



GET TO KNOW YOUR NEW HMO PLAN

Welcome to Blue Cross Blue Shield of Massachusetts. Your new Health Maintenance Organization (HMO) plan will cover you and your family for many different health care services. You'll pay the lowest out-of-pocket costs for most types of care when you visit an in-network doctor or hospital, and you'll need to choose a primary care provider (PCP) before receiving any services.



THIS GUIDE WILL HELP YOU:



Know what to do for pre-existing care

Call Team Blue

If you have questions about your HMO plan, call Team Blue at 1-800-831-8730.

WHAT IS AN HMO PLAN?

Having an HMO means you'll be covered for care when you visit in-network doctors and hospitals. You'll also have to choose a PCP, and get referrals from your PCP when you need to see a specialist. Preventive care, such as routine health checkups, screenings, and vaccinations, is covered at no additional cost.*

Be sure to show your member ID card when you get care. You and your covered family members will receive new member ID cards, which include important financial information and phone numbers. Be sure to show your card every time you get care, to be covered by your plan.

WHAT TO DO IF YOU HAVE PRE-PLANNED CARE



Routine Health Care

Your PCP must participate in our network so that the services you receive from them are covered. To see if your doctor is in our network, or to find one who is, visit bluecrossma.com/findadoctor and select HMO Blue New England as your network.



Specialists

If you have an appointment with a specialist after your plan's start date, you'll need to get a referral from your PCP after you've received your new member ID card, even if you've already gotten a referral.



Prior Authorization

Certain specialty care, surgical procedures, and other outpatient health care services and supplies require prior authorization (pre-approval). To find out if a service or supply you receive needs prior authorization, ask your doctor, or call Team Blue at 1-800-831-8730.



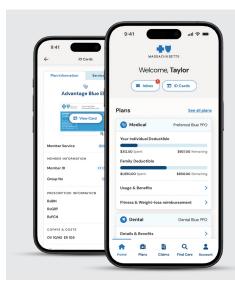
Hospital Stays

Your doctor will have to call us to get prior authorization for hospital stays, even if you've already received it from your current insurance plan.

Your doctor can call to request prior authorization when you receive your new member ID card.



^{*}Some conditions may apply. Check your plan benefits for details.



GET A PERSONALIZED VIEW OF YOUR PLAN

MyBlue is your online member account that gives you instant access to your plan benefits from any device.



Find In-Network Doctors, Dentists, and Hospitals



Track and Manage Claims



Access Member ID Cards



Submit for Fitness and Weight-Loss Reimbursements

Download the MyBlue app to get started, or create an account at **bluecrossma.org**.

Questions?

If you have any questions, call Team Blue at 1-800-831-8730.



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).