



MASSACHUSETTS

MIIA

Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982

Town of Millbury

Plan Change &
Network Review



The Power of Blue

Town of Millbury FY'26 HMO Proposed Plan Changes

Plan	Current Plan	FY'26 Proposed Change	
	<u>HMO</u> Network Blue NE \$300 Deductible HCCS	<u>HMO</u> Blue New England \$1000 Deductible HCCS	<u>HMO</u> Blue New England \$1500 Deductible HCCS
Deductible Single/Family	\$300/\$900	\$1,000/\$2,000	\$1,500/\$3,000
Max Out of Pocket Medical	\$2500/\$5000	\$2500/\$5000	\$2500/\$5000
Pharmacy	\$1000/\$2000	\$1000/\$2000	\$1000/\$2000
PCP Copay	\$20	\$20	\$20
Specialist Copay	\$60	\$60	\$60
ER Copay	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible
Labs & X-rays	\$0 after Deductible	\$0 after Deductible	\$0 after Deductible
High Tech Imaging	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible
Inpatient Hospital	\$275 after Deductible for Low cost Hospitals and \$1500 after Deductible for High cost Hospitals	\$275 after Deductible for Low cost Hospitals and \$1500 after Deductible for High cost Hospitals	\$275 after Deductible for Low cost Hospitals and \$1500 after Deductible for High cost Hospitals
Day Surgery	\$250 after Deductible	\$250 after Deductible	\$250 after Deductible
Retail Rx Copay	\$10/30/65	\$10/30/65	\$10/30/65
Mail Order Rx Copay	\$25/75/165	\$25/75/165	\$25/75/165

FY'26 Renewal Increase	14.84%	9.42%	6.04%
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updated 2/14/2025



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.

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



The Power of Blue

Town of Millbury FY'26 HMO Select Network

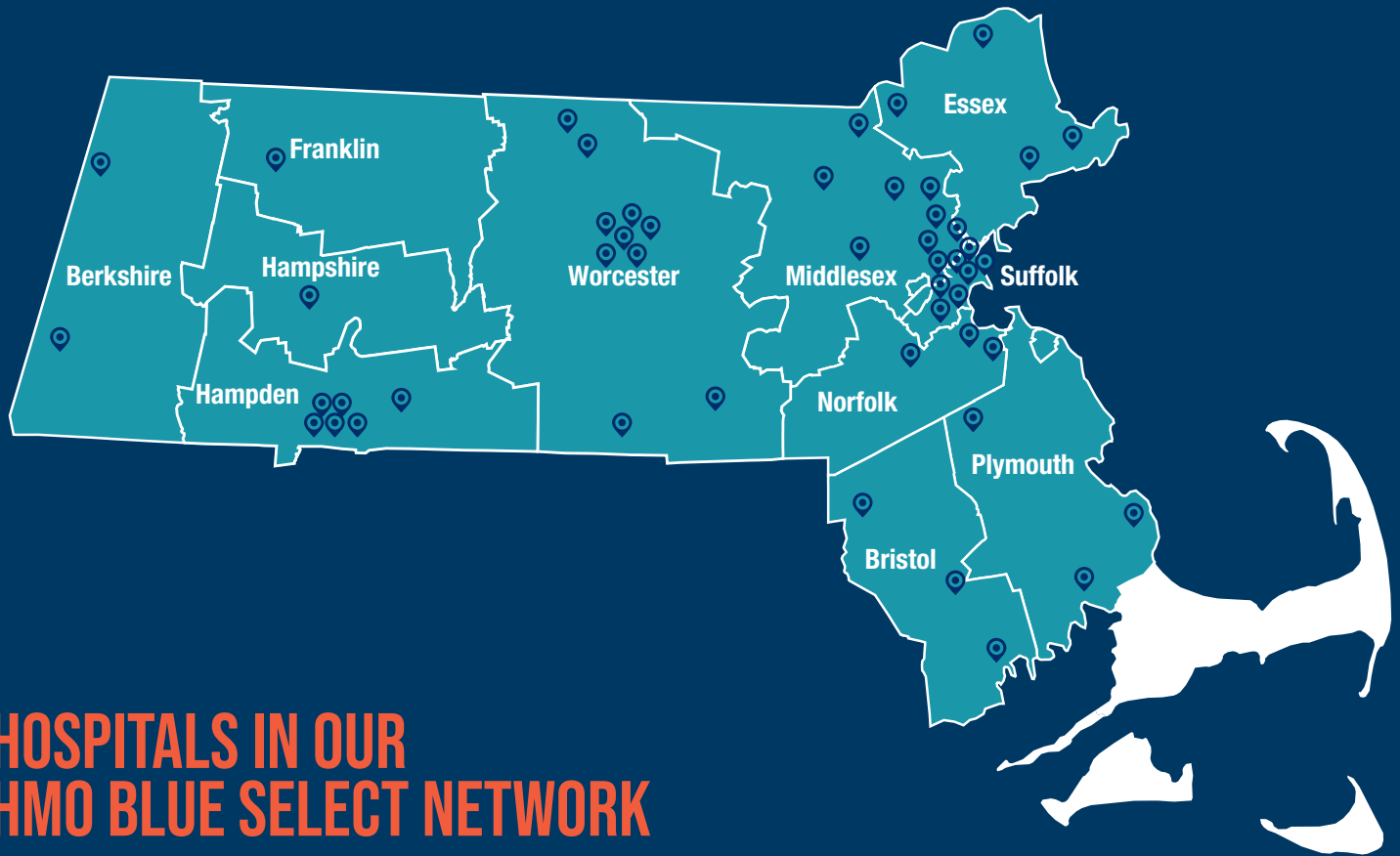
Plan	Current Plans		
	HMO Network Blue NE \$300 Deductible HCCS	HMO (Limited network) Network Blue Select \$300 Deductible	HMO Network Blue Select \$1000 Deductible
Deductible Single/Family	\$300/\$900	\$300/\$900	\$1,000/\$2,000
Max Out of Pocket Medical	\$2500/\$5000	\$2500/\$5000	\$2500/\$5000
Pharmacy	\$1000/\$2000	\$1000/\$2000	\$1000/\$2000
PCP Copay	\$20	\$20	\$20
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Retail Rx Copay	\$10/30/65	\$10/30/65	\$10/30/65
Mail Order Rx Copay	\$25/75/165	\$25/75/165	\$25/75/165
		Employees would receive a 3.36% increase if moving from HMO NE to HMO Select plan	Employees on NE plan would receive a 1.52% decrease and those on Select would receive a 9.42% Increase

updated 2/25/2025

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

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>

- 3 tier plan

Millbury Pay Based on 70/30 Split

(Employees Hired after Aug 2019)

	Current Plan	Renewal	Plan change Opt 1	Plan change Opt 2
	HMO Blue NE 300	HMO Blue NE 300	HMO Blue NE 1000	HMO Blue NE 1500
Monthly				
Single	\$958.86	\$1,101.15	\$1,049.40	\$1,016.80
Family	\$2,515.23	\$2,888.49	\$2,752.15	\$2,667.23
Bi-Weekly				
Single	\$132.77	\$152.47	\$145.30	\$140.79
Family	\$348.26	\$399.94	\$381.07	\$369.31
21 Week				
Single	\$164.38	\$188.77	\$179.90	\$174.31
Family	\$431.18	\$495.17	\$471.80	\$457.24
	HMO Blue Select 300	HMO Blue Select 300	HMO Blue Select 1000	HMO Blue Select 1500
Monthly				
Single	\$862.97	\$991.03	\$944.25	\$915.12
Family	\$2,263.71	\$2,599.64	\$2,476.94	\$2,400.51
Bi-Weekly				
Single	\$119.49	\$137.22	\$130.74	\$126.71
Family	\$313.44	\$359.95	\$342.96	\$332.38
21 Week				
Single	\$147.94	\$169.89	\$161.87	\$156.88
Family	\$388.06	\$445.65	\$424.62	\$411.52

Millbury Pay Based on 75/25 Split

(Employees Hired Before Aug 2019)

	Current Plan	Renewal	Plan change Opt 1	Plan change Opt 2
	HMO Blue NE 300	HMO Blue NE 300	HMO Blue NE 1000	HMO Blue NE 1500
Monthly				
Single	\$958.86	\$1,101.15	\$1,049.40	\$1,016.80
Family	\$2,515.23	\$2,888.49	\$2,752.15	\$2,667.23
Bi-Weekly				
Single	\$110.64	\$127.06	\$121.08	\$117.32
Family	\$290.22	\$333.29	\$317.56	\$307.76
21 Week				
Single	\$136.98	\$157.31	\$149.91	\$145.26
Family	\$359.32	\$412.64	\$393.16	\$381.03
	HMO Blue Select 300	HMO Blue Select 300	HMO Blue Select 1000	HMO Blue Select 1500
Monthly				
Single	\$862.97	\$991.03	\$944.25	\$915.12
Family	\$2,263.71	\$2,599.64	\$2,476.94	\$2,400.51
Bi-Weekly				
Single	\$99.57	\$114.35	\$108.95	\$105.59
Family	\$261.20	\$299.96	\$285.80	\$276.98
21 Week				
Single	\$123.28	\$141.58	\$134.89	\$130.73
Family	\$323.39	\$371.38	\$353.85	\$342.93



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



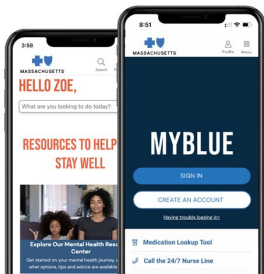
CONTACT US



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 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

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 Zelis®, 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. Rewards range from \$15–\$400, depending on the procedure. To find a reward-eligible doctor or hospital for your recommended procedure, sign in to bluecrossma.com/myblue, or call Zelis’ Care Concierge Team at 1-877-281-3722.

Keep this list for future reference.

Save on these health care services and procedure categories:		
Back surgery	Ear, nose, throat (ENT)	Mammogram
Bariatric surgery	Echocardiogram	MRI
Bladder repair for incontinence	Fine needle aspiration for biopsy with imaging	PET scan
Bladder scope	Gall bladder removal	Prostatectomy
Bone density study	Hammertoe correction	Reduction mammoplasty
Breast tumor biopsy or removal	Hepatobiliary system imaging	Repair finger tendon
Bronchoscopy	Hernia repair	Rotator cuff repair
Bunionectomy	Hip replacement	Shoulder arthroscopy
Cardiac ablation	Hysterectomy	Sigmoidoscopy
Cardiac nuclear imaging	Hysteroscopy	Sleep study
Carpal tunnel treatment	Kidney and ureter procedures for neoplasm	Total thyroidectomy
Cataract removal	Knee arthroscopy	Ultrasound
Cervical biopsy	Knee replacement	Upper GI endoscopy
Colonoscopy	Laparoscopic fibroid removal	Whole body bone scan
Coronary bypass	Laparoscopic removal of ovaries and/or fallopian tubes	X-ray
CT scan	Lithotripsy – fragmenting of kidney stones	

The dollar amount you receive may be considered taxable income. Consult your tax advisor. SmartShopper is managed by Zelis®, 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 plans, only network providers located in Massachusetts may qualify for rewards.



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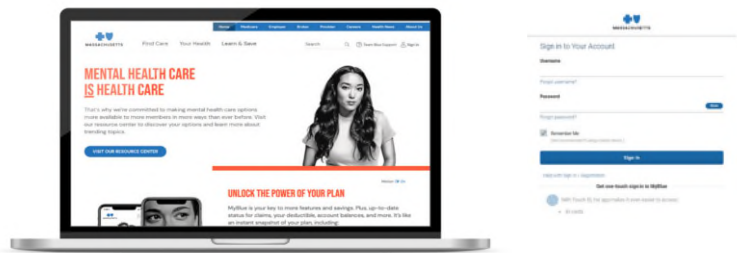
GETTING STARTED WITH SMARTSHOPPER®

Earning up to \$400 is as easy as 1-2-3.

You can compare competitively priced care, and earn up to \$400 in cash rewards after each eligible procedure when you use SmartShopper from Zelis®, an independent company. Getting started is easy. Just follow these four steps:

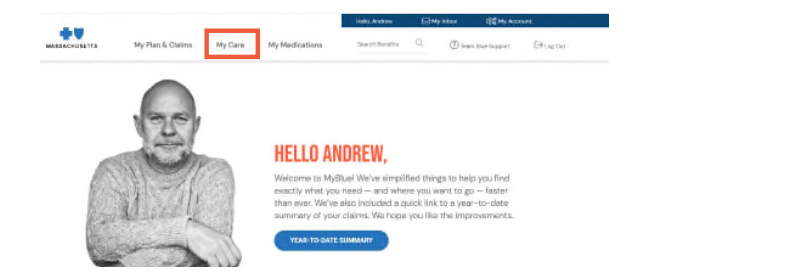
1

Sign in to **MyBlue** or create an account
Visit **bluecrossma.org** to sign in, or click **Create Account** to register for a new one.



2

Go to **My Care**



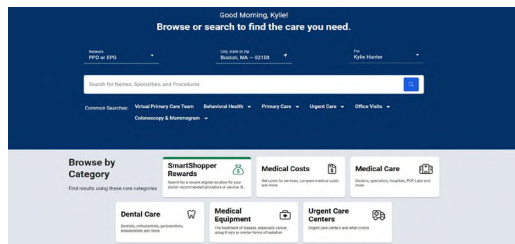
3

Click **Start Saving with SmartShopper**



4

Search for provider **Names, Specialties** and **Procedures**



Questions?

If you have any questions about MyBlue, call Team Blue at the Member Service number on the front of your ID card.



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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

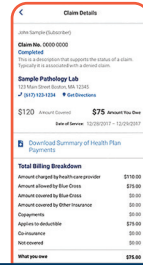
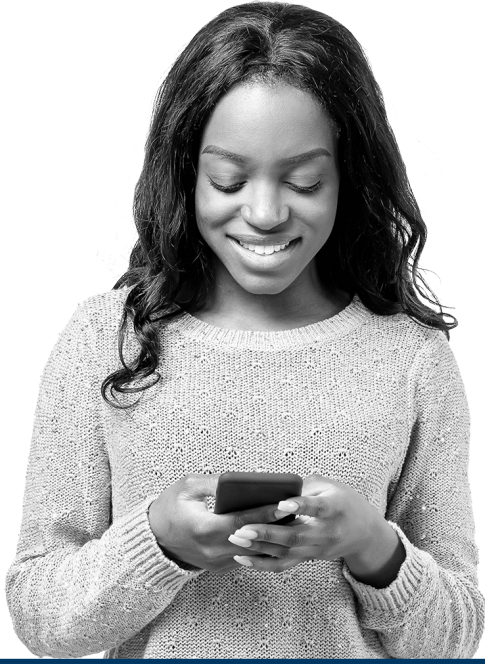
Get the App

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

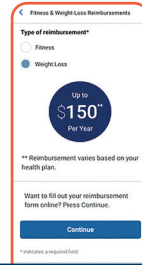
STAY ON TOP OF YOUR COVERAGE

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

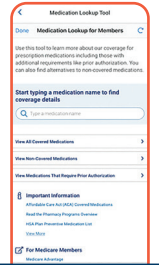
YOUR PLAN IN YOUR HAND



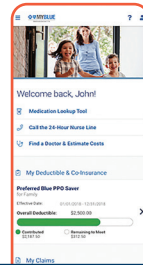
Track claims and benefits
Keep up to date on benefits and coverage.



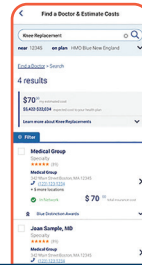
Fitness and weight-loss reimbursement
The online forms are here, along with other savings and offers.



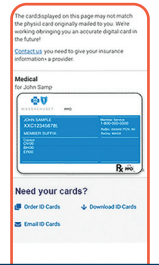
Your medications at a glance
Their names, costs, and prescriptions at your fingertips.



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™.

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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99-001093204 (4/22)



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Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982

Questions??