



MASSACHUSETTS

**MIIA**

Nonprofit  
Locally based  
Member driven

Serving Massachusetts communities since 1982

Town of Millbury

New Employee  
Education  
Health, Dental &  
Vision Plans

# Agenda

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- Medical Plans Review
- Dental Plans Review
- Vision Plan Review
- BCBS/MIIA Programs



The Power of Blue

### Town of Millbury Plan Options

Network	6 New England States	Smaller BCBS MA Network
Plan	<u>HMO</u> Network Blue NE \$300 Deductible	<u>Limited Network</u> Network Blue Select \$300 Deductible
<b>Deductible</b>		
Single/Family	\$300/\$900	\$300/\$900
<b>Max Out of Pocket</b>		
Medical	\$2500/\$5000	\$2500/\$5000
Pharmacy	\$1000/\$2000	\$1000/\$2000
PCP Copay	\$20	\$20
Specialist Copay	\$60	\$60
ER Copay	\$100 after Deductible	\$100 after Deductible
Labs & X-rays	\$0 after Deductible	\$0 after Deductible
High Tech Imaging	\$100 after Deductible	\$100 after Deductible
<b>Inpatient Hospital</b>		
General Hospitals	\$275 after Deductible	\$275 after Deductible
Higher Cost Hospitals	\$1,500 after Deductible	N/A
Day Surgery	\$250 after Deductible	\$250 after Deductible
Retail Rx Copay	\$10/30/65	\$10/30/65
Mail Order Rx Copay	\$25/75/165	\$25/75/165

updated 8/12/2024

# 3 Networks, How are they the Same/Different?

<u>HMO</u> Network Blue New England \$300 Deductible	<u>HMO</u> Network Blue Select \$300 Deductible	<u>PPO</u> Blue Care Elect \$300 Deductible
<b>All 3 plans cover the <span style="background-color: yellow;">SAME</span> In Network Benefits; Copays &amp; Deductible</b>		
<ul style="list-style-type: none"> <li>• Mid Cost premium plan</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest Cost premium plan</li> </ul>	<ul style="list-style-type: none"> <li>• Highest Cost premium plan</li> </ul>
<ul style="list-style-type: none"> <li>• Network of Providers covers all 6 New England States</li> </ul>	<ul style="list-style-type: none"> <li>• Network of Providers are limited to specific <span style="background-color: yellow;">MA only</span> (<i>see next slide for list of facilities In-Network</i>)</li> </ul>	<ul style="list-style-type: none"> <li>• National Network of Providers can go to both BCBS and non-network providers through out the country</li> </ul>
<ul style="list-style-type: none"> <li>• Yes Referrals are needed</li> </ul>	<ul style="list-style-type: none"> <li>• Yes Referrals are needed</li> </ul>	<ul style="list-style-type: none"> <li>• No Referrals are not needed</li> </ul>
<b>Referrals from Providers are much easier today than in the past!</b>		
<ul style="list-style-type: none"> <li>• Recommended for most employees who live and use providers in the 6 NE states</li> </ul>	<ul style="list-style-type: none"> <li>• Recommended for those who have providers in the limited network (see provider lookup)</li> </ul>	<ul style="list-style-type: none"> <li>• Recommended for early retirees or those with college age students who live out of the 6 NE state service area</li> </ul>
<ul style="list-style-type: none"> <li>• ER covered Nation wide/out of Country</li> </ul>	<ul style="list-style-type: none"> <li>• ER covered Nation wide/out of Country</li> </ul>	<ul style="list-style-type: none"> <li>• ER covered Nation wide/out of Country</li> </ul>



The Power of Blue

## Higher Cost Share Hospitals

Your cost share will be higher at the hospitals listed below. Blue Cross Blue Shield of Massachusetts will let you know if this list changes.

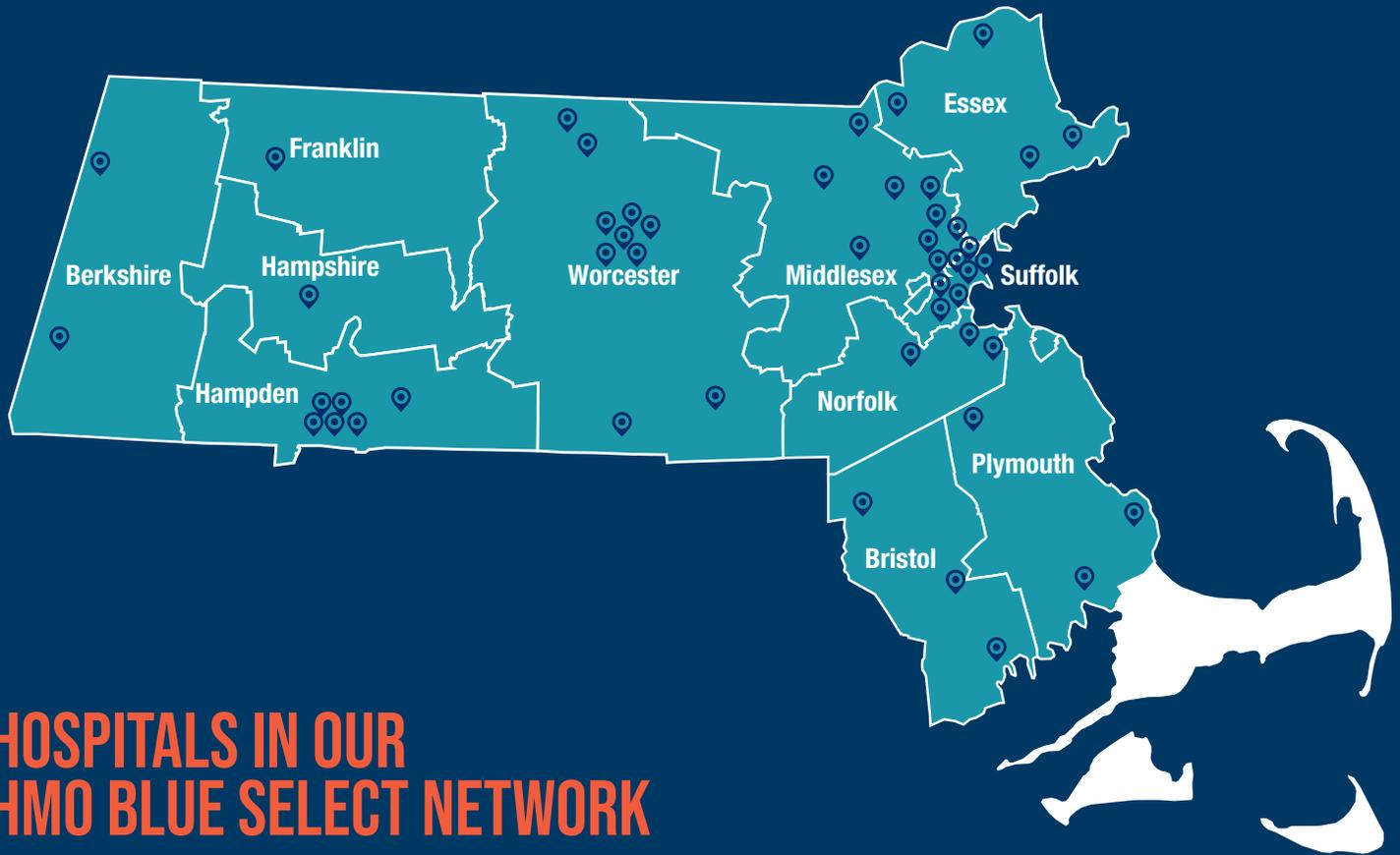
- Baystate Medical Center
- Boston Children's Hospital
- Brigham and Women's Hospital
  - Cape Cod Hospital
- Dana-Farber Cancer Institute
  - Fairview Hospital
- Massachusetts General Hospital
- UMass Memorial Medical Center

Note: Some of the general hospitals listed above may have facilities in more than one location. At certain locations, the lowest cost sharing level may apply.

# ACCESS TO CARE ACROSS THE COMMONWEALTH

With the HMO Blue Select network, employees enjoy peace of mind knowing they can go to any of the network hospitals on the map below.

These hospitals have been carefully selected, based on their location and cost.



## HOSPITALS IN OUR HMO BLUE SELECT NETWORK

### Berkshire

- Berkshire Medical Center
- Fairview Hospital

### Bristol

- Southcoast—Charlton Memorial Hospital
- Southcoast—St. Luke's Hospital
- Sturdy Memorial

### Essex

- Addison Gilbert Hospital
- Anna Jaques Hospital
- Beverly Hospital
- Lawrence General Hospital

### Franklin

- Baystate Franklin Medical Center

### Hampshire

- Cooley Dickinson Hospital

### Hampden

- Baystate Medical Center
- Baystate Wing Hospital
- Holyoke Medical Center
- Mercy Medical Center
- Noble Hospital
- The Hospital for Children—Springfield

### Middlesex

- Cambridge Health Alliance—Cambridge Campus
- Cambridge Health Alliance—Somerville Campus
- Cambridge Medical Center
- Lahey Hospital and Medical Center
- Lowell General Hospital (includes the campus formerly known as Saints Medical Center)
- Marlborough Hospital
- MetroWest Medical Center—Framingham Union Hospital
- Winchester Hospital

### Norfolk

- Beth Israel Deaconess Medical Center—Milton
- Beth Israel Deaconess Hospital—Needham
- South Shore Hospital

### Plymouth

- Beth Israel Deaconess Medical Center—Plymouth
- Signature Healthcare Brockton Hospital
- Southcoast Hospitals Group—Tobey Hospital

### Suffolk

- Beth Israel Medical Center
- Boston Children's Hospital
- Boston Medical Center
- Cambridge Health Alliance—Whidden Campus
- Dana-Farber Cancer Institute
- Massachusetts Eye and Ear Infirmary
- New England Baptist Hospital
- The Shriners Hospital for Children—Boston

### Worcester

- Athol Memorial Hospital
- Clinton Hospital
- Harrington Memorial Hospital
- HealthAlliance Hospitals—Burbank Campus
- HealthAlliance Hospitals—Leominster Campus
- Heywood Hospital
- Milford Regional Medical Center
- Saint Vincent Hospital
- UMass Memorial Medical Center—Memorial
- UMass Memorial Medical Center—University

# Provider/Facility and Prescription Look up Tools

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Find a Doctor- <https://member.bluecrossma.com/fad>

Enter your Zip Code, choose a network below then enter your provider's name

- HMO Blue New England w/HCCS
  - HMO Blue Select
  - EPO or PPO

Medication look up- <https://www.bluecrossma.org/myblue/find-care/care-options/look-up-a-medication>

- tier plan



# Dental Blue Freedom

# Dental Blue Freedom Network



## Go to any dentist

### If contracted with **National Dental Blue network:**

- No claim forms
- Discounts & no balance billing

### **Preferred Dentists** (in Dental Blue PPO network)

- will save you the most money

### **Participating Dentists** (Dental Blue dentists not in Dental Blue PPO network)

- will provide the next level of savings

### **Non-Participating Dentists:**

- Will cost you the most
- Are able to balance bill
- May ask you to submit claims

To find participating dentists go to:  
[www.bluecrossma.com](http://www.bluecrossma.com)

# Dental Plan Details- 2 Options High & Low

<b>Calendar Year Maximum</b> <i>(same for both High &amp; Low)</i>		\$1,500
<b>Preventive Services</b> <i>(Low Option is covered at 80%)</i>		100% Coverage <i>(High)</i>
Oral Exams, Cleanings, X-Rays, Sealants (↓Age 14), Space Maintainers (↓Age 19), Fluoride Treatments (↓Age 19)		
\$50 Individual/\$150 Family Maximum Calendar Year Deductible for Basic and Major Services		
<b>Basic Dental Services</b> <i>(Low Options is covered at 50%)</i>		80% Coverage after deductible <i>(High)</i>
Fillings, Extractions, Endodontics, Periodontics		
<b>Major Dental Services</b>		50% Coverage after deductible
Bridges, Crowns, Implants, Dentures		
<b>Accumulative Maximum Rollover</b>		
\$500 Rollover Up To A Maximum Of \$1,250 <i>Dental Service-Claims Not To Exceed \$700</i>		



MASSACHUSETTS

# DENTAL BLUE<sup>®</sup> ACCUMULATED MAXIMUM ROLLOVER

At Blue Cross Blue Shield of Massachusetts, we know that oral health is a critical part of overall health. That's why we offer a dental benefit that will allow you to roll over a portion of your unused dental benefits from year to year.

## HOW MAXIMUM ROLLOVER WORKS

Beginning 60 days after the last day of your benefit period, your rollover amount will be added to your maximum benefit amount, increasing it for you to use that year and beyond (see below for amounts and maximums).

There is no cost to you. You don't need to do anything. To figure out the amount of benefit dollars that are eligible to roll over, just use the chart below. Start by searching for your benefit period maximum in the first column. If Blue Cross

doesn't pay out more claims dollars on your behalf than the amount in the second column, your benefit maximum for the next year will increase by the amount in the third column.

And, your rollover amount keeps growing and is available for you to use as long as your employer offers this rollover benefit.\* The last column will show you the total amount of additional benefit dollars you can earn. It's one more way we're working to improve health care for all our members.

You can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures.

**This benefit applies to you automatically if:**

- You receive at least one service during the benefit period
- You remain a member of the plan throughout the benefit period
- You don't exceed the claim payment threshold in the benefit period

If your dental plan's annual maximum benefit amount is:	And if your total claims don't exceed this amount for the benefit period:*	We'll roll over this amount for you to use next year and beyond:*	However, rollover totals will be capped at this amount:*
\$500–\$749	\$200	\$150	\$500
\$750–\$999	\$300	\$200	\$500
\$1,000–\$1,249	\$500	\$350	\$1,000
\$1,250–\$1,499	\$600	\$450	\$1,250
\$1,500–\$1,999	\$700	\$500	\$1,250
\$2,000–\$2,499	\$800	\$600	\$1,500
\$2,500–\$2,999	\$900	\$700	\$1,500
\$3,000 or more	\$1,000	\$750	\$1,500

\*This is not a flexible spending account (FSA). The amount reflects your benefit maximum for a given year.

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).

# LITTLE SMILES ARE ABOUT TO GET BIGGER!

Kids under 13 are 100% covered  
for dental services.



Taking care of oral health at a young age can lead to fewer health issues later in life. That's why Dental Blue will provide complete coverage for kids under the age of 13, with no cost and no deductible for covered dental services. We're committed to making dental care for you and your kids more accessible and affordable, so their oral health starts off on the right track.

Services	Coverage
<b>PREVENTIVE AND DIAGNOSTIC</b> Includes services such as routine cleanings, exams, and diagnostic services (X-ray)	<b>100%</b>
<b>BASIC RESTORATIVE</b> Includes services such as extractions and fillings	<b>100%</b>
<b>MAJOR RESTORATIVE</b> Includes treatment for fractured teeth	<b>100%</b>

## WHAT YOU NEED TO KNOW

- Applies to new plans beginning October 1, 2023, and existing plans upon renewal
- Doesn't apply to orthodontic services
- Annual maximums and standard limitations and exclusions apply
- Out-of-network dentists may balance bill

Please check your plan benefits to confirm your coverage before scheduling dental services.

### Questions?

Call Member Service at the number on your ID card.



MASSACHUSETTS

# DENTAL BLUE<sup>®</sup> ENHANCED DENTAL BENEFITS

We're uniquely positioned to analyze claims data and identify members who might benefit from this total health solution: a program for members with qualifying medical conditions that may require increased oral care. Our Enhanced Dental Benefits offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health.

## Good Oral Health Leads to Better Overall Health

Patients who visit a dentist regularly tend to be in better overall health. This is especially important for people with certain medical conditions. For example, treating periodontal disease can help control blood sugar in those with diabetes, reduce the risk of preterm delivery, and limit the severity of heart disease. Dentists can also detect early signs of oral cancer.

Condition	One cleaning or periodontal maintenance, 4 per calendar year <sup>1</sup>	Periodontal scaling, once per quadrant every 24 months <sup>1</sup>	Oral cancer screening, twice per calendar year	Fluoride treatment, 4 per calendar year
DIABETES	✓	✓		
CORONARY ARTERY DISEASE	✓	✓		
STROKE	✓	✓		
PREGNANCY <sup>2</sup>	✓	✓		
ORAL CANCER	✓		✓	✓
SJÖGREN'S SYNDROME	✓		✓	✓
INTELLECTUAL AND/OR DEVELOPMENTAL DISABILITIES <sup>2,3</sup>	✓		✓	✓
MENTAL HEALTH CONDITIONS <sup>2,3</sup>	✓		✓	✓

1. Periodontal maintenance and scaling are available on plans that offer periodontal benefits. There must be at least three months between a periodontal maintenance cleaning and any other cleanings covered under your dental plan, including these Enhanced Dental Benefits.

2. Self-Enrollment is required for this condition. Employees can download the Enhanced Dental Benefits Enrollment Form at [bluecrossma.org/myblue/fast-forms](http://bluecrossma.org/myblue/fast-forms).

3. Intellectual and/or Developmental Disabilities and Mental Health Conditions are being added to benefits on renewal starting October 1, 2023.

**Note:** Certain dental plans cover preventive dental services and Enhanced Dental Benefits at different frequency intervals. Employees should check plan benefits to confirm coverage before scheduling dental services.

## Questions?

To learn more, contact your account executive.

 Blue 20/20

**MIIA** | Nonprofit  
Locally based  
Member driven  
Serving Massachusetts' communities since 1982

## Blue 20/20 vision plan

# Your Blue20/20 Vision Plan

## Blue20/20 Vision Plan in partnership with EyeMed Vision Care

- Plan Name: **Exam Plus**

- \$180 - 12/12/24 Frequency

- **Provider Network: Insight**

Choose from an extensive network of providers including top vision plan retailers AND independent providers including Optometrists, Ophthalmologists and Opticians

- Most desired optical chains participate in-network:

*LensCrafters, Pearle Vision, Target Optical*

- Locate providers online at [www.blue2020ma.com](http://www.blue2020ma.com) and select, “**Insight Network**”
- No restrictions on frame selections – pick any brand you want!
- Continuous in-network discounts

# Vision Plan Benefits

Coverage for routine eye exams, frames, lenses including contact lenses and other discounts

See the benefits of joining Blue 20/20:

- In-Network Benefits:
- Eye Exam covered once every **12 Months with a \$10 copay**
- Eyeglass Lens co-payment (Single Vision, Bifocal, Trifocal)
  - **\$25**
- Frame Allowance
  - **\$180**
- Contact Lens Allowance
  - **\$180**
  - **You can order contact lenses through your provider or through Contacts Direct which is in-network. Visit Contacts Direct at [www.contactsdirect.com](http://www.contactsdirect.com) and register for an account.**
- Frequency
  - **Lenses (one order of contact lenses or a pair of lenses for eye glasses) - once every 12 months**
  - **Frames - once every 24 months**

# Vision Plan Benefits

Fixed discounted costs for lens options and add-ons

Lens Options/Lens Add-ons	Member Cost
UV Treatment	\$15
Tint (solid and gradient)	\$15
Standard plastic scratch coating	\$15
Standard polycarbonate	\$40
Standard polycarbonate for covered dependents under age 19	Paid in Full
Standard anti-reflective coating	\$45
Photochromic/Transitions	20% off retail price
Polarized	20% off retail price
Other add-ons	20% off retail price

## In-Network Continuous Discounts

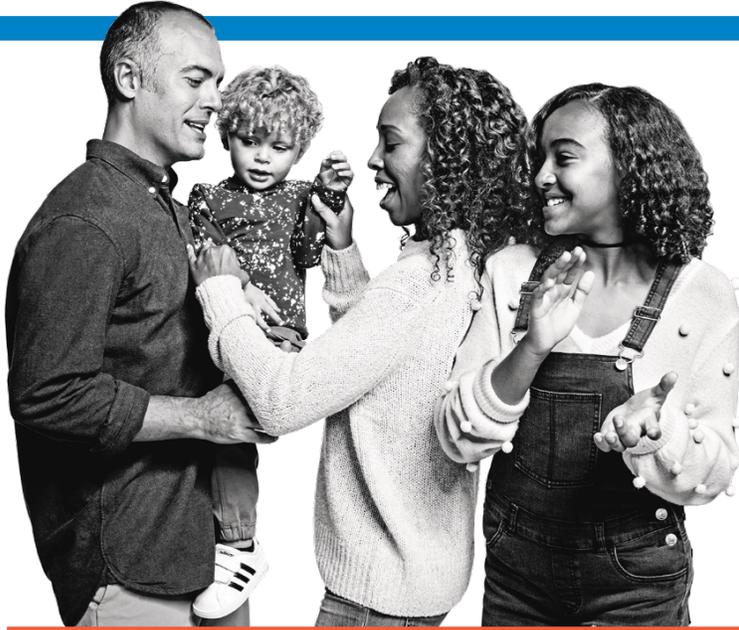
Our Blue 20/20 plan includes unlimited discounts on eyewear purchases (after the benefit has been used). Simply identify yourself as a Blue 20/20 member:

- 40% off second complete pair of eyewear at any EyeMed provider location (frame, lenses, lens options in same purchase)
- 15% off conventional contact lenses
- 20% off frames, lenses or lens options purchased separately
- 20% off non-covered items, including vision care supplies like cleaning cloths, saline when sold at in-network providers/retail locations
- 15% off Lasik/PRK retail price or 5% off promotional price at U.S. Laser Network/LCA locations; see website for locations

# Blue 20/20 Vision Plan Benefits

## Out-of-Network Benefits

- Blue 20/20 provides out-of-network coverage for certain benefits
- Pay the provider and file a claim form for reimbursement with receipts.
- Claim forms are available on line through the Blue 20/20 website: [www.blue2020ma.com](http://www.blue2020ma.com) or by calling customer service: **1-855-875-6948**
- Continuous discounts do not apply



Effective: 7/1/2024

# WELCOME MIIA TOWN OF MILLBURY

## GET THE MOST OUT OF YOUR PLAN



VISIT MYBLUE



FIND A DOCTOR



LOOK UP A MEDICATION



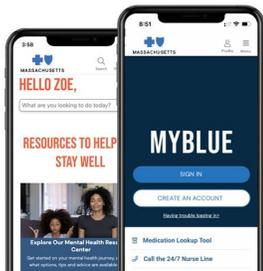
CONTACT US



SAVINGS AND DEALS



UNDERSTANDING YOUR PLAN AND BENEFITS



## YOUR PLAN IN YOUR HAND

Get an instant snapshot of your health care.

### Get Started

Register for MyBlue at [bluecrossma.org](https://bluecrossma.org) or download the app.

## YOUR EKIT CONTENTS

### PLAN OPTIONS

MEDICAL: HMO Blue NE

[SBC](#) [↓](#) - [Summary](#) [↓](#)

MEDICAL: HMO Blue Select

[SBC](#) [↓](#) - [Summary](#) [↓](#)

MEDICAL: Blue Care Elect

[SBC](#) [↓](#) - [Summary](#) [↓](#)

DENTAL: Dental Blue Freedom High

[Summary](#) [↓](#)

DENTAL: Dental Blue Freedom Low

[Summary](#) [↓](#)

ANCILLARY: Blue 2020 Exam Plus \$10 Exam \$25 Lens

\$180 Allowance 12-12-24 Insight

[Summary](#) [↓](#)

SUPPLEMENTAL: Medex

[Summary](#) [↓](#)

SUPPLEMENTAL: Blue Medicare RX

[Summary](#) [↓](#)

### HELPFUL RESOURCES

- [↓](#) 2022 HCCS Hospital List
- [↓](#) Telehealth Brochure
- [↓](#) Intro to Select Network
- [↓](#) Dental Accumulated Maximum Rollover
- [↓](#) Enhanced Dental Benefits
- [↓](#) Enhanced Dental Benefit Enrollment Form
- [↓](#) Dental Blue Freedom Fact Sheet
- [↓](#) 24/7 Nurse Line
- [↓](#) Pregnancy and Baby
- [↓](#) Mind and Body \$300 Reimbursement
- [↓](#) Fitness Benefit Reimbursement
- [↓](#) Weight Loss Reimbursement
- [↓](#) MyBlue Fact Sheet
- [↓](#) 2nd MD
- [↓](#) Enrollment Form
- [↓](#) Learn to Live
- [↓](#) MIIA Health Programs
- [↓](#) SmartShopper
- [↓](#) Virtual PCP
- [↓](#) Maintenance Choice Voluntary Member Fact Sheet
- [↓](#) Cost Share Assistance Member Fact Sheet

# BCBS Reimbursement Programs

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## FITNESS REIMBURSEMENT- SAVE UP TO \$300

( PER FAMILY PER CALENDAR YEAR)

- Full-Service Health Club
- Fitness Studio w/instructor led group classes
- Online Fitness memberships
- Home Fitness equipment that is purchased for in home use
- Athletic Shoes, Race Participation fees
- Ski Passes, Sports Activity fees
- Bicycles & Bicycle Helmets

## WEIGHT-LOSS REIMBURSEMENT- RECEIVE UP TO \$300

(PER FAMILY PER CALENDAR YEAR)

- Hospital- Based Programs & Weight Watchers In-Person
- Weight Watchers online & other non-hospital programs.

## MIND & BODY REIMBURSEMENT- SAVE UP TO \$300 (PER FAMILY PER CALENDAR YEAR)

- Massage therapy
- Hypnosis therapy
- Meditation therapy
- Breathing & Meditation apps
- Tai Chi, Qi (chi) gong



# Earn Money with SmartShopper®

SmartShopper is an incentive and engagement program managed by Sapphire Digital®, an independent company. You can earn a reward check each time you or your covered family members choose an eligible lower-cost, quality doctor or facility for the health services below. To find a reward-eligible doctor or hospital, log in to [bluecrossma.com/myblue](http://bluecrossma.com/myblue), or call 1-877-281-3722.

Keep this list for future reference.

Save on These Health Care Services	Reward Amount (lowest-cost)	Reward Amount (2nd lowest-cost)	Reward Amount (3rd lowest-cost)
Bladder Repair for Incontinence (sling)	\$250	\$75	\$50
Bladder Scope	\$250	\$75	\$50
Bone Density Scan	\$50	\$25	\$0
Bronchoscopy (procedure to look at airways)	\$150	\$75	\$50
Bunionectomy (bunion surgery)	\$150	\$75	\$50
Carpal Tunnel Treatment	\$150	\$75	\$50
Cataract Removal	\$125	\$75	\$50
Colonoscopy	\$250	\$75	\$50
CT Scan	\$75	\$50	\$0
Hernia Repair	\$150	\$75	\$50
Knee Arthroscopy	\$250	\$75	\$50
Gall Bladder Removal	\$250	\$75	\$50
Laparoscopic Removal of Ovaries and/or Fallopian Tubes	\$250	\$75	\$50
Lithotripsy Fragmenting (shock waves to break apart) of Kidney Stones	\$250	\$75	\$50
Mammogram	\$50	\$25	\$0
MRI	\$100	\$75	\$50
Ear, Nose, Throat (ENT)	\$150	\$75	\$50
PET Scan	\$150	\$75	\$50
Shoulder Arthroscopy	\$250	\$75	\$50
Sigmoidoscopy (procedure to look at rectum and lower colon)	\$150	\$75	\$50
Ultrasounds (non-maternity)	\$50	\$25	\$0
Upper GI Endoscopy	\$150	\$75	\$50

The dollar amount you receive may be considered taxable income. Consult your tax advisor. SmartShopper is managed by Sapphire Digital®, an independent company. Members with coverage under Medicaid or Medicare (including as secondary payer) aren't eligible to receive incentive rewards under the SmartShopper program.

For HMO Blue New England plans, only network providers located in Massachusetts, Rhode Island, New Hampshire, and Vermont may qualify for rewards under the Smart Shopper program. For HMO Blue plans, only network providers located in Massachusetts may qualify for rewards.



MASSACHUSETTS

# GETTING MORE. NOW THERE'S A PLAN.

Your plan has more benefits than you probably realize. Tap into all of them, all in one place.

The MyBlue App is your key to more features and savings. Plus, up-to-date status for claims, your deductible, account balances, and more. It's like a free upgrade for the plan you already have.



## UNLOCK THE POWER OF YOUR PLAN

The MyBlue App gives you an instant snapshot of your plan, including:



COVERAGE  
AND BENEFITS



CLAIMS AND  
BALANCES



FITNESS AND WEIGHT-  
LOSS REIMBURSEMENT



MEDICATION  
LOOKUP



VIDEO  
DOCTOR VISITS USING  
WELL CONNECTION

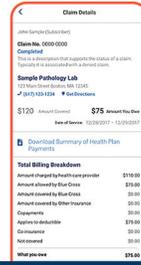
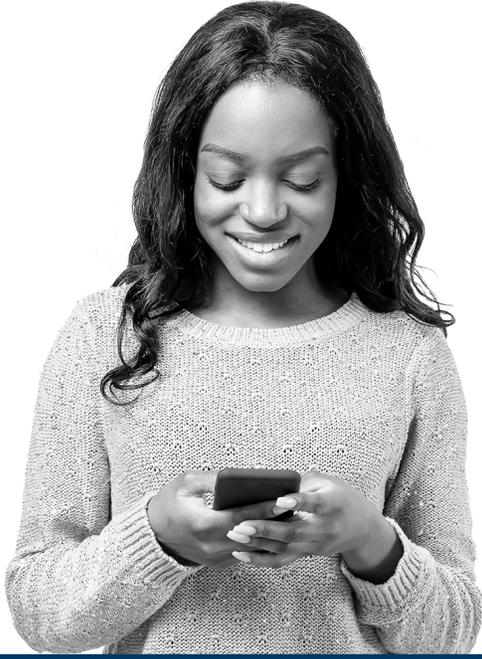
### Get the App

Download the app from the App Store® or Google Play™.

# STAY ON TOP OF YOUR COVERAGE

It's never been easier, faster, or more convenient.

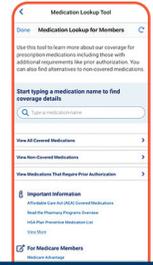
## YOUR PLAN IN YOUR HAND



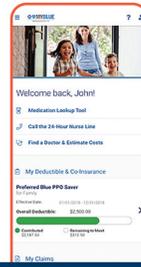
**Track claims and benefits**  
Keep up to date on benefits and coverage.



**Fitness and weight-loss reimbursement**  
The online forms are here, along with other savings and offers.



**Your medications at a glance**  
Their names, costs, and prescriptions at your fingertips.



**Check deductible balances**  
End the guesswork and know for sure every time.



**Find a Doctor**  
Or a specialist, dentist, or facility. On your phone and on the fly.



**Need your cards**  
Access your ID cards without opening your wallet.

Once you sign in or create a MyBlue App account, you can see all of your benefits, all in one place. Track your claims, medications, account balances, and more from your device. And, you can easily keep track of reimbursements and savings.



## GET THE MYBLUE APP

You can download the MyBlue App from the App Store® or Google Play™.

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99-001093204 (4/22)



## The Biggest Winner Comes to Millbury

Personalized, Online Health and Fitness Program  
Starting on Monday, September 23, 2024

The Biggest Winner is a 10-week program designed to help you reach your health goals. Track your progress online, receive helpful tips and challenges along the way and earn prizes\*. We include a variety of exercise, nutrition, and stress reduction activities including:

- Participate in a Virtual Walk across Massachusetts
- Learn Mediterranean-cooking skills with the Mediterranean Diet Video Series
- Earn points for strength training and flexibility you can do at home
- And much, much more

**Sign-up today at [MIAWinners.org](https://MIAWinners.org)**

Registration deadline is Friday, September 20, 2024  
See page 2 for complete registration instructions

**The Biggest Winner is a fun, interactive and challenging way to accomplish your health goals.**

- Be more energized
- Build resiliency
- Feel better about yourself
- Improve muscle tone and cardio fitness
- Earn cool prizes\*

\*Prizes are only available to MIIA/Blue Cross subscribers.

# The Biggest Winner

Comes to Millbury



Use MIIA Winners on  
your SmartPhone or  
iPad. Instructions at  
[www.miiawinners.org](http://www.miiawinners.org)

## Registration Instructions

1. Go to [www.miiawinners.org](http://www.miiawinners.org)
2. **If you have a MIIA Winners account:**  
Log in first, then scroll to "Register for an Online Program" and follow instructions to enroll in this program.  
**If you DON'T have a MIIA Winners account:**  
Use the "Proceed to Registration" button on the MIIAWinners home page.
3. Enter the Registration Code: MILLBWSEPT24 (case sensitive)
4. Agree to and initial "Risk and Release Form"
5. Fill out the registration form.
6. Once you have registered, you're done till the program launches.
7. On Monday, September 23, 2024 you'll receive an email to let you know the program has begun!

/miiasocial | [www.emiaa.org](http://www.emiaa.org)

**MIIA** **Well Aware**  
Work Well. Live Well.

This is a FREE PROGRAM open to all Millbury employees and their spouses.

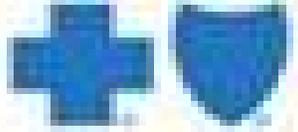


## Programs Enhancing Member Health and Wellbeing

Program Name	Who's Eligible	Description
<b>Good Health Gateway</b> 800.643.8028 <a href="http://MIIA.GoodHealthGateway.com">MIIA.GoodHealthGateway.com</a>	Available to any family member, regardless of age, on a MIIA/Blue Cross family health plan.	Diabetes management program to increase care and medication adherence through incentives (\$0 copays for medication/ supplies).
<b>Ompractice</b> <a href="http://ompractice.com/miia">ompractice.com/miia</a>	Open to all employees and family members age 13 and up.	Live virtual yoga, meditation, and other mind/body classes.
<b>Learn to Live</b> <a href="http://Learntolive.com/partners">Learntolive.com/partners</a> Enter access code: miia	Open to all employees and family members age 13 and up.	Online programs and clinical assessments based on the proven principles of Cognitive Behavioral Therapy. Stress, Anxiety & Worry, Depression, Social Anxiety, Insomnia, and Substance Use.
<b>Mindwise</b> <a href="http://Mentalhealthscreening.org/screening/miia Wellness">Mentalhealthscreening.org/screening/miia Wellness</a>	Open to all employees and family members.	<b>Mindwise</b> is a free anonymous mental health screening tool with 13 screenings ranging from wellbeing to substance abuse. No personal information is required.
<b>Quizzify</b> <a href="http://App.quizzify.com/users/sign_up/mma">App.quizzify.com/users/sign_up/mma</a>	Open to all employees and spouses. Only employees and spouses who are MIIA/Blue cross members are eligible for rewards.	A monthly Jeopardy-like trivia game that can help participants improve lifestyle, save on health care costs, and differentiate health facts from myths.

Program Name	Who's Eligible	Description
<p><b>Quizzify2Go</b> Create an account or login to <a href="https://mass.quizzify.com">https://mass.quizzify.com</a> or download the app "Quizzify2go wherever you get your apps.</p>	<p>All employees and household members</p>	<p>Mobile app to help prepare for a doctor's visit – 165 topics covered. Provides questions for visits to help make informed decisions.</p>
<p><b>Smart Shopper</b> 1-877-281-3722 Log in to <a href="http://bluecrossma.org">bluecrossma.org</a> and click the SmartShopper link.</p>	<p>Available to those on a MIIA/Blue Cross health plan (not open to every MIIA/Blue Cross plan or retirees).</p>	<p>Cashback on non-urgent medical procedures when using preferred providers.</p>
<p><b>Ex Program</b> Visit <a href="http://BecomeAnEX.org/signup/MIIA">BecomeAnEX.org/signup/MIIA</a> to get started.</p>	<p>Available to those on a MIIA/Blue Cross health plan.</p>	<p>Digital tobacco/vape cessation program in collaboration with Mayo Clinic that includes nicotine patches/gum delivered to the home. Active online community (peer support), and live-chat coaching from experts.</p>
<p><b>EAP</b> <a href="http://myassistanceprogram.com/miia-eap/">myassistanceprogram.com/miia-eap/</a></p>	<p>EAP is open to all employees and their households.</p>	<p>In-person and telephonic counseling, training courses, management consultations, critical incident stress debriefing, work/life resources.</p>
<p><b>Headspace</b> <a href="http://work.headspace.com/miiaawellaware/join">work.headspace.com/miiaawellaware/join</a></p>	<p>Available to those on a MIIA/Blue Cross health plan. Primary subscribers and 2 plus friends of family members may join.</p>	<p>Mindfulness and meditation app with hundreds of meditations and exercises for sleep, focus, and movement.</p>
<p><b>Telephonic Wellness Coaching</b> <a href="http://miiawinners.org/wellness-coaches/">miiawinners.org/wellness-coaches/</a></p>	<p>Available to those on a MIIA/Blue Cross health plan ages 18 and up.</p>	<p>Up to 10 phone coaching sessions per year with a certified coach. Coaches provide the guidance, accountability and support you need to live a healthier lifestyle. You and your health coach will work together to identify goals and strategies to meet those goals.</p>
<p><b>Brightline</b> <a href="http://helloworldbrightline.com/miia">helloworldbrightline.com/miia</a> Brightline Member Support at 888-224-7332 or <a href="mailto:care@helloworldbrightline.com">care@helloworldbrightline.com</a>.</p>	<p>Available to those on a MIIA/Blue Cross health plan.</p>	<p>Behavioral health care for kids from 18 months to 18 years. Support for parents and caregivers too -- delivered virtually, when and where you need it.</p>

Program Name	Who's Eligible	Description
<p><b>2nd.MD</b>            Visit <a href="http://www.2nd.md/miia">www.2nd.md/miia</a>            Call 1.866.269.3534            Download the 2nd.MD app via <a href="#">App Store</a> or <a href="#">Google Play</a></p>	<p>Available to those on a MIIA/Blue Cross health plan.</p>	<p>A virtual expert medical consultation and navigation service. Connect with board-certified, elite specialists about a diagnosis or treatment plan all within a matter of days at no cost.</p>
<p><b>Virta Diabetes Reversal Program</b>  <a href="http://info.virtahealth.com/bluecrossma">Info.virtahealth.com/bluecrossma</a></p>	<p>Available to members on an active MIIA/Blue Cross health plan with Type 2 diabetes.</p>	<p>A virtual clinic that helps members lose weight, lower blood sugar/A1C, and reduce medications. It includes a dedicated health coach, diabetes testing supplies, recipes/grocery lists, and online support forum.</p>
<p><b>Hinge Health</b>  <a href="http://hinge.health/miia">hinge.health/miia</a></p>	<p>Open to MIIA/Blue Cross Blue Shield subscribers, spouses, and dependents 18 years of age or older.</p>	<p>A digital exercise therapy program to support back, knee, hip, neck, or shoulder joint health. Hinge gives you the tools you need to conquer joint and muscle pain, recover from injuries, prepare for surgery, and stay healthy and pain-free.</p>



MASSACHUSETTS

**MIIA**

Nonprofit  
Locally based  
Member driven

Serving Massachusetts communities since 1982

## Questions??

BCBS Member Service line

M-F from 8am-6pm

800-782-3675, option #3

State you are a member or

new member with MIIA

Town of Millbury or call

the # on back of ID card.