



BLUE CROSS BLUE SHIELD BENEFITS GINKGO BIOWORKS, INC.

GO GREEN!

We are no longer mailing:

- Summary of Health Plan Payments
- Explanation of Benefits

Find On Your **MyBlue** Online Account:
bluecrossma.org/myblue

Effective January 01, 2025



AGENDA

MEDICAL PLAN

- Advantage Blue Preferred Deductible
- Blue Care Elect Deductible
- Preferred Blue PPO Saver

WELLNESS PLAN

- AhealthyMe Rewards

MEDICAL PLANS COMPARISON

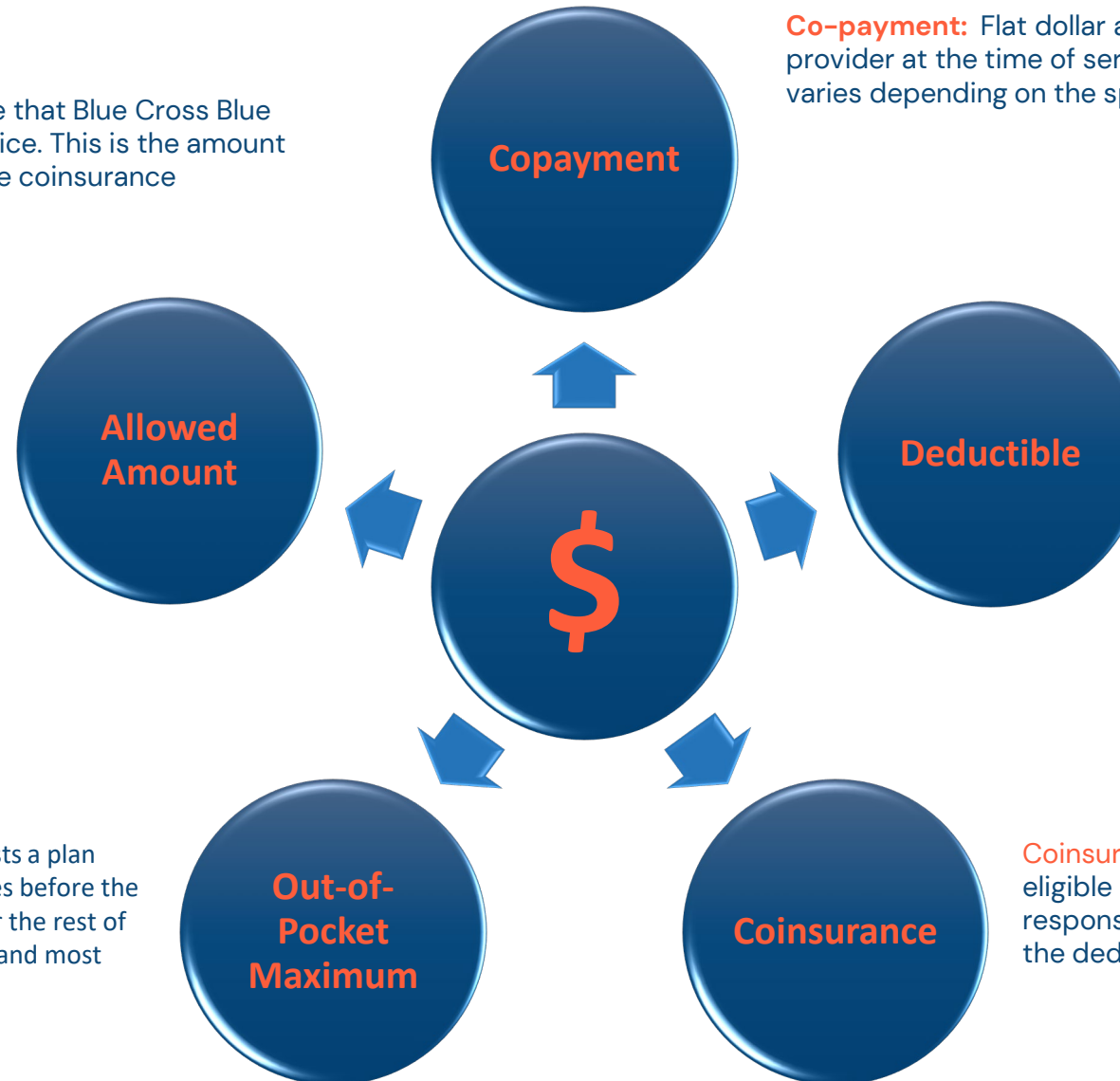
Network Comparison



ADVANTAGE BLUE	PPO
National PPO network Blue Cross Blue Shield PPO providers	National PPO network Blue Cross Blue Shield PPO providers
In-network PPO Providers: richer benefits NO BENEFITS FOR Out-of-network Providers NO referrals required Go to any licensed provider nationwide Freedom of choice Use in-network providers ONLY	In-network PPO Providers: richer benefits Out-of-network Providers: reduced benefits NO referrals required Go to any licensed provider nationwide Freedom of choice Use in-network or out-of-Network providers
Find a doctor: <ul style="list-style-type: none">• ONLINE www.bluecrossma.org• Call Physician Selection Service: 1-800-821-1388	Find a doctor: <ul style="list-style-type: none">• ONLINE www.bluecrossma.org• Call Physician Selection Service: 1-800-821-1388

COMMON FINANCIAL TERMS

Allowed Amount: The maximum contracted fee that Blue Cross Blue Shield will reimburse a provider for a given service. This is the amount applied to the deductible and is the basis of the coinsurance percentage.



Co-payment: Flat dollar amount that a plan member must pay the provider at the time of service. Also called a copay, this amount varies depending on the specifics of a given health plan contract

Deductible: One-time dollar amount that a member must pay for health care services before the health plan will cover eligible services. For example, if a member's deductible is \$2,000, the member will pay that amount, out of pocket, before the health plan will cover any eligible services.

Out-of-Pocket Maximum: The most out-of-pocket costs a plan member will pay per year for covered health expenses before the plan pays 100 percent of covered health expenses for the rest of that year (typically includes, deductible, coinsurance and most copayments).

Coinsurance: Percentage amount of eligible expenses that plan members are responsible for paying, most often after the deductible is met

VIRTUAL CARE TEAM COMPARISON

In-Network Medical Services

		ADVANTAGE BLUE® PREFERRED DEDUCTIBLE	BLUE CARE ELECT DEDUCTIBLE	PREFERRED BLUE PPO SAVER
		Deductible on per member basis	Deductible on per member basis	Entire family deductible must be met before benefits are provided for any family member
MEDICAL SERVICES		MEMBER COST SHARING		
Deductible		\$750 Individual \$1,500 Family	\$1,000 Individual \$2,500 Family	\$2,500 Individual Contract \$5,000 Family Contract
DOCTOR OFFICE VISITS	Person or Telehealth visit to Virtual Care Team providers	\$0	\$0	\$0 after deductible
	Person or Designated Telehealth Vendor	\$25	\$25	\$20 after deductible
MENTAL HEALTH	Person or Telehealth visit to Virtual Care Team providers	\$0	\$0	\$0 after deductible
	Person or Designated Telehealth Vendor	\$25	\$25	\$20 after deductible

INTRODUCING

VIRTUAL CARE TEAM

A WHOLE NEW WAY TO DO PRIMARY CARE

If you've been looking for **primary care** that's convenient, thorough, engaging, and modern, we're on it.

You can now choose a virtual PCP through **Carbon Health** or **Firefly Health**, who will lead your Virtual Care Team.



A WHOLE NEW WAY TO DO PRIMARY CARE

It's a new kind of primary care – one that comes with a team of experts committed to getting you the care you need.



CONVENIENT

With virtual visits, there's no travel and no waiting room.



COMPREHENSIVE

Your PCP-led team makes sure your physical and mental health needs are met.



COST

\$0 cost-share* for virtual primary care and mental health visits—even for non-preventive care



COORDINATED

If you need in-person care, a care coordinator will help find in-network specialists.



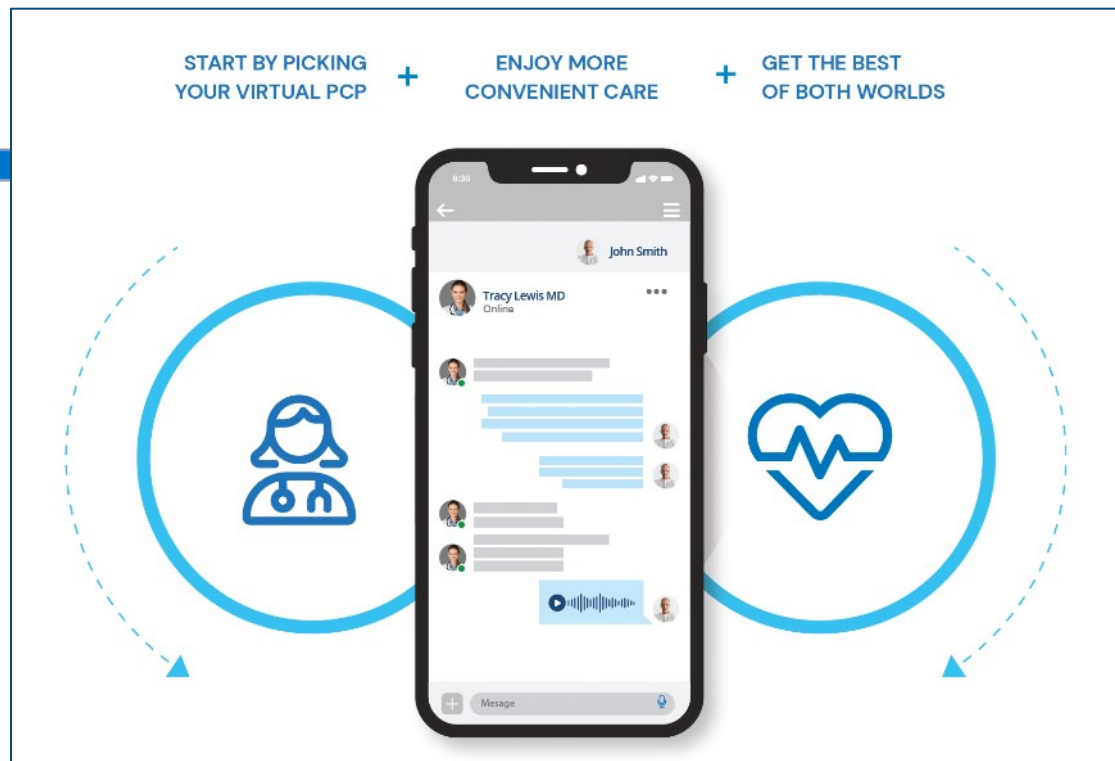
CONNECTED

Reach out whenever you want. Talk, email, text, video – it's your choice

VIRTUAL CARE

bluecrossma.org/myblue

HERE'S HOW IT WORKS



ACCEPTING
NEW
PATIENTS



CHOOSE A PROVIDER THAT MEETS YOUR NEEDS

Virtual

To get started, choose a virtual PCP from an independent provider group below. Here's what you'll pay for care: \$ 0.00 copayment per in-person or telehealth visit after deductible to Virtual Care Team providers designated as primary care.

VIRTUAL PRIMARY CARE



Carbon Health

 Accepting new patients  Integrated mental health

GET STARTED

VIRTUAL PRIMARY CARE

Firefly Health

 Accepting new patients  Integrated mental health

GET STARTED

ASK B

MEDICAL PLANS COMPARISON In-Network Medical Services		ADVANTAGE BLUE PREFERRED DEDUCTIBLE						BLUE CARE ELECT DEDUCTIBLE				PREFERRED BLUE PPO SAVER		
		Deductible on per member basis						Deductible on per member basis				Entire family deductible must be met before benefits are provided for any family member		

MEDICAL SERVICES		MEMBER COST SHARING												
DOCTOR OFFICE VISITS	Deductible	\$750 Individual \$1,500 family						\$1,000 Individual \$2,500 Family				\$2,500 Individual \$5,000 Family		
	Routine health checkups & related tests	\$0						\$0				\$0		
	PCP, OB/GYN, Behavioral Health visits	\$25						\$25				\$20 after deductible		
	Specialist office visits	\$40						\$40				\$40 after deductible		
	Physical, Speech Therapy, Cardiac Rehab	\$40 after deductible						\$40				\$40 after deductible		
EMERGENCY AND URGENTCARE	Emergency Room visits	\$150						\$150				\$0 after deductible		
	Urgent Care facilities	\$40						\$40				\$40 after deductible		
EQUIPMENT	Prosthetics, Durable Medical Equipment	20% after deductible						20% after deductible				20% after deductible		
DIAGNOSTIC TESTING	Diagnostic Testing and Labs, X-Rays	\$15 after deductible						\$25 after deductible				\$0 after deductible		
	MRI's, PET & CT Scans	\$75 after deductible						\$50 after deductible				\$0 after deductible		
HOSPITAL	Hospital Day Surgery	\$150 after deductible						\$250 after deductible				\$0 after deductible		
	Inpatient Admissions	10% co-ins after deductible						\$0 after deductible				\$0 after deductible		
PRESCRIPTION DRUGS	PREScription DRUGS	TIER 1	TIER 2	TIER 3	TIER 4	TIER 5	TIER 6	TIER 1	TIER 2	TIER 3		TIER 1	TIER 2	TIER 3
	Retail pharmacy (30-day supply)	\$10	\$15	\$40	\$75	\$125	\$150	\$10	\$40	\$75		\$20 after deductible	\$80 after deductible	\$100 after deductible
	Mail Order pharmacy (90-day supply)	\$15	\$25	\$80	\$150	N/A	N/A	\$20	\$80	\$150		\$40 after deductible	\$160 after deductible	\$300 after deductible

MEDICAL PLANS COMPARISON		ADVANTAGE BLUE PREFERRED DEDUCTIBLE			BLUE CARE ELECT DEDUCTIBLE			PREFERRED BLUE PPO SAVER					
Out-of-Network Medical Services		Deductible on per member basis			Deductible on per member basis			Entire Family Deductible Must Be Met Before Benefits Are Provided For Any Family Member					
	MEDICAL SERVICES	MEMBER COST SHARING											
DOCTOR OFFICE VISITS	The amount the plan pays for covered services is based on the BCBSMA allowed amount. If an out-of-network provider charges more than the BCBSMA allowed amount, you may have to pay the difference	Deductible			\$750 Individual \$1,500 Family			\$1,000 Individual \$2,500 Family			\$5,000 Individual Contract \$10,000 Family Contract		
	Routine health checkups & related tests				N/A			20% co-ins after deductible			20% co-ins after deductible		
	PCP, OB/GYN,				N/A			20% co-ins after deductible			20% co-ins after deductible		
	Specialist office visits				N/A			20% co-ins after deductible			20% co-ins after deductible		
	Physical, Speech Therapy, Cardiac Rehab				N/A			20% co-ins after deductible			20% co-ins after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits				\$150 (waived if admitted or for observation stay)			\$150 (waived if admitted or for observation stay)			\$0 after deductible		
	Urgent Care facilities				\$40			20% co-ins after deductible			20% co-ins after deductible		
EQUIPMENT	Prosthetics, Durable Medical Equipment				N/A			40% co-ins after deductible			40% co-ins after deductible		
DIAGNOSTIC TESTING	Diagnostic Testing (Labs, X-Rays, MRI's, PET & CT Scans)				N/A			20% co-ins after deductible			20% co-ins after deductible		
HOSPITAL	Hospital Day Surgery				N/A			20% co-ins after deductible			20% co-ins after deductible		
	Inpatient Admissions				N/A			20% co-ins after deductible			20% co-ins after deductible		
PRESCRIPTION DRUGS	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3			
	Retail pharmacy (30-day supply)	N/A	N/A	N/A	N/A	N/A	N/A	\$40 Copay after deductible	\$160 Copay after deductible	\$200 copay after deductible			

MEDICAL PLANS COMPARISON

Out-of-Pocket Maximum



		OUT-OF-POCKET MAXIMUM			
		The most a member will pay per year for covered health expenses before the plan pays 100 percent of covered health expenses for the rest of that plan year			
MEDICAL SERVICES <i>deductible coinsurance copayments</i>	ADVANTAGE BLUE® PREFERRED DEDUCTIBLE	BLUE CARE ELECT DEDUCTIBLE	PREFERRED BLUE PPO SAVER - IN NETWORK	PREFERRED BLUE PPO SAVER - OUT NETWORK	
	\$3,500 Individual	\$3,000 Individual	\$6,750 Individual	\$7,500 Individual	
	\$7,000 Family	\$6,000 Family	\$13,500 Family	\$15,000 Family	
PRESCRIPTION DRUGS <i>copayments</i>	Included Above	\$1,000 Individual	Included Above	Included Above	
		\$2,000 Family			

WELL-CONNECTION

www.bluecrossma.org/myblue



REAL DOCTORS. REAL EXPERIENCE. REALLY FAST

- Telehealth providers for medical and mental health
- Get confidential care, remotely
- Medical Care and Therapy that comes to you
- Highly experienced, highly rated

IS A VIDEO DOCTOR VISIT RIGHT FOR ME?

"I'm not feeling well."

Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Cough, wheezing
- Sore throat
- Headaches and migraines
- Diarrhea
- Skin rash

"I need emotional support."

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Couples therapy
- Emotional trauma
- Stress



**DOCTORS ON CALL.
ON YOUR DEVICE.**

Find **Well-Connection** link by
logging in to your **MYBLUE** account!



Smartphone

Tablet

Computer



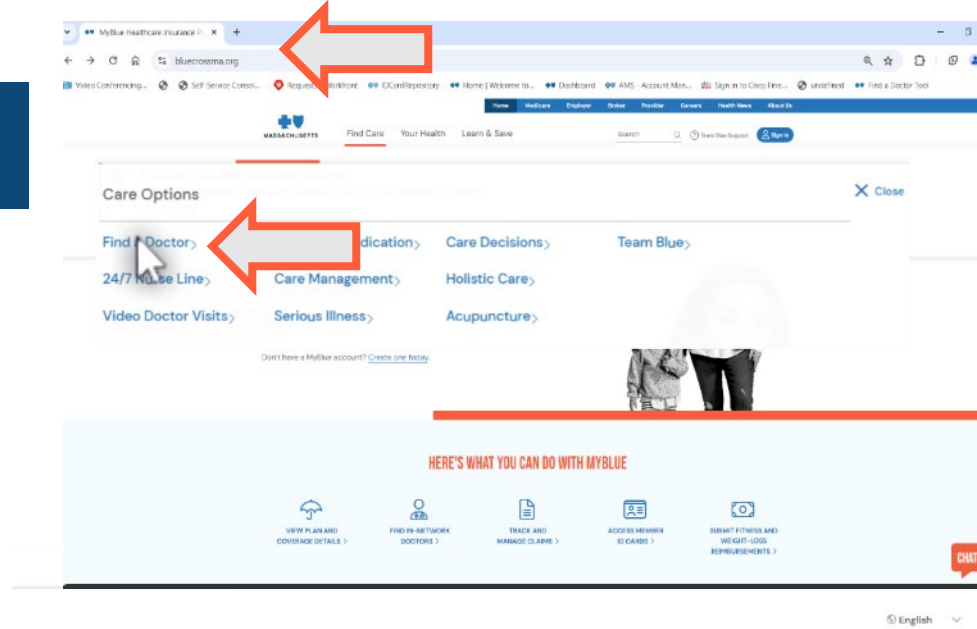
**Same
cost as a
doctor
office
visit!**

FIND A DOCTOR

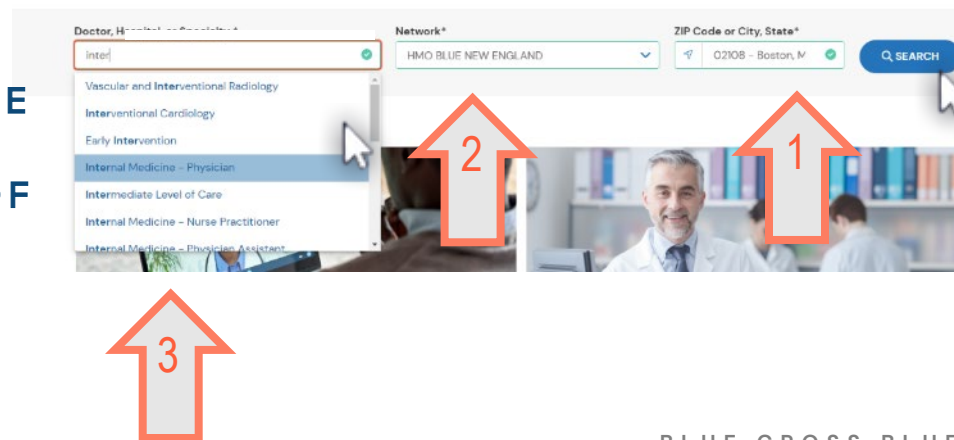
www.bluecrossma.org

Use the Find A Doctor tool

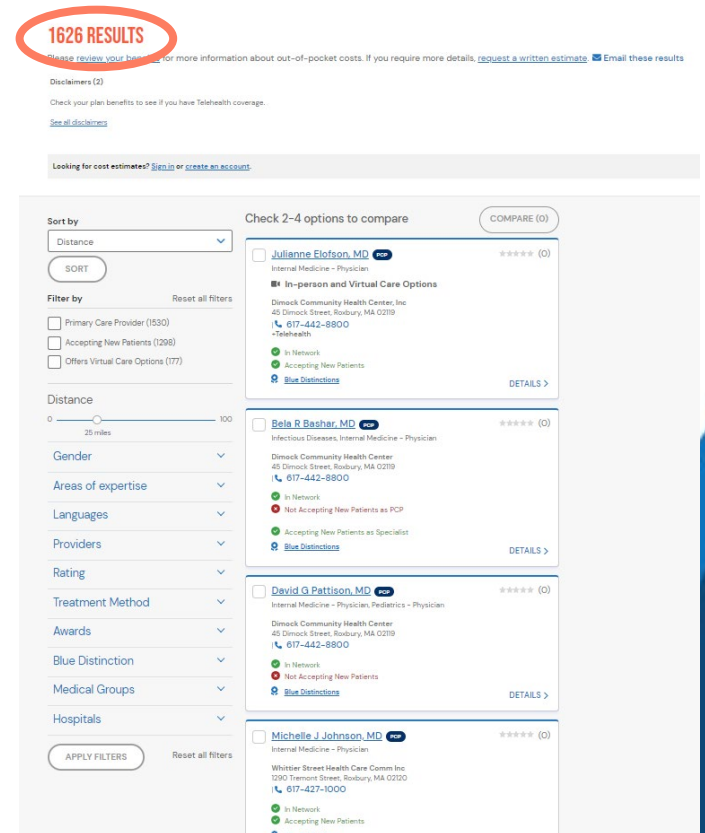
- START BY VISITING **BLUECROSSMA.ORG**
- CLICK ON **FIND CARE**
- CLICK ON **FIND A DOCTOR**
- THE PAGE **FIND A DOCTOR** APPEARS
- **STEP 1** ENTER ZIP CODE OR CITY & STATE
- **STEP 2** IN THE NETWORK FIELD TYPE ADVANTAGE BLUE OR PPO. SCROLL DOWN UNTIL YOU FIND THE CORRECT NETWORK
- **STEP 3** ENTER THE TYPE OF PROVIDER YOU ARE LOOKING FOR, OR ENTER THE PROVIDER NAME
- **CLICK SEARCH** TO SEE YOUR RESULTS



FIND A DOCTOR & ESTIMATE COSTS



- **RESULTS WILL SHOW AMOUNT DOCTORS. USE FILTERS TO NARROW DOWN RESULTS**



FITNESS AND WEIGHT LOSS BENEFITS

www.bluecrossma.org

FITNESS REIMBURSEMENT

Up to \$150 per family per year

Membership or fitness class fees at:

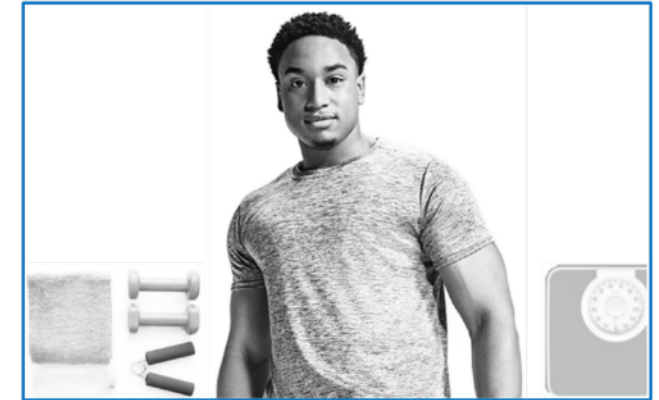
- **A full-service health club** with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, & free weights.
- **A fitness studio** with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, & other exercise programs.
- **Virtual offerings** like online fitness memberships, subscriptions, and classes that provide cardiovascular and strength-training.
- **Home fitness equipment** like stationary bikes (including Peloton), weights, kettle bells, bands, treadmills

WEIGHT LOSS REIMBURSEMENT

Up to \$150 per family per year

Participation fees for:

- **Non-hospital programs** (in-person or online) that combine healthy eating, exercise, & coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists.
- **Hospital-based programs**
- **WW**, formerly known as Weight Watchers® (in-person or online)



GET REWARDED FOR GOOD HABITS

Big congrats on your healthy habits! To celebrate all you do, we've put together up to \$300 in fitness and weight loss reimbursements. Yours for the taking, you go-getter!

Reimbursement is quick, easy and online!

Sign in to MyBlue at bluecrossma.org.

AHEALTHYME[®] REWARDS
GET HEALTHY.
GET REWARDED.

EARN UP TO **\$400** EVERY YEAR, JUST FOR MAKING HEALTHY CHOICES.



FOCUSED ON WELL-BEING

Track your healthy habits and work toward your personal health and wellness goals.



FRIENDLY COMPETITION

For a little extra motivation, join challenges to compete with friends, family, and co-workers.



BIG REWARDS*

It's easy to turn your healthy habits into points—and just as easy to get your rewards!

LEVEL UP



HERE'S HOW IT WORKS



SHOP THE VIRGIN
PULSE STORE



GET GIFT
CARDS



DONATE TO
CHARITY



PUT IT IN
THE BANK

1.

GET STARTED

Sign up at ahealthymerewards.com, and get a Max Buzz™ Activity Tracker at no cost. Then, download the Virgin Pulse® app and connect your activity tracker to your profile.

2.

EARN POINTS

Log your steps, complete wellness journeys, and track other healthy habits to earn points daily.

3.

GET REWARDED

As you earn points, you get rewarded. The best part? You can use them right away!

TIME TO START EARNING

STEP 1:

Sign up at ahealthmerewards.com.

STEP 2:

Download the Virgin Pulse app.

EXCLUSIVE REWARDS FOR BLUE CROSS SUBSCRIBERS

As a subscriber, you also earn points for your routine health checkup, preventive cancer screenings, and flu shot.

BLUE365

blue365deals.com

BLUE365

Because health is a big deal

SAVE MONEY

BLUE365 BRINGS BLUE MEMBERS **DEALS AND DISCOUNTS** FROM TOP HEALTH AND WELLNESS RETAILERS AROUND THE COUNTRY.

LIVE HEALTHY

BLUE365 HAS DEALS TO HELP YOU FIND WHAT YOU NEED TO MEET YOUR HEALTHYLIFESTYLE GOALS.

ENJOY FAMILY

MAKE LIVING WELL A SHARED EXPERIENCE- WHETHER YOU'RE PLANNING A VACATION, EXERCISING OR COOKING A WELL-BALANCED DINNER

KEEP IT SIMPLE

BROWSE BLUE365 OR CHECK OUT **WEEKLY DEALS** DELIVERED STRAIGHT TO YOUR INBOX

The screenshot shows the homepage of blue365deals.com. At the top, there's a navigation bar with links for 'About Blue365', 'For Employers', 'Healthy Tips', and 'Español'. The main header features the BlueCross BlueShield logo and the Blue365 logo, along with a search bar and 'SIGN IN' and 'JOIN' buttons. Below this is a large blue banner with the text 'Welcome Blue Cross Blue Shield members' and 'Blue365 offers premier health and wellness discounts and is free to join. These exclusive discounts are available to members of select BCBS organizations (e.g. Blue Cross & Blue Shield of Rhode Island). A 'CHECK ELIGIBILITY' button is also present. An orange arrow points to the 'ALL DEALS' link in the left sidebar. The main content area is titled 'Explore Deals Just For You' and features a carousel of deals. The first deal is from 'BURNALONG' offering 'Save 68% Off Personalized, Online Health & Wellness Classes' with 1.8k favorites. Below the carousel are three more deal cards: 'Guaranteed Rate' (Home & Family, 28 Days), 'Skechers' (Apparel & Footwear, 12hrs), and 'Spikeball' (Home & Family, 12hrs). At the bottom, there are three more deal cards: 'Glasses.com' (Hearing & Vision), 'Echelon Fitness' (Fitness), and 'The Wearables Store - Kate Spade' (Fitness).



MYBLUE APP & ONLINE ACCOUNT

www.bluecrossma.org



STAY ON TOP OF YOUR COVERAGE

It's never been easier, faster or more convenient

- Track claims and benefits
- Find a Doctor
- Check deductible balance
- Your medications at a glance
- Get confidential care, remotely
- Fitness & weight loss reimbursement
- View ID cards
- Mental health resource center



UNLOCK THE POWER OF YOUR PLAN

Learn More

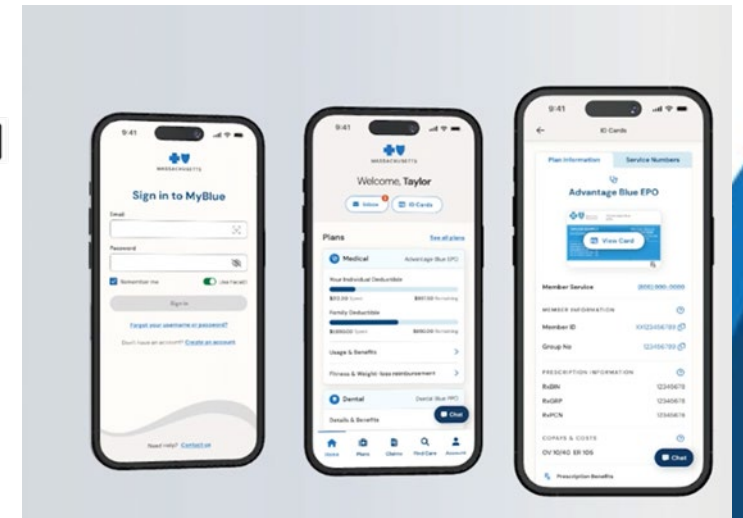
See a variety of mental health providers and other resources, sign in to MyBlue, go to **My Care** and select **Mental Health Options**



New Feature!!



Add to Apple Wallet



WE ARE HERE TO HELP

www.bluecrossma.org





Member Advocate
1-800-262-2583



Talk To A Nurse
1-888-247-2583



Video Doctor Visits
www.bluecrossma.org/myblue



Send a Secure Message
www.bluecrossma.org/myblue



LIVE CHAT

START CHATTING WITH US

Name *

Email *

Member ID

Your Question *

START CHATTING





MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts is an Independent Licensee
of the Blue Cross and Blue Shield Association.

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

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