. This edition's topics include:

- Health Plan Updates for 2019
- Updates to Our Pharmacy Formulary Program
- No-Cost Flu Shot Available for Members
- Member ID Card Changes
- We Surpassed Medical Loss Ratio Requirements for 2017

As always, if you have any questions, please contact your account executive.

Sincerely,



Debbie Williams
Senior Vice President, Sales and Account Service

[IAI October 2018]

Health Plan Updates for 2019

- ✓ Small accounts (50 or less enrolled)
- ✓ Mid-size (51-99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

Effective January 1, 2019, we're making changes to some of our health plans and expanding the types of programs that qualify for our fitness and weight-loss reimbursement benefits. With these updates, we continue to meet regulatory requirements while providing you and your employees with access to high-quality, affordable health plans.

In 2019, we'll also offer a new high-deductible plan for small group employers that includes a health savings account, as well as two new Exclusive Provider Organization (EPO) plans for self-insured accounts.

To see how these changes will affect you, please review the enclosed 2019 Product and Benefit Updates brochure.



You can also find plan documents and compare plan information at **bluecrossma.com/plan-comparison**. If you have questions, please contact your account executive or broker.

Updates to Our Pharmacy Formulary Program

- ✓ Small accounts (50 or less enrolled)
- ✓ Mid-size (51-99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

Beginning January 1, 2019, we're making changes to our list of covered medications for medical plans with pharmacy benefits, as well as Medex® plans with the three-tier pharmacy benefit. As part of these updates, certain medications will:

- No longer be covered
- Switch tiers
- Have a new dosing limit
- Require prior authorization
- Change cost



Complete details about these changes will be available October 15, 2018, on **bluecrossma.com/employer** in the Plan Updates section under What's New.

No-Cost Flu Shot Available for Members

- ✓ Small accounts (50 or less enrolled)
- ✓ Mid-size (51-99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

We're committed to helping limit the spread of the flu this season. That's why we cover the cost of the flu vaccine when a member uses a health care professional, a pharmacy-based clinic (like CVS MinuteClinic®), or a Blue Cross Blue Shield of Massachusetts vendor at their workplace.

A flu vaccine is the best way to prevent getting and spreading the virus each year. The flu vaccine is updated annually to most closely match the current strain of the virus. We cover the cost of the flu shot vaccine for all members aged six months and older, as well as the cost of the nasal spray flu vaccine, commonly known as FluMist, for specific populations. Members should consult with their health care professional.

To schedule a flu clinic at your workplace or learn more about our approved vendors to administer the flu vaccine, contact your account executive.



For more flu-related information, visit bluecrossma.com/flu.

Member ID Card Changes

- ✓ Small accounts (50 or less enrolled)
- ✓ Mid-size (51-99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

We're making several important changes to the language on the back of our standard Member ID cards:

- Behavioral Health and Substance Abuse will be updated to **Behavioral Health and Substance Use Disorder**. This better aligns with updated terminology in the *Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (DSM-5)* and destigmatizes the language used to describe the opioid crisis and those impacted by it.
- Blue Care Line will be updated to **24/7 Nurse Care Line**.

The phone numbers won't change. These updates will apply to all cards issued to new members on or after the effective date of **September 1, 2018**. Member ID cards currently in circulation won't be impacted.

Accounts with a customized card back will be reviewed upon renewal and may choose to opt in or out to these updates. If you have any questions, please contact your account executive.

We Surpassed Medical Loss Ratio Requirements for 2017

- ✓ Small accounts (50 or less enrolled)
- ✓ Mid-size (51-99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal



Annually, insurers are required to meet federal and state medical loss ratio requirements. Insurers who don't meet both requirements must issue rebates to all clients and members.

For the reporting year of 2017, Blue Cross Blue Shield of Massachusetts won't issue rebates, as our loss ratio exceeded state and federal requirements for all market segments. To learn more, access the full article at bluecrossma.com/iai.

At Blue Cross Blue Shield of Massachusetts, we're leading the way to better health and lower costs. Rated among the nation's best health plans for member satisfaction and quality, we cover more people in Massachusetts than any other health plan



TWO YEARS IN A ROW

We ranked "Highest in Member Satisfaction among Commercial Health Plans in Massachusetts" by J.D. Power in 2017 and 2018.