



MASSACHUSETTS

Preferred Blue PPOSM Options v.5

Tiered Networks: Value, Choice, and Easy-to-Understand Benefits

Our PPO tiered-network plans combine an easy-to-understand plan design with powerful member incentives that deliver value. You enjoy significantly enhanced benefits when you choose doctors and hospitals who meet our cost and quality benchmarks—while still having full network access.

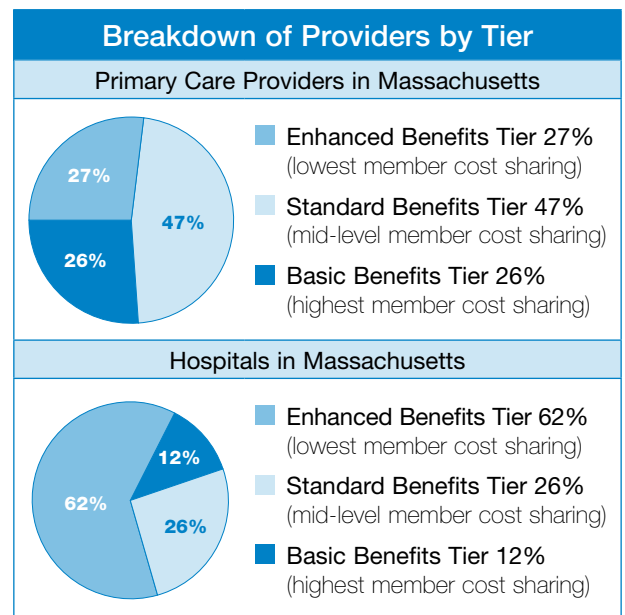
Advantages:

- Lower cost share (when using Enhanced Benefits Tier providers)
- Ability to control out-of-pocket costs through provider choice
- Comprehensive phone and online support

How It Works

Primary care providers and acute care hospitals in Massachusetts are grouped into three benefit levels—or tiers—based on how they scored on cost and quality benchmarks. When you get care, the amount you pay is based on which tier your primary care provider or hospital is in.¹

- **Enhanced Benefits Tier**—Includes Massachusetts hospitals and primary care providers that meet the standards for quality and low cost relative to our benchmark.
- **Standard Benefits Tier**—Includes Massachusetts hospitals and primary care providers that meet the standards for quality and are moderate cost relative to our benchmark and hospitals that do not meet the standards for quality but are low or moderate cost relative to our benchmark. Also includes providers without sufficient data for measurement on one or both benchmarks. To ensure members have provider access in certain geographic areas, the Standard Benefits Tier includes some providers whose scores would otherwise put them in the Basic Benefits Tier.
- **Basic Benefits Tier**—Includes Massachusetts hospitals that are high cost relative to our benchmark and primary care providers that do not meet the standards for quality and/or are high cost relative to our benchmark.



1. Note: Preferred PCPs were measured based on their HMO patients as part of their provider group, and hospitals were measured based on their individual facility performance. Provider groups can be composed of an individual provider or a number of providers who practice together. Tier placement is based on cost and quality benchmarks where measurable data is available. Providers without sufficient data for either cost or quality are placed in the Standard Benefits Tier. PCPs that do not meet benchmarks for quality or moderate cost and hospitals that do not meet benchmarks for moderate cost or that use nonstandard reimbursement are placed in the Basic Benefits Tier.

This health plan includes a tiered provider network called Preferred Blue PPO Options v.5. Members in this plan 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, visit the online provider search tool at www.bluecrossma.com/findadoctor and search for Preferred Blue PPO Options v.5.

Support and Education

To help you understand the plan and use it effectively, we offer comprehensive support and education:

- **Phone**—Specially trained Member Service associates are ready to help. Just call **1-888-363-8070**, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.
- **Online**—The Find a Doctor tool, located at www.bluecrossma.com/findadoctor, gives you 24/7 access to up-to-date tiering information.



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Nondiscrimination Notice & Translation Resources

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 Services 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).