

INTRODUCING HMO BLUE SELECT

Great Coverage, Even Greater Savings.

This health plan is a limited provider network plan, and includes a limited provider network called HMO Blue Select. It provides access to a network that is smaller than the Blue Cross Blue Shield of Massachusetts HMO Blue provider network. **Under this plan, members have access to network benefits from only the providers in the HMO Blue Select network.** For help in finding which providers are included in the HMO Blue Select network, check the most current provider directory for your health plan option or visit the online provider search tool at **www.bluecrossma.com/findadoctor** and select "HMO Blue Select."



HMO BLUE SELECT WHAT IS IT?

A lower-cost, limited-network plan design, providing comprehensive care from the brand you trust.

HMO BLUE SELECT HOW DOES IT WORK?

HMO Blue Select works like a traditional HMO, but with a limited set of network providers that deliver savings to both you and your employees.

This HMO Blue Select network includes doctors, facilities, and specialty hospitals that are recognized for providing lower-cost care. With HMO Blue Select, members still require referrals to access specialists and are also required to sign up for a primary care provider. To get the most out of their plan, members should use the more cost-effective providers in the HMO Blue Select network, except in an emergency when they should access the closest medical facility.

HMO BLUE SELECT HOW YOU SAVE

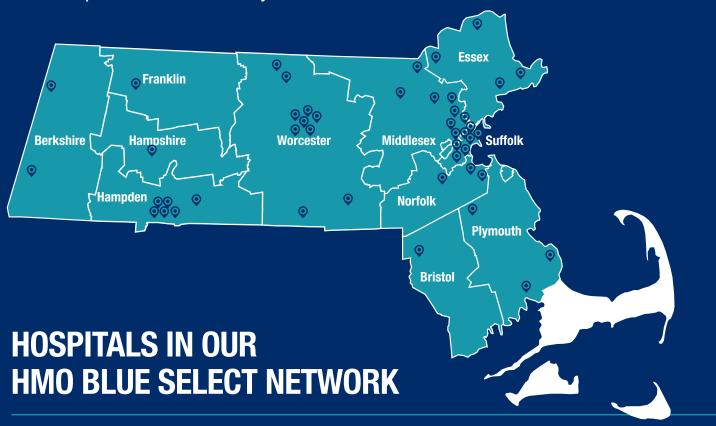
Getting the most value out of your plan is simple—your employees access care at lower-cost providers who are in the HMO Blue Select network. The savings will be reflected in lower health care costs for you.

KEY FEATURES	YOUR ADVANTAGES
Members have access to a local provider network of cost-effective doctors and hospitals they recognize and trust.	A Limited Network with Great Value HMO Blue Select features a smaller but very attractive provider network with recognized Massachusetts doctors and hospitals, as well as specialty pediatric, eye, ear, and cancer hospitals, keeping employer and employee affordability in mind.
Hospitals are aligned with provider networks to improve network use.	A Seamless, Low-Cost Experience HMO Blue Select offers a full range of network services by tailoring the network to include doctors and the hospitals they typically refer to ensure an end-to-end, low-cost advantage.
Predominantly, HMO Blue Select providers are contracted in our results-based accountability model.	Results-Driven Provider Relationships We're focused on results, and are supporting and motivating providers to deliver care that works better.
You gain the flexibility to lower benefit costs without having to increase employee cost-sharing responsibility.	Same Employee Cost Sharing with Lower Costs HMO Blue Select offers employees noticeably lower health care costs when compared to a similar full HMO network plan without increasing their cost sharing. As a result, accounts can keep the same benefit plans and pay less in costs.
In the case of emergencies, members have national access to the closest medical facility without network restrictions.	In Emergencies, Access Nationwide HMO Blue Select allows members to access providers nationwide for emergency and urgent care whether they're traveling or on vacation.
Same great service from the brand you trust.	Lower Cost. Excellent Service. Trusted Brand. You and your employees will have peace of mind knowing that you'll receive the same high level of service and support that you've come to trust from Blue Cross.

ACCESS TO CARE ACROSS THE COMMONWEALTH

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

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



Berkshire

- Berkshire Medical Center
- Fairview Hospital

Hampden

- Baystate Medical Center
- Baystate Wing Hospital
- The Shriner's Hospital for Children—Springfield
- Mercy Medical Center
- · Holyoke Medical Center
- Noble Hospital

Bristol

- Sturdy Memorial

Middlesex

• Cambridge Health Alliance

• Cambridge Health Alliance

• Cambridge Medical Center

• Lowell General Hospital

(includes the campus

formerly known as Saints

Cambridge Campus

Somerville Campus

· Lahey Hospital and

Medical Center

Medical Center)

Marlborough Hospital

Winchester Hospital

- Beverly Hospital
- Lawrence General Hospital

• Addison Gilbert Hospital

Anna Jagues Hospital

Norfolk

Essex

- 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**

Franklin

 Baystate Franklin **Medical Center**

Suffolk

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

Hampshire

· Cooley Dickinson Hospital

Worcester

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

