



MASSACHUSETTS

## SUMMARY OF BENEFITS



# Managed Blue for Seniors

No Prescription Drug Coverage

## West Suburban Health Group



This health plan, alone, does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance; however, the Commonwealth of Massachusetts has stated that enrollment in Original Medicare (Medicare Part A and Medicare Part B) satisfies these standards.

## Your Care

With Managed Blue for Seniors, you have the convenience of selecting a doctor who is close to your home. Your primary care physician attends to all of your health care needs, including hospital services and referrals to specialists.

And we make health care easy. With Managed Blue for Seniors, there are no forms to fill out and no waiting for insurance checks. In most cases, you're covered either in full or with just a copayment.

## When You Travel, You're Covered

As a member of Managed Blue for Seniors, you'll receive a Blue Cross and Blue Shield ID card. It's one of the most recognized health care cards anywhere. So, if you have a medical emergency away from home, you won't have to worry about an out-of-town hospital not recognizing your coverage. You're covered for an emergency room visit and one medically necessary follow-up visit with a copayment for each. If you're admitted to the hospital, your copayments will be waived, and you'll be covered in full.

## Your Medical Benefits

Covered Services	Your Cost
<b>Outpatient Care</b>	
Routine office visits	\$10 per visit
Routine vision examinations (one per calendar year)	\$10 per visit
Allergy care and testing	\$10 per visit
Cardiac rehabilitation services	\$10 per visit
Chiropractor services	\$10 per visit
Immunizations and injections	Nothing
Diagnostic tests	Nothing
X-rays and lab tests	Nothing
Limited oral surgery	\$10 per visit
(If you visit a specialist, you will need a referral from your primary care physician in order to receive full benefits. Otherwise your coverage will be limited to Medicare benefits only.)	
<b>Inpatient Care</b>	
Semiprivate room and board	Nothing
Physician care	Nothing
Surgical services	Nothing
Medications	Nothing
<b>Emergency Room Services (Within the Service Area)</b>	
Emergency room services for an unforeseen illness or injury. (Copayment is waived if you are admitted to the hospital.)	\$50 per visit
<b>Emergency Room Services (Outside the Service Area)</b>	
Emergency room services for an unforeseen illness or injury. One medically necessary follow-up visit is also available (copayment applies). (You must notify the Plan within 48 hours; copayment is waived if you are admitted to the hospital.)	\$50 per visit

# Your Medical Benefits (continued)

Covered Services	Your Cost
<p><b>Mental Health and Substance Abuse*</b>            Biologically Based Mental Conditions**</p> <ul style="list-style-type: none"> <li>• Inpatient admissions in a network general or mental hospital</li> <li>• Outpatient visits (No limit)</li> </ul>	Nothing \$10 per visit
<p>Non-Biologically Based Mental Conditions</p> <ul style="list-style-type: none"> <li>• Inpatient admissions in a network general hospital</li> <li>• Inpatient admissions in a network mental hospital or substance abuse facility (after Medicare days end, up to 60 days per calendar year)</li> <li>• Outpatient visits covered by Medicare and up to 24 visits per calendar year when not covered by Medicare</li> </ul>	Nothing Nothing \$10 per visit
<p>Alcoholism Treatment</p> <ul style="list-style-type: none"> <li>• Inpatient admissions in a network general hospital</li> <li>• Inpatient admissions in a network mental hospital or substance abuse facility (after Medicare days end, up to 60 days per calendar year plus 30 more days per calendar year)</li> <li>• Outpatient visits covered by Medicare (after Medicare days end, up to 24 visits per calendar year plus 8 more visits per calendar year with a value of at least \$500)</li> </ul>	Nothing Nothing \$10 per visit
<p><b>Additional Benefits</b></p>	
<p>Medicare-approved yearly gynecological examinations</p>	\$10 per visit
<p>Medicare-approved ambulance service when medically necessary per one-way transport (copayment waived for emergency transport)</p>	\$40 copayment
<p>Skilled nursing facility (100 days per benefit period)</p>	Nothing
<p>Rehabilitation hospital (365 days in a lifetime, after Medicare days end)</p>	Nothing
<p>Medicare-approved home health care as requested by a Managed Blue for Seniors physician</p>	Nothing
<p>Medicare-approved outpatient physical, speech/language pathology, and occupational therapy</p>	\$10 per visit
<p>Medicare-approved durable medical equipment</p>	\$10 per item

\* You must call **1-800-524-4010** for referrals.

\*\* Treatment of rape-related mental or emotional disorders for victims of an assault with intent to rape is covered to the same extent as biologically based conditions.

## Medicare Covered Preventive Services

Medicare provides coverage for certain preventive services at no cost to members, for example, yearly wellness visit, flu shots, mammography, Pap test, and PSA tests. For the current list of covered preventive services, please refer to your Medicare & You handbook or go to [www.medicare.gov](http://www.medicare.gov).

## Get the Most from Your Plan

Visit us at [www.bluecrossma.com](http://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.

A Fitness Benefit toward membership at a health club (see your plan description for details)	\$150 per year, per individual
Reimbursement for a Blue Cross Blue Shield of Massachusetts designated weight loss program (see your plan description for details)	\$150 per year, per individual
Blue Care Line®—A 24-hour nurse line to answer your health care questions—call <b>1-888-247-BLUE (2583)</b>	No charge

## Questions?

For questions about Blue Cross Blue Shield of Massachusetts, call **1-800-782-3675** or visit us online at [www.bluecrossma.com](http://www.bluecrossma.com).

Interested in receiving information from us via e-mail? Go to [www.bluecrossma.com/email](http://www.bluecrossma.com/email) to sign up.

## Limitations and Exclusions

These pages summarize your health care plan. Your plan description and riders define the full terms and conditions. Should any questions arise concerning benefits, the plan description and riders will govern. Some services not covered include cosmetic surgery, custodial care, experimental procedures, pain clinics, personal comfort items and services, prescription drugs for use outside of the hospital, and most dental care, unless otherwise outlined. For a complete list of limitations and exclusions, refer to your plan description and riders.



MASSACHUSETTS

# 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](mailto: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](http://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](http://hhs.gov).



MASSACHUSETTS

# 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 شماره تلفن مندرج بروی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: 711).

**Lao/ພາສາລາວ:** ຂໍ້ຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາຜ່ານບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: 711).

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