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	Plan documents		Online Resources
Network Blue NE HMO	Summary	SBC	Learn more about plan features
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Plan Options



Wellness



Resources



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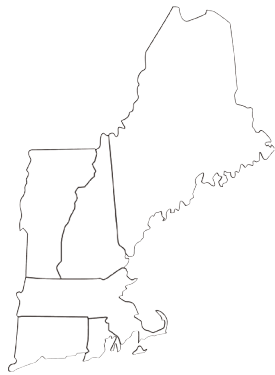


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Network Blue® New England

Town of Norwell HMO



This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

Your Care

Your Primary Care Provider (PCP)

When you enroll in this health plan, you must choose a primary care provider. Be sure to choose a PCP who can accept you and your family members and who participates in the network of providers in New England. For children, you may choose a participating network pediatrician as the PCP.

For a list of participating PCPs or OB/GYN physicians, visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.com; consult the Provider Directory; or call the Physician Selection Service at **1-800-821-1388**.

If you have trouble choosing a doctor, the Physician Selection Service can help. They can give you the doctor's gender, the medical school she or he attended, and whether there are languages other than English spoken in the office.

Referrals

Your PCP is the first person you call when you need routine or sick care. If your PCP decides that you need to see a specialist for covered services, your PCP will refer you to an appropriate network specialist, who is likely affiliated with your PCP's hospital or medical group.

You will not need prior authorization or referral to see a HMO Blue New England network provider who specializes in OB/GYN services. Your providers may also work with Blue Cross Blue Shield of Massachusetts regarding referrals and Utilization Review Requirements, including Pre-Admission Review, Concurrent Review and Discharge Planning, Prior Approval for Certain Outpatient Services, and Individual Case Management. For detailed information about Utilization Review, see your benefit description.

Your Out-of-Pocket Maximum

Your out-of-pocket maximum is the most that you could pay during a plan year for copayments and coinsurance for covered services. If you are not sure when your plan year begins, contact Blue Cross Blue Shield of Massachusetts. Your out-of-pocket maximum for medical benefits is **\$2,000** per member (or **\$4,000** per family). Your out-of-pocket maximum for prescription drug benefits is **\$3,000** per member (or **\$6,000** per family).

Emergency Room Services

In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call **911** (or the local emergency phone number). You pay a copayment per visit for emergency room services. This copayment is waived if you're admitted to the hospital or for an observation stay. See the chart for your cost share.

Service Area

The plan's service area includes all cities and towns in the Commonwealth of Massachusetts, State of Rhode Island, State of Vermont, State of Connecticut, State of New Hampshire, and State of Maine.

When Outside the Service Area

If you're traveling outside the service area and you need urgent or emergency care, you should go to the nearest appropriate health care facility. You are covered for the urgent or emergency care visit and one follow-up visit while outside the service area. Any additional follow-up care must be arranged by your PCP. See your benefit description for more information.

Dependent Benefits

This plan covers dependents until the end of the calendar month in which they turn age 26, regardless of their financial dependency, student status, or employment status. See your benefit description (and riders, if any) for exact coverage details.

Your Medical Benefits

Covered Services	Your Cost
Preventive Care	
Well-child care visits	Nothing
Routine adult physical exams, including related tests	Nothing
Routine GYN exams, including related lab tests (one per plan year)	Nothing
Routine hearing exams, including routine tests	Nothing
Hearing aids (up to \$2,000 per ear every 36 months for a member age 21 or younger)	All charges beyond the maximum
Routine vision exams (one every 12 months)	Nothing
Family planning services—office visits	Nothing
Outpatient Care	
Emergency room visits	\$100 per visit (waived if admitted or for observation stay)
Office visits, when performed by:	
• Your PCP, OB/GYN physician, network nurse practitioner or nurse midwife	\$20 per visit
• Other network providers	\$35 per visit
Chiropractors' office visits	\$35 per visit
Acupuncture visits (up to 12 visits per plan year)	\$35 per visit
Mental health or substance abuse treatment	\$20 per visit
Short-term rehabilitation therapy—physical and occupational (up to 60 visits per plan year*)	\$35 per visit
Speech, hearing, and language disorder treatment—speech therapy	\$35 per visit
Diagnostic X-rays and lab tests, excluding CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	Nothing
CT scans, MRIs, PET scans, and cardiac imaging tests	
• Hospitals	\$100 per category per service date**
• Other network providers	Nothing
Home health care and hospice services	Nothing
Oxygen and equipment for its administration	Nothing
Durable medical equipment—such as wheelchairs, crutches, hospital beds	20% coinsurance***
Prosthetic devices	Nothing
Surgery and related anesthesia in an office, when performed by:	
• Your PCP or OB/GYN physician	\$20 per visit†
• Other network providers	\$35 per visit†
Surgery in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit	\$150 per admission
Inpatient Care (including maternity care)	
General or chronic disease hospital care (as many days as medically necessary)	\$250 per admission
Mental hospital or substance abuse facility care (as many days as medically necessary)	\$250 per admission
Rehabilitation hospital care (up to 60 days per plan year)	Nothing
Skilled nursing facility care (up to 100 days per plan year)	Nothing

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care or for the treatment of autism spectrum disorders.

** When the copayments for CT scans, MRIs, PET scans, and/or nuclear cardiac imaging tests add up to the total of \$375 per member in a calendar year, you pay nothing for these tests for the remainder of that calendar year.

*** Cost share waived for one breast pump per birth.

† Copayment waived for restorative dental services and orthodontic treatment or prosthetic management therapy for members under age 18 to treat conditions of cleft lip and cleft palate.

Prescription Drug Benefits*	Your Cost**
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	\$10 for Tier 1 \$25 for Tier 2 \$45 for Tier 3
Through the designated mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)	\$20 for Tier 1*** \$50 for Tier 2 \$90 for Tier 3

* Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred drugs.

** Cost share may be waived for certain covered drugs and supplies.

*** Certain generic medications are available through the mail service pharmacy at \$9. For more information, go to www.bluecrossma.com/mail-service-pharmacy.

Get the Most from Your Plan

Visit us at www.bluecrossma.com or call 1-800-782-3675 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

Wellness Participation Program	
Reimbursement for a membership at a health club or for fitness classes This fitness program applies for fees paid to: privately-owned or privately-sponsored health clubs or fitness facilities, including individual health clubs and fitness centers; YMCAs; YWCAs; Jewish Community Centers; and municipal fitness centers. (See your benefit description for details.)	\$150 per calendar year per policy
Reimbursement for participation in a qualified weight loss program This weight loss program applies for fees paid to: a qualified hospital-based weight loss program or a Blue Cross Blue Shield of Massachusetts designated weight loss program. (See your benefit description for details.)	\$150 per calendar year per policy
Blue Care Line®—A 24-hour nurse line to answer your health care questions—call 1-888-247-BLUE (2583)	No additional charge

Questions?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-782-3675, or visit us online at www.bluecrossma.com. Interested in receiving information from us via e-mail? Go to www.bluecrossma.com/email to sign up.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your benefit description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the benefit description and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your benefit description and riders. **Note:** Blue Cross and Blue Shield of Massachusetts, Inc. administers claims payment only and does not assume financial risk for claims.

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The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, see www.emiia.org/health-and-dental-insurance.

For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.bluecrossma.com/sbcglossary or call 1-800-782-3675 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	No.	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For medical benefits, \$2,000 member / \$4,000 family; and for prescription drug benefits, \$3,000 member / \$6,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bluecrossma.com/findadoct or call 1-800-821-1388 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 / visit	Not covered	None
	<u>Specialist</u> visit	\$35 / visit; \$35 / chiropractor visit; \$35 / acupuncture visit	Not covered	Limited to 12 acupuncture visits per plan year
	<u>Preventive care/screening/immunization</u>	No charge	Not covered	GYN exam limited to one exam per calendar year. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$100 for hospitals; no charge for other providers	Not covered	Copayment applies per category of test / day; pre-authorization required for certain services
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bluecrossma.com/medications	Generic drugs	\$10 / retail supply or \$20 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies; pre-authorization required for certain drugs
	Preferred brand drugs	\$25 / retail supply or \$50 / mail service supply	Not covered	
	Non-preferred brand drugs	\$45 / retail supply or \$90 / mail service supply	Not covered	
	<u>Specialty drugs</u>	Applicable cost share (generic, preferred, non-preferred)	Not covered	When obtained from a designated specialty pharmacy; pre-authorization required for certain drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 / admission	Not covered	Pre-authorization required for certain services
	Physician/surgeon fees	No charge	Not covered	Pre-authorization required for certain services

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 / visit	\$100 / visit	Copayment waived if admitted or for observation stay
	<u>Emergency medical transportation</u>	No charge	No charge	None
	<u>Urgent care</u>	\$35 / visit	\$35 / visit	Out-of-network coverage limited to out of service area
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 / admission	Not covered	Pre-authorization required
	Physician/surgeon fees	No charge	Not covered	Pre-authorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 / visit	Not covered	Pre-authorization required for certain services
	Inpatient services	\$250 / admission	Not covered	Pre-authorization required for certain services
If you are pregnant	Office visits	No charge	Not covered	Cost sharing does not apply for preventive services; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound)
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	\$250 / admission	Not covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	Not covered	Pre-authorization required
	<u>Rehabilitation services</u>	\$35 / visit	Not covered	Limited to 60 visits per plan year (other than for autism, home health care, and speech therapy); pre-authorization required for certain services
	<u>Habilitation services</u>	\$35 / visit	Not covered	Rehabilitation therapy coverage limits apply; cost share and coverage limits waived for early intervention services for eligible children; pre-authorization required for certain services
	<u>Skilled nursing care</u>	No charge	Not covered	Limited to 100 days per plan year; pre-authorization required
	<u>Durable medical equipment</u>	20% coinsurance	Not covered	Cost share waived for one breast pump per birth
	<u>Hospice services</u>	No charge	Not covered	Pre-authorization required for certain services

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one exam every 12 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge for members with a cleft palate / cleft lip condition	Not covered	Limited to members under age 18

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> Children's glasses Cosmetic surgery 	<ul style="list-style-type: none"> Dental care (Adult) Long-term care 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. Private-duty nursing
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> Acupuncture (12 visits per plan year) Bariatric surgery Chiropractic care 	<ul style="list-style-type: none"> Hearing aids (\$2,000 per ear every 36 months for members age 21 or younger) Infertility treatment Routine eye care - adult (one exam every 12 months) 	<ul style="list-style-type: none"> Routine foot care (only for patients with systemic circulatory disease) Weight loss programs (\$150 per calendar year per policy)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Your state insurance department might also be able to help. If you are a Massachusetts resident, you can contact the Massachusetts Division of Insurance at 1-877-563-4467 or www.mass.gov/doi. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596. For more information about possibly buying individual coverage through a state exchange, you can contact your state's marketplace, if applicable. If you are a Massachusetts resident, contact the Massachusetts Health Connector by visiting www.mahealthconnector.org. For more information on your rights to continue your employer coverage, contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the Member Service number listed on your ID card or contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Does this plan provide Minimum Essential Coverage? [Yes]

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? [Yes]

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Disclaimer: This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■ The plan's overall deductible	\$0
■ Delivery fee copay	\$0
■ Facility fee copay	\$250
■ Diagnostic tests copay	\$0

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,713
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In this example, Peg would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$266
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$326
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Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Specialist visit copay	\$35
■ Primary care visit copay	\$20
■ Diagnostic tests copay	\$0

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
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In this example, Joe would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$1,479
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$55
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The total Joe would pay is	\$1,534
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Jacque's Simple Fracture

(in-network emergency room visit and follow-up care)

■ The plan's overall deductible	\$0
■ Specialist visit copay	\$35
■ Emergency room copay	\$100
■ Ambulance services copay	\$0

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,925
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In this example, Jacque would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$275
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
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The total Jacque would pay is	\$275
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The plan would be responsible for the other costs of these EXAMPLE covered services.

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MASSACHUSETTS

MCC Compliance



This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

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Blue Care Elect[®] Value Plus

Town of Norwell PPO



✓ This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

Your Choice

When You Choose Preferred Providers

You receive the highest level of benefits under your health care plan when you obtain covered services from preferred providers. These are called your “in-network” benefits. See the charts for your cost share.

Note: If a preferred provider refers you to another provider for covered services (such as a lab or specialist), make sure the provider is a preferred provider in order to receive benefits at the in-network level. If the provider you use is not a preferred provider, you’re still covered, but your benefits, in most situations, will be covered at the out-of-network level, even if the preferred provider refers you.

How to Find a Preferred Provider

There are a few ways to find a preferred provider:

- Look up a provider in the Provider Directory. If you need a copy of your directory, call Member Service at the number on your ID card.
- Visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.com/findadoctor
- Call the Physician Selection Service at **1-800-821-1388**

When You Choose Non-Preferred Providers

You can also obtain covered services from non-preferred providers, but your out-of-pocket costs are higher. These are called your “out-of-network” benefits. See the charts for your cost share.

You must pay a plan-year deductible before you can receive coverage for most out-of-network benefits under this plan. If you are not sure when your plan year begins, contact Blue Cross Blue Shield of Massachusetts. Your deductible is **\$250** per member (or **\$500** per family).

Payments for out-of-network benefits are based on the Blue Cross Blue Shield allowed charge as defined in your benefit description. You may be responsible for any difference between the allowed charge and the provider’s actual billed charge (this is in addition to your deductible and/or your coinsurance).

Your Out-of-Pocket Maximum

Your out-of-pocket maximum is the most that you could pay during a plan year for deductible, copayments, and coinsurance for covered services. Your out-of-pocket maximum for medical benefits is **\$2,000** per member (or **\$4,000** per family) for in-network and out-of-network services combined. Your out-of-pocket maximum for prescription drug benefits is **\$3,000** per member (or **\$6,000** per family).

Emergency Room Services

In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call **911** (or the local emergency phone number). You pay a copayment per visit for in-network or out-of-network emergency room services. This copayment is waived if you are admitted to the hospital or for an observation stay. See the chart for your cost share.

Utilization Review Requirements

Certain services require pre-approval through Blue Cross Blue Shield of Massachusetts for you to have benefit coverage, this includes non-emergency and non-maternity hospitalization and may include certain outpatient services, therapies, procedures (such as MRIs and CT Scans), and drugs. You should work with your provider to determine if pre-approval is required. If your provider, or you, do not get pre-approval when it is required, your benefits will be reduced or denied, and you may be fully responsible for payment to the service provider. Refer to your benefit description for requirements and the process you should follow for Utilization Review, including Pre-Admission Review, Pre-Service Approval (for certain outpatient services), Concurrent Review and Discharge Planning, and Individual Case Management.

Dependent Benefits

This plan covers dependents until the end of the calendar month in which they turn age 26, regardless of their financial dependency, student status, or employment status. See your benefit description (and riders, if any) for exact coverage details.

Your Medical Benefits

Covered Services	Your Cost In-Network	Your Cost Out-of-Network
Preventive Care Well-child care exams, including related tests, according to age-based schedule as follows: <ul style="list-style-type: none"> • 10 visits during the first year of life • Three visits during the second year of life (age 1 to age 2) • Two visits for age 2 • One visit per plan year age 3 and older 	Nothing	20% coinsurance after deductible
Routine adult physical exams, including related tests (one per plan year)	Nothing	20% coinsurance after deductible
Routine GYN exams, including related lab tests (one per plan year)	Nothing	20% coinsurance after deductible
Routine hearing exams, including routine tests	Nothing	20% coinsurance after deductible
Hearing aids (up to \$2,000 per ear every 36 months for a member age 21 or younger)	All charges beyond the maximum	20% coinsurance after deductible and all charges beyond the maximum
Routine vision exams (one every 24 months)	Nothing	20% coinsurance after deductible
Family planning services—office visits	Nothing	20% coinsurance after deductible
Outpatient Care Emergency room visits	\$100 per visit (waived if admitted or for observation stay)	\$100 per visit, no deductible (waived if admitted or for observation stay)
Clinic visits; physicians' and podiatrists' office visits	\$20 per visit	20% coinsurance after deductible
Chiropractors' office visits	\$20 per visit	20% coinsurance after deductible
Acupuncture visits (up to 12 visits per plan year)	\$20 per visit	\$20 per visit, no deductible
Mental health or substance abuse treatment	\$20 per visit	20% coinsurance after deductible
Short-term rehabilitation therapy—physical and occupational (up to 100 visits per plan year*)	\$20 per visit	20% coinsurance after deductible
Speech, hearing, and language disorder treatment—speech therapy	\$20 per visit	20% coinsurance after deductible
Diagnostic X-rays and lab tests, excluding MRIs, CT scans, PET scans, and nuclear cardiac imaging tests	Nothing	20% coinsurance after deductible
MRIs, CT scans, PET scans, and nuclear cardiac imaging tests <ul style="list-style-type: none"> • Hospitals • Other covered providers 	\$25 per category per service date Nothing	20% coinsurance after deductible 20% coinsurance after deductible
Home health care and hospice services	Nothing	20% coinsurance after deductible
Oxygen and equipment for its administration	Nothing	20% coinsurance after deductible
Durable medical equipment—such as wheelchairs, crutches, hospital beds	20% coinsurance**	40% coinsurance after deductible**
Prosthetic devices	20% coinsurance	40% coinsurance after deductible
Surgery and related anesthesia <ul style="list-style-type: none"> • Office and health center services • Hospital and other day surgical facility services 	\$20 per visit*** \$150 per admission	20% coinsurance after deductible 20% coinsurance after deductible
Inpatient Care (including maternity care) General or chronic disease hospital care (as many days as medically necessary)	\$250 per admission	20% coinsurance after deductible
Mental hospital or substance abuse facility care (as many days as medically necessary)	\$250 per admission	20% coinsurance after deductible
Rehabilitation hospital care (up to 60 days per plan year)	Nothing	20% coinsurance after deductible
Skilled nursing facility care (up to 100 days per plan year)	Nothing	20% coinsurance after deductible

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care or for the treatment of autism spectrum disorders.

** In-network cost share waived for one breast pump per birth (20% coinsurance after deductible out-of-network).

*** Copayment waived for restorative dental services and orthodontic treatment or prosthetic management therapy for members under age 18 to treat conditions of cleft lip and cleft palate.

Prescription Drug Benefits*	Your Cost In-Network**	Your Cost Out-of-Network
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	\$10 for Tier 1 \$25 for Tier 2 \$45 for Tier 3	Not covered
Through the designated mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)	\$20 for Tier 1*** \$50 for Tier 2 \$90 for Tier 3	Not covered

* Generally, Tier 1 refers to generic drugs; Tier 2 refers to preferred brand-name drugs; Tier 3 refers to non-preferred drugs.

** Cost share may be waived for certain covered drugs and supplies.

*** Certain generic medications are available through the mail service pharmacy at \$9. For more information, go to www.bluecrossma.com/mail-service-pharmacy.

Get the Most from Your Plan

Visit us at www.bluecrossma.com or call 1-800-782-3675 to learn about discounts, savings, resources, and special programs available to you, like those listed below.

Wellness Participation Program Reimbursement for a membership at a health club or for fitness classes This fitness program applies for fees paid to: privately-owned or privately-sponsored health clubs or fitness facilities, including individual health clubs and fitness centers; YMCAs; YWCAs; Jewish Community Centers; and municipal fitness centers. (See your benefit description for details.)	\$150 per calendar year per policy
Reimbursement for participation in a qualified weight loss program This weight loss program applies for fees paid to: a qualified hospital-based weight loss program or a Blue Cross Blue Shield of Massachusetts designated weight loss program. (See your benefit description for details.)	\$150 per calendar year per policy
Blue Care Line®—A 24-hour nurse line to answer your health care questions—call 1-888-247-BLUE (2583)	No additional charge

Questions?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-782-3675, or visit us online at www.bluecrossma.com. Interested in receiving information from us via e-mail? Go to www.bluecrossma.com/email to sign up.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your benefit description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the benefit description and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your benefit description and riders. **Note:** Blue Cross and Blue Shield of Massachusetts, Inc. administers claims payment only and does not assume financial risk for claims.

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The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, see www.emiia.org/health-and-dental-insurance.

For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.bluecrossma.com/sbcglossary or call 1-800-782-3675 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$0 in-network; \$250 member / \$500 family out-of-network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. Emergency room and emergency transportation.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For medical benefits, \$2,000 member / \$4,000 family; and for prescription drug benefits, \$3,000 member / \$6,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.bluecrossma.com/findadoctor or call 1-800-821-1388 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 / visit	20% coinsurance	Deductible applies first for out-of-network
	<u>Specialist</u> visit	\$20 / visit; \$20 / chiropractor visit; \$20 / acupuncture visit	20% coinsurance; 20% coinsurance / chiropractor visit; \$20 / acupuncture visit	Deductible applies first for out-of-network except for acupuncture visits; limited to 12 acupuncture visits per plan year
	<u>Preventive care/screening/immunization</u>	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to age-based schedule and / or frequency. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	20% coinsurance	Deductible applies first for out-of-network
	Imaging (CT/PET scans, MRIs)	\$25 for hospitals; no charge for other providers	20% coinsurance	Deductible applies first for out-of-network; copayment applies per category of test / day; pre-authorization may be required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bluecrossma.com/medications	Generic drugs	\$10 / retail supply or \$20 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies; pre-authorization required for certain drugs
	Preferred brand drugs	\$25 / retail supply or \$50 / mail service supply	Not covered	
	Non-preferred brand drugs	\$45 / retail supply or \$90 / mail service supply	Not covered	
	<u>Specialty drugs</u>	Applicable cost share (generic, preferred, non-preferred)	Not covered	When obtained from a designated specialty pharmacy; pre-authorization required for certain drugs

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 / admission	20% coinsurance	Deductible applies first for out-of-network
	Physician/surgeon fees	No charge	20% coinsurance	Deductible applies first for out-of-network
If you need immediate medical attention	<u>Emergency room care</u>	\$100 / visit	\$100 / visit	Copayment waived if admitted or for observation stay
	<u>Emergency medical transportation</u>	No charge	No charge	None
	<u>Urgent care</u>	\$20 / visit	20% coinsurance	Deductible applies first for out-of-network
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 / admission	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required
	Physician/surgeon fees	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 / visit	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required for certain services
	Inpatient services	\$250 / admission	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required for certain services
If you are pregnant	Office visits	No charge	20% coinsurance	Deductible applies first for out-of-network; cost sharing does not apply for in-network preventive services; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound)
	Childbirth/delivery professional services	No charge	20% coinsurance	
	Childbirth/delivery facility services	\$250 / admission	20% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required
	<u>Rehabilitation services</u>	\$20 / visit	20% coinsurance	Deductible applies first for out-of-network; limited to 100 visits per plan year (other than for autism, home health care, and speech therapy)
	<u>Habilitation services</u>	\$20 / visit	20% coinsurance	Deductible applies first for out-of-network; rehabilitation therapy coverage limits apply; cost share and coverage limits waived for early intervention services for eligible children
	<u>Skilled nursing care</u>	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to 100 days per plan year; pre-authorization required
	<u>Durable medical equipment</u>	20% coinsurance	40% coinsurance	Deductible applies first for out-of-network; in-network cost share waived for one breast pump per birth (20% coinsurance for out-of-network)
	<u>Hospice services</u>	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required for certain services
If your child needs dental or eye care	Children's eye exam	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to one exam every 24 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge for members with a cleft palate / cleft lip condition	20% coinsurance for members with a cleft palate / cleft lip condition	Limited to members under age 18; deductible applies first for out-of-network

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Children's glasses
- Dental care (Adult)
- Private-duty nursing
- Cosmetic surgery
- Long-term care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits per plan year)
 - Infertility treatment
 - Routine foot care (only for patients with systemic circulatory disease)
 - Bariatric surgery
 - Non-emergency care when traveling outside the U.S.
 - Weight loss programs (\$150 per calendar year per policy)
 - Chiropractic care
 - Routine eye care - adult (one exam every 24 months)
- Hearing aids (\$2,000 per ear every 36 months for members age 21 or younger)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Your state insurance department might also be able to help. If you are a Massachusetts resident, you can contact the Massachusetts Division of Insurance at 1-877-563-4467 or www.mass.gov/doi. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596. For more information about possibly buying individual coverage through a state exchange, you can contact your state's marketplace, if applicable. If you are a Massachusetts resident, contact the Massachusetts Health Connector by visiting www.mahealthconnector.org. For more information on your rights to continue your employer coverage, contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the Member Service number listed on your ID card or contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

Does this plan provide Minimum Essential Coverage? [Yes]

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? [Yes]

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Disclaimer: This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■ The plan's overall deductible	\$0
■ Delivery fee copay	\$0
■ Facility fee copay	\$250
■ Diagnostic tests copay	\$0

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,713
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In this example, Peg would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$266
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$326
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Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Specialist visit copay	\$20
■ Primary care visit copay	\$20
■ Diagnostic tests copay	\$0

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
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In this example, Joe would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$1,449
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$55
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The total Joe would pay is	\$1,504
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Jacquie's Simple Fracture

(in-network emergency room visit and follow-up care)

■ The plan's overall deductible	\$0
■ Specialist visit copay	\$20
■ Emergency room copay	\$100
■ Ambulance services copay	\$0

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,925
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In this example, Jacquie would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$200
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
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The total Jacquie would pay is	\$200
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The plan would be responsible for the other costs of these EXAMPLE covered services.

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MASSACHUSETTS

MCC Compliance



This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect January 1, 2014, as part of the Massachusetts Health Care Reform Law.

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Your Mail Service

Pharmacy Benefit



As a member of Blue Cross Blue Shield of Massachusetts, you can buy certain medications at the Express Scripts mail service pharmacy.

It's a great way to save by purchasing prescriptions on a long-term basis.

Check Out These Benefits!

Savings: The biggest advantage of the mail service pharmacy is that for most long-term maintenance medications you can order up to a 90-day supply. Often times, using mail service results in the lowest possible out-of-pocket costs to you as a member.

Convenience: Your medications will be delivered to your home, postage paid, within 14 days of mailing your new prescription.

Confidentiality: If you have questions, you can call Express Scripts toll-free, 24 hours a day. Registered pharmacists are available to answer your questions about your prescriptions confidentially. Call **1-800-892-5119**.

Special-Needs Services Available: For the convenience of our hearing-impaired members, Express Scripts is TTY-ready, and has installed a separate toll-free number for you to use with your TTY equipment. The number is **1-800-305-5376**.

For our vision-impaired members, upon special request with your order, Express Scripts can provide Braille labels for your medication.

And for our non-English-speaking members, Express Scripts can provide translation services when you call the toll-free line.

Refer to your benefit literature for specific coverage information.

Three Easy Steps To Use Mail Service

For long-term prescriptions, use our mail service pharmacy to save.

1. Ask your doctor to prescribe medications for up to a 90-day supply, plus refills when applicable. (If you're already taking medication on a long-term basis, ask your doctor for a new prescription.)
2. Complete the attached Mail Order Form for each member submitting a prescription. Be sure to answer all of the questions.
3. Seal the form, prescriptions, and the appropriate copayment in the pocket in this brochure (do not send cash). Then simply mail it in. Be sure to write your ID number exactly as it appears on your ID card.

Your order will be quickly processed and sent to you by mail or UPS. Allow 14 days for delivery from the date you mail the order. To prevent delays, do not fill medications that are needed quickly or short-term medications (e.g. antibiotics) via mail service.

Confidential Subscriber/Patient Profile

Please write your ID number, name, and address on the attached form. Then complete the Patient Profile for you and each of your dependents submitting prescriptions, indicating any drug allergies, and health conditions. Express Scripts will use this information to check any potential drug interactions when you have prescriptions filled. If there are no drug allergies, please check "None" in the box provided.

Instructions

New Prescriptions:

- Have your doctor/provider write the prescription for up to a 90-day supply
- To prevent any delays, make sure that an approved formulary exception (if applicable) for any medications that are non-covered or require prior authorization is on file before you place your order
- Complete all information requested on the attached Mail Order Form
- Select your preference for Safety Caps in the appropriate box
- Ensure that the patient's full name, age, ID number, and address appear on each prescription
- Find out the appropriate copayment necessary for the medication prescribed
- Place prescriptions and copayments in return envelope and mail

Refills:

- Call 1-800-892-5119 or visit www.express-scripts.com to refill your order, or
- Place refill slips and copayments in the return envelope and mail it

Make all checks or money orders payable to "Express Scripts".
Do not send cash. If paying by credit card, complete the information under "Credit Card Information."

What Do I Do in Emergency Situations?

When you need medication immediately, simply have your prescription filled at a local pharmacy. If you need medication immediately, but will be taking it on an ongoing basis, you can ask your doctor to write two prescriptions:

- You can fill the first prescription at a local participating pharmacy;
- Send the second prescription (up to a 90-day supply), along with your copayment, to Express Scripts immediately.

About Your Prescription

Blue Cross Blue Shield of Massachusetts maintains a list of covered prescription drugs. If you have any questions about whether or not your medications are covered, or subject to Quality Care Dosing, Step Therapy, or Prior Authorization, please visit www.bluecrossma.com/pharmacy or call Blue Cross Blue Shield of Massachusetts Member Service at the number on the front of your ID card.

Mail Service Questions

Call Express Scripts customer service 24 hours a day, 7 days a week. Pharmacy consultation is also available around-the-clock.
Toll-free number: 1-800-892-5119 (TTY: 1-800-305-5376)

Answers to Your Questions

How Do I Determine What Copayment Amount?

I Should Include With My Order?

Check your benefit literature, and if you still have specific questions, call the Blue Cross Blue Shield of Massachusetts Member Service phone number listed on the front of your ID card.

Why Did My Order Contain Generic Drugs?

When My Prescription Requested a Brand-Name Version?

When authorized by your doctor and permitted by applicable law, Express Scripts will dispense a generic drug. This usually saves you money, so whenever possible, ask your doctor to prescribe generic drugs.

Why Isn't My Drug Available Through the ESI Mail Service?

Certain medications that require immediate administration or are used for short periods of time are inappropriate for mail service. In addition, for certain medications classified as specialty drugs, Blue Cross Blue Shield of Massachusetts has established a relationship with a preferred specialty pharmacy. They offer additional services that are not offered by our mail service pharmacy.

How Do I Order Refills?

Simply call the toll-free number, 1-800-892-5119, and order your refills over the phone. You can also visit the Express Scripts website to refill your order (www.express-scripts.com). Once you have ordered through mail service, you will receive a refill slip with your prescription.

Enclose the slip and the appropriate copayment amount in the order envelope (which is provided).

Please Note:

Certain controlled substances and several other prescribed medications may be subject to other dispensing limitations and to the professional judgment of the pharmacist. If you have any questions regarding your medication, please call Express Scripts customer service at 1-800-892-5119.

It's the patient's responsibility to report to Express Scripts any changes in drug allergies, health conditions, chronic diseases, and drug sensitivities.

Prescription information about members and dependents is used by Express Scripts to administer your prescription program. As part of the administration, Express Scripts reports that information to Blue Cross Blue Shield of Massachusetts. Express Scripts also uses the information and prescription data gathered from claims submitted nationwide for reporting and analysis, without identifying individual patients in accordance with applicable laws.



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Express Scripts, an independent company, administers your prescription benefit and its services are being provided on behalf of Blue Cross Blue Shield of Massachusetts. © Registered Marks of the Blue Cross and Blue Shield Association.

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147610M 32-7040

Express Scripts Pharmacy Prescription Order Form

▶ To order online: sign in at www.StartHomeDelivery.com and follow the prompts. ◀

To order by mail: complete this form and ask your doctor to write your prescription for a 90-day supply or the maximum days supply allowed by your plan.

- Use ALL CAPITAL LETTERS in BLACK INK. Fill in the ovals as shown (●).
- Remember to mail your prescription with this completed form. Your medication will arrive within two weeks from the date we receive your first order.

NOTE: Standard shipping is FREE for online and mail orders.



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PATIENT 1 (CARDHOLDER)

ID Card Number

12 ovals for ID Card Number

First Name

12 ovals for First Name

MI

1 oval for MI

Date of Birth (MM/DD/YYYY)

2 ovals for MM, 2 for DD, 4 for YYYY

Last Name

24 ovals for Last Name

Gender ☐ M ☐ F

Some medications cannot be delivered to a PO Box. Provide a street address to allow delivery of your order.

Shipping Address 1

24 ovals for Shipping Address 1

Shipping Address 2

24 ovals for Shipping Address 2

City

24 ovals for City

State

2 ovals for State

Zip Code

5 ovals for Zip Code

☐ Check here for rush shipment. Your order, once received and filled, will be shipped overnight for \$21.

Email

24 ovals for Email

Please select one as your preferred telephone number

☐ Daytime Phone

3 ovals for Daytime Phone

☐ Evening Phone

3 ovals for Evening Phone

☐ Cell Phone

3 ovals for Cell Phone

Doctor/Prescriber Last Name

24 ovals for Doctor/Prescriber Last Name

Doctor/Prescriber Phone Number

3 ovals for area code, 7 ovals for number

PATIENT 2

First Name

12 ovals for First Name

MI

1 oval for MI

Date of Birth (MM/DD/YYYY)

2 ovals for MM, 2 for DD, 4 for YYYY

Last Name

24 ovals for Last Name

Gender ☐ M ☐ F

Email

24 ovals for Email

Doctor/Prescriber Last Name

24 ovals for Doctor/Prescriber Last Name

Doctor/Prescriber Phone Number

3 ovals for area code, 7 ovals for number

PAYMENT

All individuals included in the family will be charged to this credit card.

☐ Apply to this order only

☐ Apply to all orders

Amount Enclosed

☐ Check Card

☐ Credit Card

☐ Check / Money Order

\$ 4 ovals for dollars, 2 for cents

Card #

16 ovals for Card #

Exp. Date (MM/YY)

2 ovals for MM, 2 for YY

Sign here to authorize card payment ☒

Detach Here

For all orders after 08/01/2011, use this form. Fold and tear off this piece before putting in the return envelope.

Detach Here

REMINDER: This section must be removed before mailing.



1042

Patient 1 (Cardholder)		Patient 2	
Name: _____ <input type="radio"/> I want non-child resistant caps, when available. Date of Birth (MM/DD/YYYY) [][] / [][] / [][][][]		Name: _____ <input type="radio"/> I want non-child resistant caps, when available. Date of Birth (MM/DD/YYYY) [][] / [][] / [][][][]	
DRUG ALLERGIES	List other Allergies here: <input type="radio"/>	No Known Allergies Acetaminophen/Tylenol® Amoxicillin Aspirin Cephalosporin (i.e., Keflex®, Cephalexin) Codeine Erythromycin, Biaxin®, Zithromax® NSAIDs (i.e., Ibuprofen, Naproxen) Oxycodone (i.e., OxyContin®, Percocet®) Penicillin Sulfa Tetracycline (i.e., Doxycycline, Minocycline)	List other Allergies here: <input type="radio"/>
	HEALTH CONDITIONS	No Known Health Conditions Arthritis (715.9) Asthma (493.9) Chronic Bronchitis or Emphysema (496) Depression (311) Diabetes Type I (250.01) Diabetes Type II (250.00) Epilepsy/Seizures (345.9) GERD (530.81) Glaucoma (365.9) High Cholesterol (272.9) Hormone Replacement Therapy (627.9) Hypertension (401.9) Thyroid: Low (244.9)	List other Health Conditions here: <input type="radio"/>
OTC	List other OTC that you take on a regular basis: <input type="radio"/>	No Over-the-Counter Medications Acetaminophen/Tylenol® Advil®/Aleve®/Motrin® Aspirin/Excedrin®	List other OTC that you take on a regular basis: <input type="radio"/>
DEVICES	List Medical Devices here: <input type="radio"/>	No Medical Devices Medical Devices (i.e., Glucose Testing Device, Insulin Pump, Nebulizer) and specify brand name and model.	List Medical Devices here: <input type="radio"/>
OTHER	List other Prescription Medications here: <input type="radio"/>	No Other Prescriptions Prescription Medications not filled through Express Scripts Pharmacy.	List other Prescription Medications here: <input type="radio"/>

FDA approved generic medications will be dispensed when allowed by your doctor, subject to the terms outlined in your plan. I certify that all the information on this form is correct. I permit Express Scripts Inc. to release all information on this form concerning prescription orders to my plan sponsor, administrator or health plan for the purpose of payment, treatment or health care operations.

Signature Required ☒

More than two family members on your plan? On a separate sheet of paper, write the family member(s) name, date of birth, allergies and health conditions along with the name and phone number of their doctor/prescriber.

Please Note: Your order may be filled at any one of our Express Scripts Pharmacies located nationwide.

Please note

Please note that all prescriptions requiring a formulary exception will not be processed without prior approval. To prevent any delays, make sure that an approved formulary exception (if applicable) is on file before you place your order.

Thank you for using our mail service
prescription drug program.

MLRBENP



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 3580 ST LOUIS MO

POSTAGE WILL BE PAID BY ADDRESSEE



Home Delivery Service
PO Box 66566
St Louis, MO 63166-9967



Did You Remember To...

- Complete all applicable information
- Include your ID number on the mail order form
- Enclose the original prescription, mail order form, and appropriate copayment
- Make checks or money orders payable to "Express Scripts", or include credit card information

Detach
envelope
to mail
prescription
order form



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For health plans that include the value-based pharmacy benefit, the following medications are eligible at a reduced cost when purchased through our Mail Service Pharmacy. In addition, if you have a Saver plan, the deductible for these medications is waived when purchased through the Mail Service Pharmacy. Please refer to your benefit materials for more information on your plan's limitations and exclusions. This list is effective as of January 1, 2017, and may be updated as necessary. Find the latest information on specific medications by visiting bluecrossma.com/pharmacy.

Medications Commonly Used in the Treatment of Asthma

Albuterol Inhalation Solution	Flovent/Diskus	Montelukast	Qvar
Aminophylline	Flovent HFA	ProAir/HFA	Theochron
Budesonide nebulizer solution	Ipratropium nebulizer solution	ProAir RespiClick	Theophylline
Cromolyn nebulizer solution	Ipratropium-albuterol	Pulmicort	Zafirlukast

Medications Commonly Used in the Treatment of Diabetes

Acarbose	Glipizide/Metformin HCL	Lantus	Tolazamide
Chlorpropamide	Glyburide	Metformin	Tolbutamide
Glimepiride	Glyburide/Metformin HCL	Metformin ER	
Glipizide	Glyburide-Micro	Nateglinide	
Glipizide ER	Humalog	One Touch Test Strips	
Glipizide XL	Humulin	Symlin	

Medications Commonly Used in the Treatment of Coronary Artery Disease or Cardiovascular Disease Risk Factors

(High Blood Pressure and High Cholesterol)

You pay less for the following medications when purchased through the Mail Service Pharmacy. However, you qualify **ONLY** if you're taking a medication to treat high blood pressure **AND** a medication to treat high cholesterol.

High Blood Pressure			
Amiloride/HCTZ	Bisoprolol/HCTZ	Diltiazem HCL	Enalapril
Amlodipine	Captopril	Diltiazem HCL ER Cap	Enalapril/HCTZ
Amlodipine/Benazepril	Carvedilol	Diltiazem HCL SR Cap	Eplerenone
Atenolol	Chlorthalidone	Diltiazem HCL XR Cap	Felodipine ER
Atenolol/Chlorthalidone	Clonidine	Diltiazem HCL XT Cap	Furosemide
Benazepril	Diltiazem CD	Diltiazem XR Cap	Hydralazine
Benazepril/HCTZ	Diltiazem HCl Tab	Doxazosin	Hydrochlorothiazide

Medications Commonly Used in the Treatment of Coronary Artery Disease or Cardiovascular Disease Risk Factors (continued)

High Blood Pressure (continued)			
Irbesartan	Methazolamide	Nifedipine ER	Triamterene/HCTZ
Irbesartan/HCTZ	Metoprolol	Nifedipine XL	Verapamil
Lisinopril	Metoprolol succinate ER	Propranolol	Verapamil ER
Lisinopril/HCTZ	Nadolol	Ramipril	Valsartan
Losartan Potassium	Nicardipine	Spironolactone	Valsartan/HCTZ
Losartan Potassium/HCTZ	Nifedipine CR	Terazosin	

High Cholesterol			
Atorvastatin	Colestipol	Gemfibrozil	Prevalite
Cholestyramine/Light	Fenofibrate	Pravastatin	Simvastatin

Medications Commonly Used in the Treatment of Depression

If you're taking one of the above medications to treat asthma, diabetes, or both a medication to treat high blood pressure and cholesterol, then you'll will also pay less for the following medications to treat depression when obtained from the Mail Service Pharmacy.

Citalopram	Fluoxetine	Paroxetine-CR	Sertraline
Escitalopram	Fluvoxamine	Paroxetine HCL	

Medications Commonly Used When Quitting Tobacco

You pay nothing for the following medications. They're available at retail pharmacies in addition to the Mail Service Pharmacy.

Buproban	Commit	Nicotine ²	Nicotrol
Bupropion HCL ER ¹	Nicoderm CQ	Nicotine Gum ²	Nicotrol NS
Bupropion HCL SR ¹	Nicorelief	Nicotine Lozenge ²	NTS
Chantix	Nicorette	Nicotine Patch ²	

1. Generics of Zyban only.

2. Also includes various store brands.

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Learn About Your Pharmacy Program

Effective January 1, 2018

This guide provides an overview of the program, and lists some of the medications covered under your plan, including:

- Over-the-Counter Medications
- Quality Care Dosing Medications
- Prior Authorization Medications
- Specialty Pharmacy Medications
- Step Therapy Medications

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Pharmacy Program Overview

Our pharmacy program is designed to provide you and your doctor with access to a wide variety of safe, clinically effective medications. We've carefully developed a substantial covered medication list that includes many medications that are available at affordable out-of-pocket costs.

About This Guide

This guide is up-to-date as of January 1, 2018, and is subject to change. Use it as a reference whenever you need coverage information about our pharmacy program. For the most current and complete information about covered medications, visit our website at bluecrossma.com/medications.

Mail Service Pharmacy

You can have certain prescriptions delivered right to your door when you order online through Express Scripts®, our pharmacy manager, at express-scripts.com. You'll also be able to purchase a 90-day supply of some maintenance medications, such as those used to treat high blood pressure, for less money than you'd pay at a retail pharmacy.

To use the Mail Service Pharmacy, download the order form at bluecrossma.com/pharmacy, or call 1-800-262-BLUE (2583).

Online Resources

Medication Lookup

Search for covered medications, quickly and easily, at bluecrossma.com/medications. Your individual coverage may vary. Changes to our current medications usually take place on January 1st and July 1st.

MyBlue

Discover a more personalized experience when looking up your health care information, such as detailed plan information and claims. Log in or create an account at bluecrossma.com/myblue.

Express Scripts

Get information about your specific pharmacy coverage by visiting express-scripts.com. There, you can look up the cost of medications, find a pharmacy, and set up home delivery.

Pharmacy Program Overview

What You Pay For Medications

Our covered medications list is based on a tiered cost structure. When you fill a prescription, the amount you pay the pharmacy is determined by the tier your medication is on and your benefits. Medications are placed on tiers according to a variety of factors, including what they are used for, their cost, and whether equivalent or alternative medications are available. The pharmacy will tell you how much you owe.

In a 3-tier structure

Usually, you'll pay the least for Tier 1 medications and the most for Tier 3 medications.

In a 4-tier structure

Usually, you'll pay the least for Tier 1 medications and the most for Tier 4 medications.

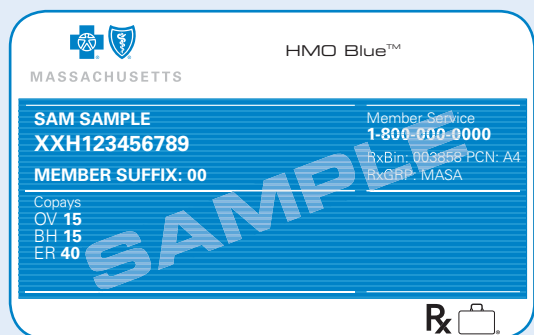
The amount you pay may include your copayment, co-insurance, and deductibles. For more about your specific prescription benefit costs, review the information in your benefit literature, which you should have received when you enrolled in your plan, or call the Member Service number listed on the front of your ID card, Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

Compounded Medications

Covered compounded medications that require a prescription will be processed at your highest pharmacy benefit tier, regardless of the ingredients in the medication. Compounded medications are made to order by a pharmacist when existing, commercially-available medications don't meet your specific needs as determined by your provider. Some compounded medications may need prior authorization, have Quality Care Dosing guidelines, or require an exception.

Covered Medications List Changes

Our covered medications list may change from time to time. These changes may include changing medications to a non-covered status, changing medication tier status, applying Quality Care Dosing limitations, and/or moving medications to a retail specialty pharmacy. We notify any impacted members of these changes via direct mailing at least 30 days in advance of the change.



Your ID Card

Your ID card contains important information about your pharmacy benefits. Be sure to bring the card with you and give it to your pharmacist when you fill a prescription. A sample ID card is shown on the left.

Over-the-Counter Medications

For non-grandfathered health plans under the Affordable Care Act (ACA), the following list includes over-the-counter medications that are covered at no cost to you when they are prescribed by your doctor. This list is up-to-date as of January 1, 2018, and may change from time to time.

- **Generic Aspirin (81mg)**
- **Generic Folic Acid** is covered for people up to age 50
- **Generic Iron** is covered for infants up to 12 months old
- **Generic Smoking Cessation** (e.g., nicotine gum, lozenges, and patches) is covered for up to two 90-day supplies per calendar year
- **Generic Vitamin D** is covered for people ages 65 and older
- **Generic contraceptives** (e.g., female condoms, sponges, and spermicide) are covered

Quality Care Dosing

Our Quality Care Dosing program helps to ensure the quantity and dosage meet the Food and Drug Administration's (FDA) regulations, clinical standards, and manufacturer's guidelines of the medications you receive. When you fill a prescription for one of the following medications, it's checked electronically in two ways:

Dose Consolidation

Checks to see whether you're taking two or more pills a day that can be replaced with one pill providing the same daily dosage

Recommended Monthly Dosing Level

Checks to see that your monthly dosage is consistent with the manufacturer's and FDA's monthly dosing recommendations and clinical information

You may fill a quantity up to the allowed limit, but quantities greater than the allowed limit will be denied.

Note: Your doctor may request an exception for medications that are subject to Quality Care Dosing when medically necessary.

This list of medications in our Quality Care Dosing program is up-to-date as of January 1, 2018, and may change from time to time.

For the most up-to-date list of medications subject to Quality Care Dosing, along with associated dosing limits, visit our website at bluecrossma.com/pharmacy, click on **Pharmacy Management Program**, and proceed to the **Quality Care Dosing** section.

Quality Care Dosing

Abstral * (PA)	Amlodipine-Atorvastatin	Binosto * (PA)	Combivent
AcipHex * (PA)	Ampyra (PA) (SP)	Boniva tablets * (ST)	Combivent Respimat
Actiq * (PA)	Anoro Ellipta	Breo Ellipta *	Concerta
Actonel (ST)	Anzemet *	Brisdelle *	Cotempla XR ODT *
ACTOplus Met (ST)	Aplenzin ER *	Budeprion SR	Contrave (PA)
ACTOplus Met XR (ST)	Aptenzio XR *	Budeprion XL	Copaxone (SP) (SPO)
Actos (ST)	Aranesp * (PA) (SP) (SPO)	Budesonide (nebules)	Cosentyx (PA)
Acular PF	Arava *	Bunavail	Crestor *
Acular *	Arcapta Neohaler *	Buprenorphine	Crolom ophthalmic
Acular LS *	Arnuity Ellipta	Buprenorphine-Naloxone	Cromolyn ophthalmic
Adderall XR	Arixtra *	Buprenex	Cymbalta
Adlyxin * (ST)	Arymo ER * (PA)	Buprenorphine patch (PA)	Daklinza * (PA) (SP)
Advair Diskus (PA)	Armonair RespiClick *	Bupropion SR	Daysee
Advair HFA (PA)	Ashlyna	Bupropion XL	Desvenlafaxine ER *
Advicor	Asmanex Twisthaler *	Butorphanol NS	Dexilant * (PA)
Adyphren *	Astelin	Butrans (PA)	Dexmethylphenidate ER
Adzenys XR *	Astepro *	Bydureon (ST)	Dexmethylphenidate XR
Aerobid *	Atelvia DR * (ST)	Byetta (ST)	Dextroamphetamine/ Amphetamine ER
Aerobid-M *	Atomoxetine (PA)	Cabergoline	Diclofenac gel
Aerospan *	Atorvastatin	Caduet *	Diclofenac solution
Air Duo * (PA)	Atrovent (nasal spray)	Camrese	Diflucan (150 mg only)
Akynzeo *	Atrovent HFA	Camrese Lo	Dihydroergotamine (nasal spray)
Alendronate Sodium	Auvi-Q *	Cardura *	DM 2 Kit *
Alora *	Avandamet (ST)	Cardura XL *	Doxazosin
Alosetron	Avandia (ST)	Catapres TTS	Dulera (PA)
Alrex *	Avinza *	Celebrex (ST)	Duloxetine
Alsuma *	Avonex (SP) (SPO)	Celecoxib (ST)	Duloxetine DR
Altoprev *	Axert *	Celexa *	Duragesic * (PA)
Alupent inhaler	Azelastine (nasal spray)	Cesamet *	Edluar *
Alvesco *	Azmacort *	Cholbam	Effexor XR *
Ambien *	Basaglar *	Ciclodin solution/kit	Eletriptan
Ambien CR *	Belbuca (PA)	Ciclopirox nail lacquer	Embeda *
Amethia	Belsomra *	Citalopram	Emend
Amethis Lo	Belviq (PA)	Climara	Emverm **
Amerge	Belviq XR (PA)	Climara Pro	Enbrel (PA) (SP) (SPO)
Amitiza	Betaseron (SP) (SPO)	Clonidine patch	Enoxaparin
Amlodipine	Bevespi AeroSphere *	CNL 8 nail kit *	

* non-covered medication; Quality Care Dosing limits apply for members with approved formulary exceptions

** new to market drug; non-covered while under review quantity limits apply to members with approved formulary exceptions (MBO) medical benefit only
(PA) prior authorization required
(PA17) prior authorization required for members who are 17 years of age or older

(PA30) prior authorization required for members age 30 and older

(QCD) Quality Care Dosing limits apply
(SP) medication is part of the specialty pharmacy benefit
(SPO) pharmacy benefit only
(ST) step therapy required

Quality Care Dosing

Epclusa (PA) (SP)	Focalin XR *	Ipratropium NS	Lunesta
Epinephrine injection	Fondaparinux	Irenka DR *	Luvox CR *
Epi-Pen Auto-Injector	Foradil	Itraconazole	Lysteda *
Epogen * (PA) (SP) (SPO)	Forfivo XL *	Jardiance (ST)	Mavyret ** (PA) (SP)
Escitalopram	Forteo (PA) (SP) (SPO)	Jolessa	Maxair Autohaler *
Esomeprazole (PA)	Fosamax * (ST)	Kadian * (PA)	Maxalt *
Esomeprazole Strontium * (PA)	Fosamax Plus D (ST)	Kalydeco (PA) (SP)	Maxalt-MLT *
Estraderm	Fragmin *	Kerydin *	Meloxicam
Estradiol patch	Frova *	Ketorolac ophthalmic	Menostar *
Estrasorb *	Frovatriptan	Keveyis	Metadate CD
Estrogel *	Gatifloxacin	Kevzara (PA) (SP)	Methylphenidate CD
Eszopiclone	Glatiramer (SP) (SPO)	Khedeza *	Methylphenidate ER
Evamist *	Glatopa (SP) (SPO)	Kytril *	Methylphenidate LA
Evzio	Glucose testing strips (all)	Lamisil *	Mevacor *
Exalgo *	Glyxambi *	Lansoprazole	Migranal
Extavia (SP) (SPO)	Granisetron	Lansoprazole/Amoxicillin/Clarithromycin	Migranow Kit *
Ezetimibe	Granol	Lazanda * (PA)	Minivelle
Exetimibe/Simvastatin	Granix	Leflunomide	Mirtazapine
Famciclovir	Grastek (PA)	Lescol *	Mirtazapine Rapid Dissolve
Famvir *	Harvoni (PA) (SP)	Lescol XL *	Mobic *
Farydak (PA)	Hetlioz (PA)	Levalbuterol HFA *	Morphabond ER * (PA)
Farxiga * (ST)	Humira (PA) (SP) (SPO)	Levonorgestrel/Ethinyl Estradiol	Morphine Sulfate ER (PA)
Fayosim	Hydromorphone ER (PA)	Levonorgestrel/Ethinyl Estradiol/Ethinyl Estradiol	Movantik
Fentanyl oral/mucosal (PA)	Hysingla ER * (PA)	Lexapro	Moxeza *
Fentanyl patch (PA)	Hytrin *	Lidocaine 5% cream	MS Contin (PA)
Fentora * (PA)	Ibandronate	Lidocaine Patch	Mydayis *
Fetzima *	Ibrance (PA) (SP)	Lidoderm	Naptara
Flovent/HFA	Imitrex	Linze	Naratriptan
Fluconazole (150 mg only)	Impavido	Lipitor *	Narcan
Fluoxetine	Incruse Ellipta (PA)	Liptruzet *	NebuPent
Fluoxetine DR	Infergen (PA) (SP) (SPO)	Livalo *	Neulasta (SP)
Fluticasone/Salmeterol (PA)	Insulins (all)	LoSeasonique *	Neupogen (SP)
Fluvastatin XR	Intermezzo *	Lotronex	Nexium * (PA)
Fluvastatin	Introvale	Lovastatin	Norvasc *
Fluvoxamine	Invokamet (ST)	Lovenox *	Nucynta ER * (PA)
Fluvoxamine CR	Invokamet XR (ST)		Nuplazid
	Invokana (ST)		Ocaliva **

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Quality Care Dosing

Odomzo	Plegridy * (SP)	Rivelsa	Terazosin
Olanzapine-Fluoxetine	Praluent (PA) (SP)	Rizatriptan	Terbinafine
Olopatadine Nasal	Pravachol *	Rozerem	Terbinex *
Olysio * (PA) (SP)	Pravastatin	Rosuvastatin	Tivorbex *
Omeprazole	Prevacid * (PA)	Sancuso *	Toujeo Solostar
Omeprazole-Sod. Bicarbonate * (PA)	PrevPac *	Sarafem *	Tranexamic Acid
OmePPI (PA)	Prilosec * (PA)	Saxenda (PA)	Tremfya ** (SP)
Omontys (PA) (SP)	Pristiq *	Seasonique *	Tresiba *
Ondansetron	Pristiq ER *	Seebri Neohaler *	Treximet *
Ondansetron ODT	ProAir HFA	Selferma	Trintellix *
Onmel *	ProAir Respiclick	Serevent Diskus	Triptodur (SP)
Onsolis * (PA)	Procrit (PA) (SP) (SPO)	Sertraline	Trulance *
Onezeta Xsail *	Protonix * (PA)	Setlakin	Trulicity (ST)
Opana ER * (PA)	Proventil HFA *	Silenor *	Tudorza
Oralair (PA)	Prozac *	Siliq ** (SP)	Tymlos (PA) (SP) (SPO)
Oramorph SR * (PA)	Prozac Weekly *	Simcor *	Utibron Neohaler *
Orkambi (PA) (SP)	Pulmicort Flexhaler	Simponi (PA) (SP) (SPO)	Valacylovir
Otezla (PA)	Pulmicort Respules	Simvastatin	Valtrex
Oxycodone ER (PA)	Quaaliquin	Soliqua * (ST)	Varubi
OxyContin (PA)	Quartette *	Sonata	Venlafaxine ER capsule
Oxymorphone ER (PA)	Quasense	Sovaldi * (PA) (SP)	Venlafaxine ER tablet
Pantoprazole	Quillichew *	Spiriva	Ventolin HFA *
Paroxetine	Quinine Sulfate	Sporanox *	Viberzi *
Paroxetine CR	Qutenza (SP)	Stiolto Respimat	Victoza (ST)
Patanase *	QVAR	Strattera (PA17)	Viekira PAK * (PA) (SP)
Paxil *	Rabeprazole	Striverdi Respimat	Viekira XR * (PA) (SP)
Paxil CR *	Ragwitek (PA)	Suboxone	Vigamox *
Pediaprox-4	Rapaflux	Subsys * (PA)	Viibryd *
Pegasys (SP) (SPO)	Rebif (SP) (SPO)	Subutex	Vivelle
PEG-Intron (SP) (SPO)	Relpax *	Sumatriptan	Vivelle-Dot
Penlac *	Remeron *	Sumavel Dosepro *	Vivitrol (SPO)
Pennsaid *	Remeron Soltab *	Symbicort (PA)	Vivlodex *
Pexeva *	Repatha * (PA) (SP)	Symbyax	Voltaren gel
Pioglitazone (ST)	Restasis (PA)	Synjardy (ST)	Vosevi (PA) (SP)
Pioglitazone-Glimepiride (ST)	Rexulti *	Taltz * (PA) (SP)	Vytorin *
Pioglitazone-Metformin (ST)	Risedronate	Tanzeum * (ST)	Vyvanse *
	Ritalin LA *	Technivie * (PA) (SP)	Wellbutrin SR *

* non-covered medication; Quality Care Dosing limits apply for members with approved formulary exceptions

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(PA30) prior authorization required for members age 30 and older

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(SPO) pharmacy benefit only

(ST) step therapy required

Quality Care Dosing

Wellbutrin XL *	Zymar *
Xartemis XR * (PA)	Zymaxid *
Xeljanz (PA) (SP)	
Xeljanz XR (PA) (SP)	
Xermelo	
Xiidra (PA)	
Xifaxan	
Xigduo * (ST)	
Xopenex HFA *	
Xtampza ER * (PA)	
Xultophy * (ST)	
Xuriden	
Yosprala * (PA)	
Zaleplon	
Zarxio	
Zegerid * (PA)	
Zembrace Symtouch *	
Zepatier * (PA) (SP)	
Zetia *	
Zinbryta * (SP)	
Zocor *	
Zofran *	
Zofran ODT *	
Zohydro ER * (PA)	
Zolmitriptan	
Zolmitriptan ODT	
Zoloft *	
Zolpidem	
Zolpidem CR	
Zolpidem SL	
Zolpimist *	
Zomig *	
Zomig ZMT *	
Zubsolv	
Zuplenz *	
Zydelig (PA) (SP)	
Zynbryta **	

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(PA30) prior authorization required for members age 30 and older

(QCD) Quality Care Dosing limits apply (SP) medication is part of the specialty pharmacy benefit (SPO) pharmacy benefit only (ST) step therapy required

Prior Authorization

Your doctor is required to obtain prior authorization before prescribing specific medications. This ensures that your doctor has determined that this medication is necessary to treat you, based on specific medical standards.

Another part of our prior authorization program is step therapy. Please refer to the Step Therapy section in this brochure for more information.

This list of medications that require prior authorization is up-to-date as of January 1, 2018, and may change from time to time.

For the most up-to-date list of medications that require prior authorization, visit our website, bluecrossma.com/pharmacy, click on **Pharmacy Management Program**, and proceed to **Prior Authorization**.

Prior Authorization

Abstral * (QCD)	Cotellic (SP)	Gel-One * (SPO)	Lucentis (MBO)
AcipHex * (QCD)	Cosentyx (SP) (SPO)	Gelsyn-3 * (SPO)	Lynparza
Actemra (SP)	Daklinza * (QCD) (SP)	Genotropin * (SP) (SPO)	Lyrica
Acthar (SP)	Desoxyn (PA17)	Geref	Macugen (MBO)
Actiq * (QCD)	Dexilant * (QCD)	Grastek (QCD)	Mavyret ** (QCD) (SP)
Adcirca (SP)	Dexedrine (PA17)	Harvoni (QCD) (SP)	Makena (SP)
Addyi *	Dextroamphetamines (PA17)	Hetlioz (QCD)	Mekinist
Advair HFA (QCD)	Dificid *	Humatrope (SP) (SPO)	Methadone
Air Duo * (QCD)	Diskets	Humira (QCD) (SP) (SPO)	Methadose
Alecensa (SP)	Dulera (QCD)	Hyalgan * (SPO)	Methamphetamine (PA17)
Amevive (MBO)	Dolophine	Hydromorphone ER	Modafinil
Amodafanil	Dupixent (SP)	Hydroxyprogesterone (SP)	Monovisc * (SPO)
Amphetamines (e.g Amphetamine, Methamphetamine, Liquadd, Procentra)	Duragesic * (QCD)	Hymovis * (SPO)	Morphabond ER * (QCD)
Ampyra (QCD) (SP)	Dysport (SP)	Hysingla ER * (QCD)	Morphine Sulfate CR (QCD)
Aralast (MBO)	Egrifta (SP)	Ibandronate injection/ syringe (SP)	Morphine Sulfate ER (QCD)
Aralast NP (MBO)	Elidel	Ibrance (QCD) (SP)	MS Contin (QCD)
Aranesp * (QCD) (SP) (SPO)	Embeda * (QCD)	Idhifa (SP)	Myalept (SP)
Arymo ER * (QCD)	Enbrel (QCD) (SP) (SPO)	Ilaris (SP) (SPO)	Myobloc (SP)
Atomoxetine (QCD)	Enteral formula	Increlex (SP) (SPO)	Nexium * (QCD)
Avinza * (QCD)	Entyvio * (SP)	Incruse Ellipta (QCD)	Norditropin * (SP) (SPO)
Belbuca * (QCD)	Epclusa (QCD) (SP)	Inflectra (SP)	Nucala (SP)
Belviq (QCD)	Epogen * (QCD) (SP) (SPO)	Interferons (alpha, gamma)	Nucynta ER * (QCD)
Belviq XR (QCD)	Erbitux (MBO)	Iplex	Nutritional Supplements
Binosto *	Esomeprazole (QCD)	IV Immunoglobulin (MBO)	Nutropin (SP) (SPO)
Boniva syringe * (SP)	Esomeprazole Strontium * (QCD)	Juxtapid (SP)	Nuvigil * (PA17)
Botox/Botulinum Toxin (SP)	Euflexxa * (SPO)	Kadian * (QCD)	Olysio * (QCD) (SP)
Buprenex	Evekeo *	Kalydeco (QCD) (SP)	Omeprazole-Sod. Bicarbonate * (QCD)
Buprenorphine patch (QCD)	Exalgo * (QCD)	Kevzara (SP)	OmePPI (QCD)
Butrans (QCD)	Eylea (MBO)	Kineret (SP) (SPO)	Omnitrope (SP) (SPO)
Ceredase (MBO)	Factor VIII, VIIIa, IX, XIII (MBO)	Kisqali (SP)	Omontys (SP) (SPO)
Cerezyme (SP)	Farydak (SP)	Kisqali Femara (SP)	Onsolis * (QCD)
Cimzia (SP) (SPO)	Fentanyl patch (QCD)	Kynamro (SP)	Opana ER * (QCD)
Cinqair (SP)	Fentanyl oral/mucosal (QCD)	Lazanda * (QCD)	Opdivo (SP)
Cinryze (MBO)	Fentora * (QCD)	Lenvima (SP)	Oralair (QCD)
Contrave (QCD)	Fluticasone/Salmeterol (QCD)	Leukine (SP)	Oramorph SR * (QCD)
	Forteo (QCD) (SP) (SPO)	Liquadd (PA17)	Orencia * (SP)

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(PA17) prior authorization required for members who are 17 years of age or older

(PA30) prior authorization required for members age 30 and older

(QCD) Quality Care Dosing limits apply

(SP) medication is part of the specialty pharmacy benefit

(SPO) pharmacy benefit only

(ST) step therapy required

Prior Authorization

Orkambi (SP)	Sildenafil (SP)	Xolair (SP)
Orthovisc * (SPO)	Simponi (QCD) (SP) (SPO)	Xtampza ER (QCD)
Otezla (QCD) (SP)	Simponi Aria (SP)	Yosprala * (QCD)
Oxycodone ER (QCD)	Sovaldi * (QCD) (SP)	Zegerid * (QCD)
Oxycontin (QCD)	Spinraza (SP)	Zelboraf (SP)
Oxymorphone ER (QCD)	Stelara (SP) (SPO)	Zenzedi (PA17)
Praluent (QCD) (SP)	Strattera (PA17) (QCD)	Zepatier * (QCD) (SP)
Preservative-Free Morphine (MBO)	Subsys * (QCD)	Zohydro ER * (QCD)
Prevacid * (QCD)	Supartz * (SPO)	Zomactin * (SP) (SPO)
Prilosec * (QCD)	Symbicort (QCD)	Zometa (MBO)
Procentra (PA17)	Synvisc * (SPO)	Zorbtive (SPO)
Procrit (QCD) (SP) (SPO)	Synvisc One * (SPO)	Zydelig (QCD) (SP)
Prolastin (MBO)	Tacrolimus (topical)	Zykadia (SP)
Prolastin C (MBO)	Tafinlar (SP)	
Proleukin (SP)	Taltz * (QCD) (SP)	
Prolia (SP) (SPO)	Technivie * (QCD) (SP)	
Protonix * (QCD)	Tev-Tropin * (SP) (SPO)	
Protopic	Topical Retinoic Acid Derivatives (e.g. Retin-A) (PA30)	
Protropin (SPO)	TPN (total parenteral nutrition) (MBO)	
Provigil (PA17)	Tymlos (QCD) (SP) (SPO)	
Ragwitek (QCD)	Tysabri (MBO)	
Raptiva	Venclexta (SP)	
Reclast (MBO)	Vectibix (MBO)	
Regranex	Victrelis (SP)	
Remicade (SP)	Viekira XR * (QCD) (SP)	
Renflexis (SP)	Viekira PAK * (QCD) (SP)	
Repatha * (QCD) (SP)	Vosevi (QCD) (SP)	
Respiratory SyncytialVirus IG/ Synagis (SP)	Xalkori (SP)	
Restasis (QCD)	Xartemis XR * (QCD)	
Revatio * (SP)	Xeljanz (QCD) (SP)	
Rituxan (SP)	Xeljanz XR (QCD) (SP)	
Rydapt (SP)	Xeomin (SP)	
Saizen * (SP) (SPO)	Xgeva (SP) (SPO)	
SaizenPrep * (SP) (SPO)	Xiaflex (MBO)	
Saxenda (QCD)	Xiidra (QCD)	
Serostim (SP) (SPO)		

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(SPO) pharmacy benefit only

(ST) step therapy required

Specialty Pharmacy Medications

Blue Cross Blue Shield of Massachusetts has set up a network of retail specialty pharmacies to provide certain medications classified as specialty. The following is a list of medications that can only be purchased from one of the pharmacies in this network in order for coverage to be available.

Network Pharmacy Information

AcariaHealth

1-866-892-1202
acariahealth.com

Accredo Health Group, Inc./CuraScript

1-877-988-0058
accredo.com

AllCare Plus

1-855-880-1091
allcarepluspharmacy.com

CVS Caremark, Inc.

1-866-846-3096
caremark.com

Onco360, Oncology Pharmacy Solutions

1-877-662-6633
onco360.com

AllianceRx Walgreens Prime

1-800-649-2872 / Fax: 866-935-0719
alliancerxwp.com

Network Pharmacy Information for Medications Most Commonly Used for Fertility

AcariaHealth Fertility

1-877-928-5125 / Fax: 866-927-9870
acariahealth.com/index.php/explore/infertility

BriovaRx

1-800-850-9122
briovarx.com

Freedom Fertility Pharmacy

1-866-297-9452
freedomfertility.com

Metro Drugs

1-888-258-0106
metrodrugs.com

Village Fertility Pharmacy

1-877-334-1610
villagefertilitypharmacy.com

AllianceRx Walgreens Prime

1-800-424-9002
alliancerxwp.com

This list is up-to-date as of January 1, 2018, and may change from time to time.

You can find the latest information about your medications and look up pharmacy contact information by visiting bluecrossma.com/pharmacy.

Specialty Pharmacy Medications

Injectable Medications

Abraxane
Actemra (PA)
Acthar (PA)
Actimmune (PA) (SPO)
Adriamycin PFS
Adrucil
Alferon N (PA)
Alkeran
Apokyn
Aranesp * (PA) (QCD) (SPO)
Arcalyst Injection (SPO)
Aredia
Arzerra
Aveed
Avonex (QCD) (SPO)
Beleodaq
Betaseron (QCD) (SPO)
BiCNU
Bivigam (PA)
Bleomycin Sulfate
Blinicyto
Boniva Injection * (PA)
Botox (PA)
Busulfex
Calcium Folate
Camptosar
Carboplatin
Carimune (PA)
Cerubidine
Cerezyme (PA)
Cimzia * (PA) (SPO)
Cinqair (PA)
Cisplatin
Cladribine
Copaxone (QCD) (SPO)

Cosentyx (PA) (SPO)
Cosmegen
Cuvitru (PA)
Cyclophosphamide
Cyramza
Cytarabine
Cytogam (PA)
Cytosan
Dacarbazine
Dactinomycin
Darzalex
Daunorubicin HCL
DaunoXome
DDAVP *
Depocyt
Desmopressin Acetate
Dexrazoxane
Docefrez
Docetaxel
Doxil
Doxorubicin HCl
DTIC-Dome
Dupixent (PA)
Dysport (PA)
Egrifta (PA)
Eligard
Ellence
Eloxatin
Elspar
Empliciti
Enbrel (PA) (QCD) (SPO)
Entyvio * (PA)
Epirubicin
Epogen * (PA) (QCD) (SPO)
Ethylol
Etopophos
Etoposide

Extavia * (QCD) (SPO)
Faslodex
Firazyr
Firmagon
Flebogamma (PA)
Floxuridine
Fludara
Fludarabine phosphate
Fluorouracil
Forteo (PA) (QCD) (SPO)
FUDR
Fusilev I.V.
Fuzeon (SPO)
Gammagard (PA)
Gammagard Liquid (PA)
GamaSTAN (PA)
Gammaked (PA)
Gammaplex (PA)
Gamunex (PA)
Gattex
Gazyva
Gemcitabine
Gemzar
Genotropin * (PA) (SPO)
Glatiramer (QCD) (SPO)
Glatopa (QCD) (SPO)
Granix
Herceptin
Hizentra (PA)
Humatrope (PA) (SPO)
Humira (PA) (QCD) (SPO)
Hycamtin
Hydroxyprogesterone (PA)
HyQvia (PA)
Ibandronate injection/syringe (PA)
Idamycin PFS

Idarubicin
Ifex
Ifosfamide
Ifosfamide/Mesna
Ilaris (PA) (SPO)
Imfinzi
Increlex (PA) (SPO)
Inflectra (PA)
Intron A (PA) (SPO)
Irinotecan
Istodax
Kenalog
Kevzara (PA)
Keytruda
Kineret (PA) (SPO)
Kynamro
Lemtrada * (SPO)
Levoleucovorin
Leucovorin Calcium
Leukine (PA)
Leuprolide Acetate (SPO)
Leustatin
Lipodox
Lipodox-50
Lupaneta Pack
Lupron Depot
Lupron Depot-Ped
Makena (PA)
Marqibo
Mesna
Mesnex
Methotrexate
Mircera
Mitomycin
Mitoxantrone
Mozobil
Mustargen

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Specialty Pharmacy Medications

Myalept (PA)	Privigen (PA)	Tepadina	Afinitor
Mylotarg	Procrit (PA) (QCD) (SPO)	Tev-Tropin * (PA) (SPO)	Alcensa
Myobloc (PA)	Proleukin (PA)	TheraCys	Alkeran
Naptara	Prolia (PA) (SPO)	Thiotepa	Alunbrig
Navelbine	Radicava	Thyrogen	Ampyra (PA) (QCD)
Neosar	Rebif (QCD) (SPO)	Toposar	Aubagio
Neulasta (QCD)	Remicade (PA)	Totect	Bethkis
Neumega	Renflexis (PA)	Trelstar	Bosulif
Neupogen (QCD)	Repatha * (PA) (QCD)	Trelstar LA	Cabometyx
Nipent	Revatio * (PA)	Trelstar Depot	Capecitabine
Norditropin * (PA) (SPO)	Rituxan (PA)	Tremfya ** (QCD)	Carbaglu
Norditropin Flexpro * (PA) (SPO)	Ruconest	Triptodur (QCD)	Cayston
Norditropin Nordiflex * (PA) (SPO)	Saizen * (PA) (SPO)	Tymlos (PA) (QCD) (SPO)	Cerdelga
Novantrone	SaizenPrep * (PA) (SPO)	Unituxin	Cometriq
Nplate	Sandostatin (SPO)	Valstar	Copegus (SPO)
Nucala (PA)	Sandostatin-LAR	Velcade	Cotellic
Nutropin (PA) (SPO)	Serostim (PA) (SPO)	Vimizim	Cystagon
Nutropin AQ (PA) (SPO)	Signafor	VinBLASTine	Cytosan
Nutropin AQ Nuspin (PA) (SPO)	Signafor LAR	Vincasar PFS	Daklinza * (PA) (QCD)
Octagam (PA)	Siliq ** (QCD)	VinCRISTine	Daraprim
Octreotide injection (SPO)	Simponi (PA) (QCD) (SPO)	Vinorelbine	Duopa
Omnitrope * (PA) (SPO)	Simponi Aria * (PA)	Vivitrol	Epclusa (PA) (QCD)
Oncaspar	Simulect	Vumon	Erivedge
Opdivo (PA)	Somatuline	Xeomin (PA)	Esbriet
Orencia * (PA)	Somavert (SPO)	Xgeva (PA) (SPO)	Erivedge
Otrexup *	Spinraza (PA)	Xolair (PA)	Etoposide
Oxaliplatin	Stelara (PA) (SPO)	Zaltrap	Exjade
Paclitaxel	Sylatron (PA)	Zanosar	Farydak (PA)
Pamidronate	Sylvant	Zarxio	Gilenya (QCD)
Pamidronate disodium	Synagis (PA)	Zinbryta * (QCD)	Gilotrif
Pegasys (QCD) (SPO)	Synribo	Zinecard	Gleevec
Peg-Intron (QCD) (SPO)	Taltz * (PA) (QCD)	Zoladex	Harvoni (PA) (QCD)
Photofrin	Tarabine	Zomacton * (PA) (SPO)	Hetlioz (PA)
Plegridy * (QCD)	Taxol	Zorbtive (PA) (SPO)	Hycamtin
Praluent (PA) (QCD)	Taxotere	Oral Medications	
	Tecentriq		
	Teniposide		
		Adcirca (PA)	Ibrance (PA)
		Adempas	Iclusig
			Idhifa (PA)

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Specialty Pharmacy Medications

Imatinib	Procysbi	Tykerb	Follistim AQ * (SPO)
Imbruvica	Promacta	Tyvaso	Ganirelix * (SPO)
Inlyta	Pulmozyme (SPO)	Uptravi	Gonal F/Gonal F RFF (SPO)
Iressa	Ravicti	Veltassa *	Gonal F Rff Rediject (SPO)
Jadenu	Rebetol (SPO)	Venclexta (PA)	Human Chorionic Gonadotropin (HCG) (SPO)
Jakafi	Revatio * (PA)	Viekira PAK * (PA) (QCD)	Leuprolide (SPO)
Juxtapid (PA)	Revlimid	Viekira XR * (PA) (QCD)	Lupron Depot
Kalydeco (PA) (QCD)	Ribapak (SPO)	Vigabatrin	Lupron Depot-Ped
Kisqali (PA)	Ribasphere (SPO)	Vosevi (PA) (QCD)	Luveris (SPO)
Kisqali Femara (PA)	Ribatab	Votrient	Makena (PA)
Kitabis PAK *	Ribavirin (SPO)	Xalkori (PA)	Menopur (SPO)
Korlym	Rilutek	Xeljanz (PA) (QCD)	Novarel
Kuvan	Riluzole	Xeljanz XR (PA) (QCD)	Ovidrel (SPO)
Lenvima (PA)	Rubraca	Xeloda	Pregnyl (SPO)
Letairis	Rydapt (PA)	Xenazine	Repronex (SPO)
Lonsurf	Sabril	Xtandi	Serophene
Mavyret ** (PA) (QCD)	Samsca	Xyrem	
Mekinist	Sildenafil (PA)	Zavesca	
Mesnex	Sovaldi * (PA) (QCD)	Zelboraf (PA)	
Moderiba	Sprycel	Zepatier * (PA) (QCD)	
Nerlynx	Stivarga	Zolinza	
Nexavar	Sucraid	Zydelig (PA) (QCD)	
Ninlaro	Sutent	Zykadia (PA)	
Northera *	Tafinlar (PA)	Zytiga	
Nuplazid	Tagrisso	Topical	
Odomzo	Tarceva	Cystaran	
Ofev	Tasigna	Panretin (SPO)	
Oforta	Tecfidera	Qutenza (QCD)	
Olysio * (PA) (QCD)	Technivie * (PA) (QCD)	Valchlor	
Opsumit	Temodar	Zecuity *	
Orenitram	Temozoloamide	Fertility Medications	
Orfadin (SPO)	Tetrabenazine	Bravelle * (SPO)	
Orkambi (PA) (QCD)	Thalomid	Cetrotide (SPO)	
Otezla (PA) (QCD)	TOBI ampules (SPO)	Clomid	
Otezla Starter Pack (PA) (QCD)	TOBI-Podhaler (SPO)	Clomiphene	
Pomalyst	Tobramycin ampules	Endometrin	
	Tracleer		

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(PA30) prior authorization required for members age 30 and older

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(SPO) pharmacy benefit only

(ST) step therapy required

Step Therapy

Step therapy is a key part of our prior authorization program that allows us to help your doctor provide you with an appropriate and affordable drug treatment. Before coverage is allowed for certain costly “second-step” medications, we require that you first try an effective, but less expensive, “first-step” medication. Some medications may have multiple steps.

This list is up-to-date as of January 1, 2018, and may change from time to time.

For the most up-to-date list of medications that require step therapy, please visit our website bluecrossma.com/pharmacy, click on **Pharmacy Management Program**, and proceed to **Step Therapy**.

Step Therapy

Diabetes Management

Adlyxin * (QCD)
Alogliptin *
Alogliptin/Metformin *
Alogliptin/Pioglitazone *
ACTOplus Met (QCD)
ACTOplus Met XR (QCD)
Actos (QCD)
Avandamet (QCD)
Avandaryl
Avandia (QCD)
Byetta (QCD)
Bydureon (QCD)
Duetact
Farxiga * (QCD)
Fortamet *
Glucophage *
Glucophage XR *
Glumetza *
Glyxambi * (QCD)
Invokana (QCD)
Invokamet (QCD)
Invokamet XR (QCD)
Janumet
Janumet XR
Januvia
Jardiance
Jentadueto *
Jentadueto XR *
Kazano *
Kombiglyze XR
Metformin Film Coated ER *
Metformin ER *
Nesina *
Onglyza
Oseni *

Pioglitazone (QCD)
Pioglitazone-Glimepiride (QCD)
Pioglitazone-Metformin (QCD)
Prandin *
Prandimet *
Soliqua * (QCD)
Synjardy
Tanzeum * (QCD)
Tradjenta *
Trulicity (QCD)
Victoza (QCD)
Xigduo * (QCD)
Xultophy * (QCD)

Glaucoma

Lumigan
Rescula *
Travatan
Travatan Z
Xalatan

Osteoporosis Treatment (Oral)

Actonel (QCD)
Atelvia DR * (QCD)
Binosto * (QCD)
Boniva tablets * (QCD)
Fosamax * (QCD)
Fosamax Plus D (QCD)

Pain Relievers (Cox II Inhibitors)

Capxib *
Celebrex (QCD)
Celecoxib (QCD)
Lidoxib *

Prostate Treatment

Avodart

Jalyn
Proscar *

Parkinson's Disease Treatment

Mirapex
Mirapex ER *
Requip *
Requip XL *

Overactive Bladder Treatment

Detrol *
Detrol LA *
Ditropan *
Ditropan XL *
Enablex *
Gelnique *
Oxytrol *
Myrbetriq
Sanctura *
Sanctura XR *
Toviaz *
Vesicare

Topical Testosterone

Axiron
Fortesta *
Natesto Nasal *
Testim *
Testosterone gel (Fortesta Authorized product) *
Testosterone gel (Testim Authorized product) *
Testosterone gel (Vogelxo Authorized product) *
Testosterone CIK Kit *
Vogelxo *

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Non-Covered Medication

Your pharmacy program provides coverage for over 4,000 prescription medications. Most medications on our non-covered list have equally safe, effective, covered alternatives for treating the same medical conditions. If a non-covered medication is approved, it will be covered at the highest tier. Check with your doctor about appropriate alternatives if you currently take any of these medications.

Please note: Your doctor may request coverage for a non-covered medication if no covered alternative is appropriate for treating your condition.

This list of non-covered medications is up-to-date as of January 1, 2018, and may change from time to time.

For the most up-to-date list of medications that are not covered and their covered alternatives, please visit our website, bluecrossma.com/medications and proceed to the **Medications That Are Not Covered** section.

Non-Covered Medication

Abilify	Adzenys XR (QCD)	Anzemet (QCD)	Avelox
Abilify DiscMelt	Aerobid (QCD)	Apidra	Avidoxy
Abilify Maintenna	Aerobid-M (QCD)	Aplenzin ER (QCD)	Avidoxy DK
Absorica	Aerospan (QCD)	Appformin-D	Avinza (PA) (QCD)
Abstral (PA) (QCD)	Agoneaze	Aptensio XR (QCD)	Avita
Acanya	Air Duo (PA) (QCD)	Aqua Glycolic HC	Axert (QCD)
Accolate	Airet	Aranesp (PA) (QCD) (SP) (SPO)	Axid
Accu-Chek diabetic testing supplies (QCD)	Akynzeo (QCD)	Arava (QCD)	Azasite
Accucaine	Alcortin-A	Arcapta Neohaler (QCD)	Azmacort (QCD)
AccuNeb	Aleveer	Arixtra (QCD)	Azor
Accupril	Alivycin Plus Kit	Arymo ER (PA) (QCD)	B-D diabetic testing supplies (QCD)
Accuretic	Alivycin Antipruritic SG gel	Armonair RespiClick (QCD)	Basaglar (QCD)
Accutane	Alodox	Arze-Ject-A kit	Belsomra (QCD)
Aceon	Alogliptin (ST)	Asacol HD	Benicar
AcipHex (PA) (QCD)	Alogliptin/Metformin (ST)	Ascensia diabetic testing supplies (QCD)	Benicar HCT
Acticlate	Alogliptin/Pioglitazone (ST)	Asmanex Twisthaler (QCD)	BenzaClin gel
Actigall	Aloquin	Assure diabetic testing supplies (QCD)	BenzaClin kit
Actiq (PA) (QCD)	Alora (QCD)	Astepro (QCD)	BenzaClin pump
Active Injection D	Alrex (QCD)	Astero	Besivance
Active-PAC	Alsuma (QCD)	Atacand	Betaloan SUK kit
Activella	Altabax	Atacand HCT	Bevespi AeroSphere (QCD)
Acular (QCD)	Altace	Atelvia DR (QCD) (ST)	BG-Star diabetic testing supplies (QCD)
Acular LS (QCD)	Altoprev (QCD)	Ativan	Binosto (QCD) (ST)
Acuvail	Aluvea	Atopiclair	Bionect
Aczone	Alvesco (QCD)	Atralin	Boniva syringe (PA) (SP)
Adalat CC	Ambien (QCD)	Atrapro Dermal Spray	Boniva tablets (QCD) (ST)
Adazin	Ambien CR (QCD)	Atrapro CP	Bravelle (SP)
Adderall	Amrix	Atrapro Hydrogel	Breo Ellipta (QCD)
Addyi (PA)	Amturnide	Atropen	Brevicon
Adlyxin (QCD) (ST)	Ana-Lex	Augmentin XR	Brilinta
Adoxa CK	Anafranil	Aurstat	Brisdelle (QCD)
Adoxa TT	Analpram Advanced	Auryxia	Bromday
Advanced Allergy Collection Kit	Analpram-E kit	Auvi-Q (QCD)	Bromsite
Advocate Redi-Code diabetic testing supplies (QCD)	Angeliq	Avalide	Brovana
Adyphren	Anodyne LPT	Avapro	Bystolic
	Antara		Byvalson
	Anusol HC Suppository		

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Non-Covered Medication

Caduet (QCD)	Clindacin PAC	Demulen	Dilacor XR
Calcitriol Topical	Clindagel	Depo-Sub Q Provera 104	Dilaudid
Cambia	Clindamax	Derma-Smoothe/FS	Diovan
Caphosol	Clindareach	Dermacin RX Cinolone-1 CPI	Diovan HCT
Capoten	Clindets	Dermacin Rx Chlorhexacin	Dipentum
Capxib (ST)	Clobeta + Plus	Dermacin Rx Empraciane	Dispermox
Careone diabetic testing supplies (QCD)	Clobex	Dermacin RX Prizopak	Ditropan (ST)
Caresens N diabetic testing supplies (QCD)	Clodan Kit	Dermacin RX PHN	Ditropan XL (ST)
Cardene	CNL 8 nail kit (QCD)	Dermacin RX Silpak	Divigel
Cardene SR	Colazal	Dermacin Silazone Pharnpak	DM2 Kit
Cardizem CD	CoLyte	Dermacin RX Surgical Pharnpak	DMT Suik
Cardizem LA	Combigan	Dermacin Rx Therazole Pak	Dolotranz
Cardura XL (QCD)	Combunox	Dermacin RX ZRM	Doubledex
Cataflam	Contour Next diabetic testing supplies (QCD)	Dermapak Plus Kit	Duac
Ceclor	Conzip	Dermasilk RX SDS	Duac CS
Ceclor CD	Cool diabetic testing supplies (QCD)	Dermasorb-AF	Duavee
Cedax	Coreg	Dermasorb-HC	Duexis
Celexa (QCD)	Coreg CR	Dermasorb-TA	Duragesic (PA) (QCD)
Cem-Urea	Corlanor	Dermasorb-XM	Durezol
Cenestin	Cosopt PF	Dermawerx SDS	Duzallo
Centany	Cotempla XR ODT (QCD)	Dermawerx Surgical Plus Pack	Dyloject
Centany AT	Cozaar	Dermazone	Dynabac
Ceracade Skin Barrier	Crestor (QCD)	Dermazyl	Dynacin
Ceramax	CVS Advanced diabetic testing supplies (QCD)	DermOtic	Dynacirc
Cesamet (QCD)	Cymbalta (QCD)	Desogen	Dynacirc CR
Cetraxel	D-Care 100X	Desonil + Plus	Dytan
Chenodal	Daklinza (PA) (QCD) (SP)	DesOwen kit	Easy Max diabetic testing supplies (QCD)
Chibroxin Ocumeter	Daliresp	Desvenlafaxine ER (QCD)	Easy Step diabetic testing supplies (QCD)
Cimzia (PA) (SP) (SPO)	Darvocet N-100	Detrol (ST)	Easy Talk diabetic testing supplies (QCD)
Cipro-XR	Daxbia	Detrol LA (ST)	Easy Touch diabetic testing supplies (QCD)
Cleanse and Treat	Daypro	Dexedrine (PA)	Easy-Trak diabetic testing supplies (QCD)
Cleervue-M	Daytrana	Dexilant (PA) (QCD)	Edarbi
Cleocin T	DDAVP	Diclo-Xrylix Sheet Kit	Edarbyclor
Clever Choice Voice diabetic testing supplies (QCD)	Delzicol	Diclotral	
Clindacin ETZ Kit	Delzicol DR	Diclozor	
		Dificid (PA)	

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(PA30) prior authorization required for members age 30 and older

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(SPO) pharmacy benefit only

(ST) step therapy required

Non-Covered Medication

Edluar (QCD)	Exalgo (PA) (QCD)	Forfivo XL (QCD)	Healthpro diabetic testing supplies (QCD)
Effexor	Exforge	Fortamet (ST)	Helidac
Effexor XR (QCD)	Exforge HCT	Fortesta (ST)	Horizant
Elenza	Extavia (SP)	Fosamax (QCD) (ST)	HPR
Elestrin	Extina	Fragmin (QCD)	HPR Plus
Eletone	Factive	Freestyle diabetic testing supplies (QCD)	HPR Plus Hydrogel Kit
Elizia	Falessa kit	Frova (QCD)	Humana True Metrix diabetic testing supplies (QCD)
Embeda (QCD)	Famvir (QCD)	Ganirelix (SP) (SPO)	Hyalgan (PA) (SPO)
Embrace diabetic testing supplies (QCD)	Fanapt	Garamide	Hydrocortisone-Lidocaine kit
Emsam	Farxiga (ST)	Gel-One (PA) (SPO)	Hylase
Enablex (ST)	FazaClo	Gelclair	Hylatopic
Enjuvia	Femring	Gelnique (ST)	Hylatopic Plus
Entresto	Femtrace	Gelsyn-3 (PA) (SPO)	Hylatopic Plus-Aurstat
Entyvio (PA) (SP)	Fenoglide	GelX	Hylira
Epaned	Fentora (PA) (QCD)	Genotropin (PA) (SP) (SPO)	Hymovis (PA) (SPO)
EpiCeram	Fertinex (SP)	Geodon	Hysingla ER (PA) (QCD)
Epiduo	Fetzima (QCD)	Genestrip diabetic testing supplies (QCD)	Hytrin (QCD)
Epiduo Forte	Fexmid	GE 100 diabetic testing supplies (QCD)	Hyzaar
Epinephrine Snap-V	Fibracor	Gialax	IB-Stat
Episil	Fifty50 diabetic testing supplies (QCD)	Giazo	IC400 kit
Episnap Convenience Kit	Finacea Plus	Glucocard diabetic testing supplies (QCD)	IC800 kit
Epogen (PA) (SP) (SPO)	Fioricet	Glucometer diabetic testing supplies (QCD)	Ilevro
Epy Kit	Fiorinal	Glucophage	Imuran
Equetro	Fiorinal with Codeine	Glucophage XR	Inderal LA
Ertaczo	Flagyl	Glumetza	Inderal XL
Esomeprazole Strontium (QCD) (ST)	Flagyl ER	Glyxambi (QCD) (ST)	Inflamma K
Estrace	Flagyl IV	Gmate diabetic testing supplies (QCD)	Innohep
Estrasorb (QCD)	Flector	GNP diabetic testing supplies (QCD)	InnoPran XL
Estrogel (QCD)	Flolipid	Gocovri	Intermezzo (QCD)
Eucrisa	Flumist	GoLytely	Intuniv
Euflexxa (PA) (SPO)	Fluoroplex	Halonate	Invega
Evamist (QCD)	FML Forte	Halotin	Iquix
Evekeo (PA)	Focalin		Irenka DR (QCD)
Evoclin	Focalin XR (QCD)		Istalol
ExacTech diabetic testing supplies (QCD)	Follistim AQ (SP)		Jentaduetto (ST)
	Fora V12 diabetic testing supplies (QCD)		Jentaduetto XR (ST)

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Non-Covered Medication

Jublia	Lidotrex	Medroloan SUIK	Naprelan CR
Kadian (PA) (QCD)	Lidovex	Medroloan II SUIK	Napropak Cool Kit
Kapvay	Lidovir	Medrox Patch	Naprosyn
Kazano (ST)	Lidoxib (ST)	Megace ES	Naprosyn EC
Keppra XR	Lipitor (QCD)	Menostar (QCD)	Nascobal
Keralyt kit	Lipofen	Mentho-Caine Kit	Natazia
Kerydin (QCD)	Liprozone Pak	Mesalamine HD	Natesto Nasal (ST)
Ketocon + Plus	Liptruzet (QCD)	Metaglip	Neo-Synalar Kit
Khedeza (QCD)	Livalo (QCD)	Metformin ER (ST)	Neosalus
Kitabis PAK (SP)	Livixil PAK	Metformin Film Coated ER (ST)	Neosalus CP
Klonopin	Lodine	Metozolv ODT	Nesina (ST)
Kro Premium diabetic testing supplies (QCD)	Lodine XL	Metrogel kit	Neuac Kit
Kytril (QCD)	Lofibra	Mevacor (QCD)	Neumaxin
Lamictal ODT	Lopressor	Micardis	Neupro
Lamisil (QCD)	Loprox Kit	Micardis HCT	Neuran
Lamisil Granules (QCD)	Lorabid	Microdot diabetic testing supplies	Nexiclon XR
Latuda	Lorenza	Migranow	Nexium (PA) (QCD)
Lazanda (PA) (QCD)	LoSeasonique (QCD)	Minastrin Fe Chewable	Niravam
Lemtrada (SP) (SPO)	Lotensin	Minocin	Norditropin (PA) (SP) (SPO)
Lescol (QCD)	Lotensin HCT	Minocin Combo Pack	Norinyl
Lescol XL (QCD)	Loutrex	Mirapex ER (ST)	Noroxin
Leva Set	Lovaza	Mobic (QCD)	Nor-Q-D
Levalbuterol HFA (QCD)	Lovenox (QCD)	Momexin	Northera (SP)
Levaquin	Lunesta (QCD)	Monodox	Norvasc (QCD)
Levemir (QCD)	Luvox CR (QCD)	Monopril	Novacort
Levlen	Luzu	Monopril HCT	Nova Max diabetic testing supplies (QCD)
Lexapro (QCD)	Lysteda (QCD)	Monovisc (PA) (SPO)	Novolin Insulin products
Lexxel	Lytenopril	Morgidox Kit	Novolog Insulin products
Liberty diabetic testing supplies (QCD)	MAC Patch	Morphabond ER (PA) (QCD)	Noxipak
Lido-Prilo Caine Pak	Marvona SUIK	MoviPrep	NuCort
Lidocaine HC Kit	Mavik	Moxatag	Nucynta
Lidocodex I	Maxair Autohaler (QCD)	Moxeza (QCD)	Nucynta ER (PA) (QCD)
Lidodextrapine	Maxalt (QCD)	Mydayis (QCD)	Nudiclo SoluPak
Lidopac	Maxalt-MLT (QCD)	Myoxin	Nudiclo TabPak
Lidopril	Maxipime	Namzaric	NuLyte
Lidotrans 5 Pac	MB Hydrogel	Naprelan	
	Medolor Kit		

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Non-Covered Medication

Nusurgepak Surgical Prep	Oxytrol (ST)	Pramosone E	Prozac Weekly (QCD)
Nutraseb	P-Care	PrandiMet (ST)	Purinethol
NutriaRx Pak	P-Care K	Pravachol (QCD)	Pylera
NutriDox	P-Care M	Precision QID diabetic supplies (QCD)	Qbrelis
Nuessa	P-Care MG	Precision X-Tra diabetic supplies (QCD)	Quartette (QCD)
Nuvigil (PA)	P-Care X	Premium diabetic testing supplies (QCD)	Quillichew ER
Nyata Kit	Pain Relief Patch	Prepopik	Quillivant XR
Ocudox kit	Paingo KFT	Presera	Quinja
Oleptro ER	Pamelor	Prestalia	Quixin
Olux	Pamine FQ	Prestige diabetic testing supplies (QCD)	RadiaPlex Rx
Olysio (PA) (QCD) (SP)	Pancreaze	Prevacid (PA) (QCD)	Radigel
Omnicef	Paptase	Prevacid NapraPAC	Ranicleor
Omnitrope (PA) (SP) (SPO)	Patanase (QCD)	PrevPac	Rapaflo
Onexton	Paxil (QCD)	Prilolid	Rasuvio
Onmel (QCD)	Paxil CR (QCD)	Prilosec (PA) (QCD)	Rayaldee
Onsolis (PA) (QCD)	PCE	Prinivil	Rayos
Onzetra Xsail (QCD)	PCE Dispertab	Prinzide	Readysharp Betamethasone
Opana	Pediaderm AF	Pristiq (QCD)	Readysharp Bupivacaine
Opana ER (PA) (QCD)	Pediaderm HC	Pristiq ER (QCD)	Readysharp Dexamethasone
Optase	Pediaderm TA	Procentra (PA)	Readysharp Ketorolac
Optium diabetic testing supplies (QCD)	PediPak	Procort	Readysharp Lidocaine
Oracea	Penlac (QCD)	Prodigy diabetic testing supplies (QCD)	Readysharp Methylprednisolone
Oramorph SR (PA) (QCD)	Pennsaid (QCD)	Prolensa	Readysharp Triamcinolone
Orapred ODT	Pepcid	Promiseb	Reciphexamine
Oravig	Percocet	Promiseb Light	Recothrom
Orencia (PA) (SP)	Pertzye	Proquin XR	Regenecare
Oroxin	Pexeva (QCD)	Protonix (PA) (QCD)	Relador Pak
Ortho-Prefest	Pharmacist Choice diabetic testing supplies (QCD)	Proventil HFA (QCD)	Relador Pak Plus
Orthovisc (PA) (SPO)	Picato	Proventil inhaler (QCD)	Relafen
Oseni (ST)	Plaquenil	Proventil	Relion diabetic testing supplies (QCD)
Osmoprep	Plegridy (QCD) (SP)	Provenza	Relpax (QCD)
Osphena	POD Care 100K	Prozac (QCD)	Relyyks
Otrexup (SP)	POD Care 100KG		Relyyt
Ovcon	PR-Cream		Remeron (QCD)
Oxaydo	Pram-HCA		Remeron Soltab (QCD)
Oxecta	Pramcort		Renovo

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Non-Covered Medication

Repatha (PA) (QCD) (SP)	Seasonique (QCD)	Sporanox (QCD)	Testim (ST)
Requip (ST)	Sebuderm	Spritam	Testone Kit
Requip XL (ST)	Seebri Neohaler (QCD)	Sprix	Testosterone gel (Fortesta Authorized product) (ST)
Rescula (ST)	Senophylline	Stavzor	Testosterone gel (Testim Authorized product) (ST)
Restoril	Sernivo	Striant	Testosterone gel (Vogelxo Authorized product) (ST)
Retin-A Micro (PA30)	Seroquel	Subsys (PA) (QCD)	Testosterone CIK Kit (ST)
Revatio (PA) (SP)	Seroquel XR	Suclear	Tetrix
Rexulti (QCD)	Silazone-II	Sular	Teveten (ST)
Rinnovi	Silenor (QCD)	Sumadan	Teveten HCT (ST)
Risperdal M-Tab	Silvera	Sumavel Dosepro (QCD)	Tev-Tropin (PA) (SP) (SPO)
Ritalin	Silvrstat	Sumaxin	Therapentin
Ritalin LA (QCD)	Simbrinza	Sumaxin CP	Theraproxen
Ritalin SR	Simcor (QCD)	Sumaxin TS	Tiamate
Rosadan	Sinelee	Supartz (PA) (SPO)	Tiazac
Rosanol	Sinemet	Suprep	Tindamax
Rybix ODT	Singulair	Sure Result Tak Pack	Tirosint
Rynatan	Sitavig	Sustol	Tivorbex (QCD)
Rytary ER	Skelid	Synalar Combo-Pack	TL-Triseb
Rythmol	Sklice	Synalar TS	TobraDex ST
Ryzolt	Smart Sense diabetic testing supplies (QCD)	Synvexia TC	Tofranil
Saizen (PA) (SP) (SPO)	SmartRx Gaba-V	Synvisc (PA) (SPO)	Tolak
SaizenPrep (PA) (SP) (SPO)	SmartRx GabaKit	Synvisc-One (PA) (SPO)	Tornalate
Salicylic Acid 6% Kit	Sof-Tact diabetic testing supplies (QCD)	Tagamet	Toronova SUIK
Salicylic Acid-Ceramide kit	Solaice	Taltz (PA) (QCD) (SP)	Toronova II SUIK
Salkera	Solaraze	Tanzeum (QCD) (ST)	Toviaz (ST)
Salvax	Soliqua (QCD) (ST)	Targadox	Tradjenta (ST)
Salvax Duo	Solodyn	Taytulla	Tranxene T-Tab
Salvax Duo Plus	Soltamox	Technivie (PA) (QCD) (SP)	Tranzarel
SanadermRx Skin Repair	Solupak	Tekamlo	Tresiba (QCD)
Sanctura (ST)	Solus V2 diabetic testing supplies (QCD)	Tekturna	Tretin-X (PA)
Sanctura XR (ST)	Soma	Tekturna HCT	Treximet (QCD)
Sancuso (QCD)	Sonata (QCD)	Tenormin	Trezix
Saphris	Soolantra	Tequin	Tribenzor
Sarafem (QCD)	Sovaldi (PA) (QCD) (SP)	Terbinex (QCD)	Tricor
Savaysa	Spectracef	Tersi	Triglide
Scalacort		Test N'Go diabetic testing supplies (QCD)	
Scar			

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Non-Covered Medication

Tri-Levlen	Vantin	Whytederm Surgipak	Zetyocaine
Trilipix	Vascepa	Whytederm Trilasil Pack	Ziana
Trilipix DR	Vaseretic	Wound Debride 4% Lidocaine	Zinbryta (QCD) (SP)
Triloan SUIK	Vasolex	Xanax	Zinotic
Triloan II SUIK	Vasotec	Xanax XR	Zinotic ES
Trinalin	Vectical	X-Clair	Zipsor
Trintellix (QCD)	Vectrin	Xartemis XR (PA) (QCD)	Zithromax
Tri-Norinyl	Velma	Xenaderm	Zmax
TriOxin	Velphoro	Xerese	Zocor (QCD)
Tri-Sila Topical	Veltassa (SP)	Xibrom	Zofran (QCD)
Tritec	Veltin (PA30)	Xifaxan	Zofran ODT (QCD)
Tropazone	Ventolin HFA (QCD)	Xigduo (QCD) (ST)	Zohydro ER (PA) (QCD)
True Metrix diabetic supplies (QCD)	Veregen	Xilapak	Zolofit (QCD)
TrueTest diabetic supplies (QCD)	Vexa	Xolegel	Zolpimist (QCD)
TrueTrack diabetic supplies (QCD)	Vexol	Xolox	Zomacton (PA) (SPO)
Trulance (QCD)	Viberzi (QCD)	Xopenex HFA (QCD)	Zomig (QCD)
Twynsta	Viekira XR (PA) (QCD) (SP)	Xopenex nebulas	Zomig ZMT (QCD)
Ultracet	Viekira PAK (PA) (QCD) (SP)	Xryladerm	Zontivity
Ultram	Vigamox (QCD)	Xrylix	Zorvolex
Ultram ER	Viibryd (QCD)	Xtampza ER (PA) (QCD)	Zovirax
Ultraseal ER	Vimovo	Xultophy (QCD) (ST)	Zuplenz (QCD)
Ultravate PAC	Virasal	Xyralid	Zurampic
Ultravate X	Vivlodex	Yosprala (PA) (QCD)	Zyflo
Ultressa	Vogelxo (ST)	Z-Pram	Zyflo CR
Unistrip 1 diabetic testing supplies (QCD)	Voltaren	Zanabin Antipruritic Gel	Zymar (QCD)
Up & Up diabetic testing supplies (QCD)	Voltaren XR	Zanaflex	Zymaxid
Uramaxin	Vopac MDS	Zantac	Zypram
Urea kit	Vraylar	Zebeta	Zyprexa
Utibron NeoHaler (QCD)	Vusion	Zecuity (SP)	Zyprexa IM
Vacustim Silver Kit	Vytorin (QCD)	Zegerid (PA) (QCD)	Zyprexa Relprevv
Valium	Vyvanse (QCD)	Zelapar	Zyprexa Zydis
Valturna	Wavesense diabetic testing supplies (QCD)	Zembrace Symtouch (QCD)	Zytopic
Vanos	Welchol	Zenievea	
	Wellbutrin	Zepatier (PA) (QCD) (SP)	
	Wellbutrin SR (QCD)	Zeruvia	
	Wellbutrin XL (QCD)	Zestril	
		Zetia (QCD)	

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New Medication Approval Process

Our Pharmacy and Therapeutics Committee (the Committee), which is made up of pharmacists and doctors of various specialties, reviews the effectiveness and overall value of new medications approved by the FDA on an ongoing basis. The Committee provides expertise and advice to help us give our members prescription drug options that meet their medical needs and achieve desired treatment goals. Approved medications are added to our list as they are approved by the Committee throughout the year.

While under review, new medications won't be covered by your plan. As with other medications that aren't covered, your doctor may request coverage when medically necessary. If a non-covered drug is approved, it will be covered at the highest tier.

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You have options

Quicker, Less Expensive Alternatives to the ER

You should always go to the nearest emergency room in a life-threatening situation. But in other cases, even for urgent injuries, you have other options that can save you time and money.

First, Talk to Your Primary Care Provider

Unless it's a true emergency, it's always best to call your doctor's office first, even after hours. He or she may want to see you or suggest alternatives to the emergency room. If the doctor's office is closed, there may be recorded after-hours care instructions or the option to speak with an on-call nurse or doctor who can provide advice based upon your medical history. After you call your doctor, in the absence of severe symptoms, consider the options below:

Option	What It Is	What They Can Help You With			Hours	Relative Cost	How to Find One
Blue Care LineSM	Speak with a nurse by phone. Explain your symptoms, and the nurse will help you decide what to do next.	Assessment for the treatment of: <ul style="list-style-type: none"> • Fever • Dizziness • Cuts • General discomfort 			24/7	No cost	Call the Blue Care Line at 1-888-247-BLUE (2583)
Telehealth	Real-time video visits with a doctor, when you have common conditions and it's difficult to get to the doctor's office.	<ul style="list-style-type: none"> • Back pain • Bronchitis • Cough • Diarrhea 	<ul style="list-style-type: none"> • Fever • Rashes • Respiratory infections • Sinus infections 	<ul style="list-style-type: none"> • Sore throat • Skin conditions • Urinary tract infections 	24/7 for medical care	\$\$	Visit bluecrossma.com/telehealth to learn more.
		Plus, some symptoms treated at limited service clinics and some symptoms treated at urgent care centers					
Limited Services Clinics¹	Clinics located within your local pharmacy that treat simple medical concerns that don't need the emergency room.	<ul style="list-style-type: none"> • Colds & flu • Contraceptive care • Earache • Diarrhea • Gout 	<ul style="list-style-type: none"> • Headache • Heartburn • Indigestion • Joint pain • Nausea • Pinkeye 	<ul style="list-style-type: none"> • Sore throat • Strains & sprains • Yeast infection • Vomiting 	Days, evenings, weekends	\$\$	In Massachusetts: Go to bluecrossma.com/findadoctor <ul style="list-style-type: none"> • Select Medical Facility • Click on the Specialty tab • Select Clinics, Limited Services or Urgent Care Center
Urgent Care Centers²	Local clinics that treat conditions that aren't life-threatening but require immediate treatment.	<ul style="list-style-type: none"> • Broken bones • Digital X-rays • Drug tests • EKG test 	<ul style="list-style-type: none"> • Lab tests • Minor burns or injuries • PPD/TB skin tests • Pregnancy test • Short-term (acute) illness 	<ul style="list-style-type: none"> • Splints • Stitches • Sports & school physicals • Shots & vaccines 	Days, evenings, weekends	\$\$\$	<ul style="list-style-type: none"> • Outside of Massachusetts: Members can either: <ul style="list-style-type: none"> » Type the name of the urgent care center or limited clinic in the global search box » Click the Urgent Care Centers tile for a guided search option. <p>Results will be based on the location searched and present providers that participate with the member's plan.</p>
		Plus, symptoms treated at limited services clinics					

continued

Emergency Room	Full hospital service for severe symptoms that could seriously jeopardize your health or the health of another (including an unborn child).	<ul style="list-style-type: none"> • Possible heart attack • Stroke • Poisoning • Loss of consciousness 	24/7	\$\$\$\$\$\$	<ul style="list-style-type: none"> • Call 911 or go to your nearest hospital
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1. Example: CVS Minute Clinic®

2. Examples: CareWell® Urgent Care, Doctors Express®, and Health Express

Notes About Limited Services Clinics and Urgent Care Centers:

- If your doctor's office does not offer urgent care as part of their practice, make sure to check Find a Doctor regularly, as new limited services clinics and urgent care centers are always being added. If you're logged into MyBlue, your network will display automatically. If you're using our public Find a Doctor site, be sure to verify the name of your plan, found on your Blue Cross ID card, and click the Which Network Should I Choose? link for additional help.
- Verify that your health plan covers care at the location you choose.
- If you're outside of Massachusetts, use our Find a Doctor and Estimate Costs tool, or call Member Service at the number on the front of your Blue Cross ID card to confirm if the clinic is in our network or if you need a referral.

Telehealth: A Convenient New Benefit

Using your computer, smartphone, or tablet, you can access Telehealth video visits to speak with a doctor anytime you need care, including after business hours and on weekends.

- Your Telehealth doctor can review your medical and behavioral health history, answer questions, and diagnose, treat, and prescribe medication.
- Check our Find a Doctor and Estimate Costs tool to find a doctor who offers Telehealth services or visit bluecrossma.com/telehealth to learn more about this benefit.
- To see if you have Telehealth coverage, log into MyBlue or call Member Service at the number on your ID card for more information.

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**).

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Home is where Telehealth is...
In fact, Telehealth is wherever you need to be.



When registering on the American Well site for the first time, members will be asked for a service key.
Your service key is:
BCBSMA



Good news!
Your Telehealth
network is now
more convenient
than ever.

Visit www.bluecrossma.com/telehealth
to learn more about Telehealth.

Quick access to see a doctor

You know how quick and easy a Telehealth video visit is. Using your smartphone, computer, or tablet, you can access Telehealth services to speak with a doctor or therapist anytime you need care including after business hours and on weekends.

Telehealth covers both medical and behavioral health care for conditions that can be treated through video visits. With Telehealth, you can see a doctor or therapist anywhere you have online access, including your home, workplace, or wherever else you may be.

What's new is two easy ways to access Telehealth



Check with your local doctor or use our Find a Doctor tool on Member Central to identify doctors in the network who offer Telehealth services.



Visit **bluecrossma.com/telehealth** to connect to our national network of online doctors and therapists who offer Telehealth services powered by American Well, an independent company.

Since a video visit typically takes about 10 minutes, you'll have more time to spend doing the things that matter most to you!



Telehealth is: **Convenient | Secure | Easy to use**

How to begin a Telehealth video visit

Local network doctors who offer Telehealth services will have their own way to begin a video visit. Usually, this is as simple as going to the doctor's website or using an app on your mobile device. To get started, ask your local doctor how to access his or her Telehealth service.

To access our national Telehealth service provided by American Well, visit **bluecrossma.com/telehealth** using your smart phone, computer, or any mobile device.



What to expect from your Telehealth visit

Your doctor can review your medical and behavioral health history, answer questions, and diagnose, treat, and prescribe medication.

Telehealth medical appointments usually take about 10 minutes, while behavioral health appointments can be 30 minutes.

The benefits of Telehealth include:

✓	✓	✓	✓
Coverage for brief medical and behavioral health video visits (Please refer to your plan's Summary of Benefits for specific coverage details.)	Real-time interactive access totalk with a doctor or therapist through our local or national provider networks	On-demand medical professional consultations, available 24/7/365, and convenient scheduling of behavioral health visits	Quality health care experience—featuring the expansive provider network, exemplary customer service, and dedication to excellence that Blue Cross is known for
✓	✓	✓	✓
Eliminate exposure to others' illnesses in waiting rooms	More time to spend with family or friends	Avoid costly emergency room visits for simple conditions	Web and mobile visits supported

Covered Services	
 Medical Convenience Care	 Behavioral Health
When to Use	
<p>Patients see a doctor online for a range of issues, including minor illnesses and injuries, symptoms from chronic conditions, and even general health and wellness concerns.</p> <p>Often reasons include:</p> <ul style="list-style-type: none"> • Time savings • Alternative to ER • Doctor's office is closed • Follow up with existing doctor 	<p>Telehealth provides reliable and convenient therapy visits with trained and certified professionals. Patients see therapists online for a variety of reasons.</p> <p>Often reasons include:</p> <ul style="list-style-type: none"> • Not wanting to be seen waiting outside a therapist's office • Experiencing depression or anxiety due to grief, divorce, parenthood, or other major life changes
Examples of Treatable Conditions	
<ul style="list-style-type: none"> • Bronchitis • Cough • Sinus infection • Sore throat • Urinary tract infection • Fever • Pinkeye • Cold and flu 	<ul style="list-style-type: none"> • Depression • Anxiety • Stress management • Sleep difficulties • Relationship challenges • Child behavior difficulties • Coping with chronic health problems • Smoking cessation



Telehealth delivers quality health care,
at your convenience, at any time.

Visit www.bluecrossma.com/telehealth
to learn more about Telehealth.

Visit www.bluecrossma.com/telehealth
to learn more about Telehealth.

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MASSACHUSETTS

Blue Care lineSM

We're here for you 24/7

Call **1-888-247-BLUE (2583)**
for the Blue Care Line.



We're here for you 24/7

Have a question about your health? You can talk to a professionally trained, registered nurse 24 hours a day, seven days a week. They're ready when you are—even at 4 a.m.

Know your options

Calling the Blue Care Line is a quick way to find out if you need to see a doctor, go to an emergency room, or if you're able to treat it yourself at home.

We'll call you

Depending on your type of illness or injury, the registered nurse will call and follow up to see how you're responding to the self-treatment.

Confidentiality

Your information is kept in accordance with our policy on confidentiality.

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Fitness Reimbursement

Wellness Participation Program




Your Blue Cross Blue Shield of Massachusetts health plan can save you up to \$150¹ annually in qualified health club membership fees or for fitness classes taken at a qualified health club.

3 Easy Steps to Getting Reimbursed²

1. 
Choose
Start by picking a qualified health club.

2. 
Complete
Once you pay for the program, fill out the attached form.

3. 
Mail
Send the completed form to the address listed at the bottom.

Important Information

- The reimbursement is for each individual (or family) health plan and can only be submitted once each calendar year.
- Keep copies of all your paperwork and proof of payment in case you are denied reimbursement.
Proof of payment includes the following:
 - Itemized, dated, paid receipts from your health club
 - Bank or credit card statements
 - Paycheck stubs if your club fees are automatically deducted from that account
- Receipts or statements should include the name of the family member enrolled in the club and the individual charges for a full reimbursement of health club fees or fitness classes.
- The dollar amount you receive may be considered taxable income. Consult your tax advisor about how to treat this reimbursement on your taxes.

A qualified health club is:

A full-service health club with a variety of exercise equipment, including:

- Cardiovascular equipment like treadmills and bikes
- Strength-training equipment like free weights and weight machines

To receive the fitness reimbursement for a qualified pay-as-you-go health club, get paid receipts from the club for your records.

What doesn't qualify?

You can't receive the fitness reimbursement for expenses for personal training, lessons, coaching, equipment, clothing, or any of the clubs below:

- Martial arts or yoga centers
- Gymnastics, tennis, aerobic, or pool-only facilities
- Country clubs or social clubs
- Sports teams or leagues

Be sure to talk with your doctor before starting an exercise program.

1. Most plans offer a \$150 Fitness Reimbursement, but your employer may have elected a different amount. Please refer to your plan information to confirm.

2. Before starting, check to see if your plan includes the Wellness Participation program. Blue Cross will make a reimbursement decision within 30 calendar days of receiving a completed request for coverage or payment.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

Fitness Reimbursement Form³

To verify this reimbursement is within your plan, log in to Member Central at www.bluecrossma.com/membercentral or call Member Service at the number on your ID card. Submit this form once per calendar year, no later than March 31 of the following year.

PLEASE PRINT ALL INFORMATION CLEARLY

Subscriber Information (Policyholder)

Identification Number (including first 3 letters) Subscriber's Last Name First Name Middle Initial

Address—Number and Street City State Zip Code

Employer's Name

Member and Claim Information

Member's Last Name First Name Middle Initial Date of Birth: Mo. Day Yr.

Mailing Address—Number and Street (if different from subscriber's) City State Zip Code

Gender	Claim is for (check one):		
<input type="checkbox"/> Male	<input type="checkbox"/> Subscriber (policyholder)	<input type="checkbox"/> Ex-Spouse	<input type="checkbox"/> Other (specify) _____
<input type="checkbox"/> Female	<input type="checkbox"/> Spouse (of policyholder)	<input type="checkbox"/> Dependent (up to age 26)	

Name, Address, and Phone Number of Qualified Health Club

I am due \$_____ for the following reimbursement (check one):

☐ Membership at a qualified health club. My monthly fee is \$_____.

☐ Fitness classes at a qualified health club.
My fee per class is \$_____.

Health Plan Year

Certification and Authorization (This form must be signed and dated below.)

I authorize the release of any information to Blue Cross Blue Shield of Massachusetts about my health club membership. I certify that the information provided in support of this submission is complete and correct and that I have not previously submitted for these services. I understand that Blue Cross may require additional evidence of health club membership and proof of payment for my membership before reimbursement is provided.

Subscriber's or

Member's Signature: _____ Date: _____

Questions?

To verify this reimbursement is within your plan or for further information, please log in to the Member Central website at www.bluecrossma.com/membercentral or call Member Service at the number on the front of your ID card.

Please complete and mail this form to:

Blue Cross Blue Shield of Massachusetts
Local Claims Department
PO Box 986030
Boston, MA 02298

3. Blue Cross will make a reimbursement decision within 30 calendar days of receiving a completed request for coverage or payment.

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Weight Loss Reimbursement

Wellness Participation Program



Your Blue Cross Blue Shield of Massachusetts health plan can save you up to \$150¹ annually in qualified Weight Watchers® and hospital-based weight-loss programs.

3 Easy Steps to Getting Reimbursed²



1. Choose
Start by picking a qualified weight-loss program.



2. Complete
Once you pay for the program, fill out the attached form.



3. Mail
Send the completed form and proof of payment to the address listed at the bottom.

Important Information

- The reimbursement is for each individual (or family) health plan and can only be submitted once each calendar year.
- Keep copies of all your paperwork and proof of payment in case you are denied reimbursement. Proof of payment includes the following:
 - Paid receipts from qualified program
 - Weight Watchers Membership Book
- Receipts, statement, or Weight Watchers Membership Book should include the name of the family member enrolled in the program, the amount paid per session(s), and the date(s) paid.
- The dollar amount you receive may be considered taxable income. Consult your tax advisor about how to treat this reimbursement on your taxes.

Be sure to check with your doctor before starting any weight-loss program.

A qualified weight-loss program is:

- Weight Watchers meetings
- Weight Watchers At Work
- A hospital-based weight-loss program

What doesn't qualify?

- Weight Watchers Online
- Weight Watchers At Home
- Fees paid for individual nutrition-counseling sessions, food, books, videos, or scales

1. Most plans offer a \$150 reimbursement, but your employer may have elected a different amount. Please refer to your plan information to confirm.
2. Before starting, check to see if your plan includes the Wellness Participation program. Blue Cross will make a reimbursement decision within 30 calendar days of receiving a completed request for coverage or payment.

Weight-Loss Reimbursement Form³

To verify this reimbursement is within your plan, log in to Member Central at www.bluecrossma.com/membercentral or call Member Service at the number on your ID card. Submit this form when you have paid receipts from a qualified weight-loss program, once per calendar year, no later than March 31 of the following year.

PLEASE PRINT ALL INFORMATION CLEARLY

Subscriber Information (Policyholder)

Identification Number (including first 3 letters) Subscriber's Last Name First Name Middle Initial

Address—Number and Street City State Zip Code

Employer's Name

Member and Claim Information

Member's Last Name First Name Middle Initial Date of Birth: Mo. Day Yr.

Mailing Address—Number and Street (if different from subscriber's) City State Zip Code

Gender	Claim is for (check one):		
<input type="checkbox"/> Male	<input type="checkbox"/> Subscriber (policyholder)	<input type="checkbox"/> Ex-Spouse	<input type="checkbox"/> Other (specify) _____
<input type="checkbox"/> Female	<input type="checkbox"/> Spouse (of policyholder)	<input type="checkbox"/> Dependent (up to age 26)	

Class or Program Information Required:

Attach 8.5" x 11" photocopies of paid receipts from your qualified weight-loss program. Receipts must show Blue Cross Blue Shield of Massachusetts member's name, name or logo of program, amount paid per session(s), and date(s) paid. For qualified Weight Watchers programs, a photocopy of your program Membership Book showing this information is required.

Name and Address of Class or Program

Health Plan Year

Total Amount Submitted: \$ _____

Certification and Authorization (This form must be signed and dated below.)

I authorize the release of any information to Blue Cross and Blue Shield of Massachusetts about my weight-loss program. I certify that the information provided in support of this submission is complete and correct and that I have not previously submitted for these services.

Subscriber's or

Member's Signature: _____ Date: _____

Questions?

To verify this reimbursement is within your plan or for further information, please log in to the Member Central website at www.bluecrossma.com/membercentral or call Member Service at the number on the front of your ID card.

Please complete and mail this form (including copies of paid receipts) to:

Blue Cross Blue Shield of Massachusetts
Local Claims Department
PO Box 986030
Boston, MA 02298

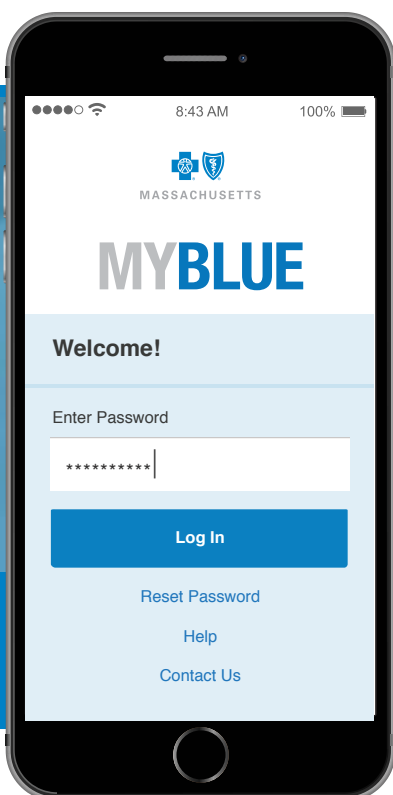
3. Blue Cross will make a reimbursement decision within 30 calendar days of receiving a completed request for coverage or payment.



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Meet the MYBLUE Member App

Simple, Secure, Convenient

Get Health Care Information Quickly and Easily

The MyBlue Member App gives members instant access to their personal health care information anytime they need it. A simple tap connects them to their doctor, recent prescriptions, and past claims history.

Personalized health care, right at their fingertips:



Use the interactive ID card to direct-dial important numbers, or email a PDF version to a doctor.



Get access to recent claims history and see copayment amounts.



Review recent doctor visits, including date, specialty, and contact information.



See prescriptions history, including dosage and who prescribed it.



Look up and get directions to nearby doctors, dentists, and hospitals.



View dependents under age 18, and keep track of their information.

Available On



The MyBlue Member App is not available for members with Federal Employee Program (FEP), Blue Benefit Administrators (BBA), Ancillary (Indigo®), Medicare Advantage or stand alone Part D plans, or those with standalone dental, vision, or wellness coverage cannot use the app.

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Member Identity Protection Services

The identity protection of our members' private information is our top priority. To provide you with optimal protection, we offer you identity protection services through Experian®, an industry leader in providing credit monitoring and identity theft protection services. This service is being provided to you, free of charge, for as long as you are a Blue Cross member.

Experian Identity Protection Services Include:

- Credit monitoring—an ongoing review of activity that may affect credit
- Fraud detection—the identification of potentially fraudulent use of your identity or credit
- Credit and identity repair—assistance in resolving issues of fraud that negatively impact your credit or identity

Your Options and How to Enroll

As a Blue Cross member, you and your family can enroll in two of Experian's identity protection products:

Experian product	What does it provide?	Who is it for?	How to enroll
ProtectMyID®	<ul style="list-style-type: none"> • Daily credit monitoring services • Alerts • Credit report checks in Experian's consumer credit database • Identity theft insurance • U.S.-based fraud resolution team support 	You and dependents over 18	Visit the Experian ProtectMyID website at www.protectmyid.com/bcbsma and follow the enrollment steps for each person you wish to sign up. You will need engagement code: PC97753.
FamilySecure™	<ul style="list-style-type: none"> • Monthly credit monitoring • Credit file misuse alerts • Comprehensive fraud resolution support 	Dependents under 18	Visit the Experian FamilySecure website at www.familysecure.com/bcbsma and follow the enrollment steps for each dependent you wish to sign up. You will need engagement code: PC97754.

Note: To complete the enrollment process, you'll need your Blue Cross member ID card and the social security number for each individual you want to sign up.

Members in the following plans are not eligible for this service:

- FEP
- Medicare Advantage and BlueMedicare RX (PDP)

Questions for Experian?

If you have question about the Experian products or the enrollment process, please contact Experian directly. Depending on your selected product, visit the ProtectMyID website at **www.protectmyid.com/bcbsma** or the FamilySecure website at **www.familysecure.com/bcbsma**. Or, you can call Experian at **1-866-926-9803**.

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Be smart. Shop smart.

Welcome to SmartShopper[®]

Earn cash rewards on select medical procedures
when you choose quality care at a lower cost.



smartshopper[®]

Shop smart. Get rewarded. Receive cash. *Repeat.*

Prices for identical medical procedures, like MRIs and CT scans, vary from hundreds to thousands of dollars depending on where you choose to go for your procedure.

With SmartShopper from Vitals®, an independent company, you can comparison shop for eligible, competitively priced care, have your procedure, and then sit back and wait for your reward check to arrive in the mail!

Shop smart

1. Log In or Register (if you haven't already)

Create a MyBlue account at bluecrossma.com/myblue by selecting Register Now.

2. Shop—online or by phone

Online:

- Select the Find a Doctor & Estimate Costs box
- On the Find a Doctor & Estimate Costs home page, select the Go to Find a Doctor & Estimate Costs button
- Next, select the SmartShopper incentive button

Phone:

Have a member of the Personal Assistant Team find the best care options that return the biggest reward—simply call 1-877-281-3722, Monday-Thursday, 8:00 a.m.-8:00 p.m., or Friday, 8:00 a.m.-6:00 p.m.

3. Have the Procedure

Have your procedure at the eligible location of your choice, and earn cash rewards!

4. Receive Your Cash Reward

Once the claim for your procedure is processed, Vitals will mail your reward check to you within 6 to 8 weeks.



Get rewarded

Get cash rewards when you choose to save with SmartShopper on select medical procedures

List of Sample Procedures	SmartShopper Reward
Gall Bladder Surgery	up to \$250
Shoulder Surgery	up to \$250
Colonoscopy	up to \$250
MRIs	up to \$100
CT Scans	up to \$75
Mammograms	up to \$50

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).



Receive cash

Expect payment in 6 to 8 weeks

Once you've earned your cash reward, and your claim has been paid, you'll receive a check from Vitals® in the mail.

Questions?

For any questions regarding the use of SmartShopper, you can contact the Personal Assistant Team at **1-877-281-3722**.
Mon. – Thurs., 8:00 a.m. – 8:00 p.m., or Fri., 8:00 a.m. – 6:00 p.m.

SmartShopper is managed by Vitals®, an independent company.

The money you receive may be considered taxable income. Consult your tax advisor.



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smartshopper™

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).

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Nondiscrimination Notice

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. It does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Blue Cross Blue Shield of Massachusetts provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print or other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, call Member Service at the number on your ID card.

If you believe that Blue Cross Blue Shield of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with the Civil Rights Coordinator by mail at Civil Rights Coordinator, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126; phone at **1-800-472-2689 (TTY: 711)**; fax at **1-617-246-3616**; or email at **civilrightscoordinator@bcbsma.com**.

If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, online at **ocrportal.hhs.gov**; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, DC 20201; by phone at **1-800-368-1019** or **1-800-537-7697 (TDD)**.

Complaint forms are available at **hhs.gov**.

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Translation Resources

Proficiency of Language Assistance Services

Spanish/Español: 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**).

Portuguese/Português: 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**).

Chinese/简体中文: 注意: 如果您讲中文, 我们可向您免费提供语言协助服务。请拨打您 ID 卡上的号码联系会员服务部 (TTY 号码: **711**)。

Haitian Creole/Kreyòl Ayisyen: ATANSYON: Si ou pale kreyòl ayisyen, sèvis asistans nan lang disponib pou ou gratis. Rele nimewo Sèvis Manm nan ki sou kat Idantifikasyon w lan (Sèvis pou Malantandan TTY: **711**).

Vietnamese/Tiếng Việt: LƯU Ý: Nếu quý vị nói Tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ được cung cấp cho quý vị miễn phí. Gọi cho Dịch vụ Hội viên theo số trên thẻ ID của quý vị (TTY: **711**).

Russian/Русский: ВНИМАНИЕ: если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Позвоните в отдел обслуживания клиентов по номеру, указанному в Вашей идентификационной карте (телетайп: **711**).

Arabic/العربية:

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجاناً بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هويتك (جهاز الهاتف النصي للصم والبكم "TTY": **711**).

Mon-Khmer, Cambodian/ខ្មែរ: ការជូនដំណឹង: ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ សេវាជំនួយភាសាឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅផ្នែកសេវាសមាជិកតាមលេខ នៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នក (TTY: **711**)។

French/Français: ATTENTION : si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le Service adhérents au numéro indiqué sur votre carte d'assuré (TTY : **711**).

Italian/Italiano: ATTENZIONE: se parlate italiano, sono disponibili per voi servizi gratuiti di assistenza linguistica. Chiamate il Servizio per i membri al numero riportato sulla vostra scheda identificativa (TTY: **711**).

Korean/한국어: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드에 있는 전화번호(TTY: **711**)를 사용하여 회원 서비스에 전화하십시오.

Greek/λληνικά: ΠΡΟΣΟΧΗ: Εάν μιλάτε Ελληνικά, διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε την Υπηρεσία Εξυπηρέτησης Μελών στον αριθμό της κάρτας μέλους σας (ID Card) (TTY: **711**).

Polish/Polski: UWAGA: Osoby posługujące się językiem polskim mogą bezpłatnie skorzystać z pomocy językowej. Należy zadzwonić do Działu obsługi ubezpieczonych pod numer podany na identyfikatorze (TTY: 711).

Hindi/हिंदी: ध्यान दें: यदि आप हिन्दी बोलते हैं, तो भाषा सहायता सेवाएँ, आप के लिए निःशुल्क उपलब्ध हैं। सदस्य सेवाओं को आपके आई.डी. कार्ड पर दिए गए नंबर पर कॉल करें (टी.टी.वाई.: 711).

Gujarati/ગુજરાતી: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો, તો તમને ભાષાકીય સહાયતા સેવાઓ વિના મૂલ્યે ઉપલબ્ધ છે. તમારા આઈડી કાર્ડ પર આપેલા નંબર પર Member Service ને કોલ કરો (TTY: 711).

Tagalog/Tagalog: PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tawagan ang Mga Serbisyo sa Miyembro sa numerong nasa iyong ID Card (TTY: 711).

Japanese/日本語: お知らせ:日本語をお話しになる方は無料の言語アシスタンスサービスをご利用いただけます。IDカードに記載の電話番号を使用してメンバーサービスまでお電話ください (TTY: 711)。

German/Deutsch: ACHTUNG: Wenn Sie Deutsche sprechen, steht Ihnen kostenlos fremdsprachliche Unterstützung zur Verfügung. Rufen Sie den Mitgliederdienst unter der Nummer auf Ihrer ID-Karte an (TTY: 711).

Persian/پارسیان:

توج: اگر زبان شما فارسی است، خدمات کمک زبانی ب صورت رایگان در اختیار شما قرار می گیرد. با شمار تلفن مندرج بروی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: 711).

Lao/ພາສາລາວ: ຂໍຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: 711).

Navajo/Diné Bizaad: BAA ÁKOHWIINDZIN DOOÍGÍ: Diné k'ehjí yánílt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowolgo éí ná'ahoot'i'. Díí bee anítahígí ninaaltsoos bine'déé' nóomba biká'ígíjijí' béésh bee hodíílnih (TTY: 711).