



Learn, Plan, Save

Our Blue Options plans combine financial incentives with tiered-networks, adding even greater value to employers and employees.

To make it easy for members to understand and use our plans¹, our **Learn, Plan, Save** approach helps members find lower-cost, high-quality doctors and hospitals. Even better, it promotes employee engagement and encourages well thought-out decisions. Here's how it works:

Learn

With these plans, the member's cost share depends on the tier, or level, of their primary care provider or hospital in Massachusetts. It's important that members learn about their plan, so they can control their out-of-pocket costs. When members choose Enhanced or Standard tier doctors or hospitals, they will have lower out-of-pocket costs. This approach engages employees in making more educated and cost-effective choices for care.

Plan

By using our online plan education tools and help from our Member Service team, members have the tools and resources they need to make educated decisions on where to obtain care and how to save money. Members quickly understand that costs can differ significantly between doctors and hospitals in the Enhanced, Standard, and Basic benefits tiers, and can better plan for higher quality, cost-effective care.

Save

By encouraging your employees to use high-quality, lower-cost tier doctors and hospitals, free standing labs and imaging centers, everyone wins: you'll reduce medical costs, and employees can reduce their out-of-pocket expenses.

Start Saving Today

With our simple, one-stop educational resources, your employees can easily find high-quality care that can save them money. Employees should begin by visiting the Plan Education Center at www.bluecrossma.com/blueoptions for instant access to:

- Our Quick Start guide
- Downloadable list of high- and low-cost tier hospitals

Learn—Employees will understand their costs for certain services and how the Blue Options plan can help them save.

Plan—Members have the tools and support they need to find the primary care provider and hospital that offers the best balance of cost and convenience.

Save—By choosing a primary care provider or hospital on a lower-cost tier, employees will receive high-quality care that costs them less.

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- Online search tools to find primary care providers and hospitals
- Tier Savings Calculator

Additionally, our award winning Member Service Center associates are available to provide your employees with:

- Personalized consultations
- Assistance identifying lower cost alternatives or options
- Answers to their questions about their health plan

Members can also call our Blue Care LineSM nurses 24/7 at **1-888-247-BLUE** for expert advice and guidance on where to seek care. Blue Care Line nurses will suggest the most appropriate setting based on the member's symptoms, such as visiting the doctor's office, a limited services clinic, urgent care center, emergency room, or caring for themselves at home. Calling the Blue Care Line may help members avoid unnecessary visits to the emergency room.

To learn more about our many benefit features that can save you and your employees money, contact your account executive or broker today.

1. This document gives general information about our tiered-network products. There are currently three tiered-network products: HMO Blue OptionsSM v.5, HMO Blue New England OptionsSM v.5, and Preferred Blue PPOSM Options v.5. In our tiered plans, members pay different levels of cost share (copayments, co-insurance, and/or deductibles) depending on the benefits tier of the provider furnishing the services. A provider's benefits tier may change. Overall changes to the benefits tiers of providers will happen no more than once each calendar year. For help in finding the benefits tier of a provider, members should visit the online provider search tool at www.bluecrossma.com and search for the appropriate network.

