

**CAMUNDA**

# BLUE CROSS BLUE SHIELD BENEFITS

## GO GREEN!

We are no longer mailing:

- Summary of Health Plan Payments
- Explanation of Benefits
- Dental Predetermination of Benefits

Find On Your **MyBlue** Online Account:

[bluecrossma.org/myblue](https://bluecrossma.org/myblue)

Effective January 1, 2022

## AGENDA

### MEDICAL PLANS

- Preferred Blue PPO Deductible
- Preferred Blue PPO Saver

### WELLNESS PLAN

- Ahealthyme Rewards

### HEALTH EQUITY

- Health Reimbursement Account (Paired with PPO Deductible)
- Health Savings Account (Paired with PPO Saver)

# BLUE CROSS BLUE SHIELD PPO

Network



## EXTENSIVE NETWORK

**NATIONAL PPO NETWORK** BLUE  
CROSS BLUE SHIELD PPO PROVIDERS

**IN-NETWORK PPO PROVIDERS:**  
RICHER BENEFITS

**OUT-OF-NETWORK PROVIDER:**  
BENEFITS REDUCED

## ACCESS TO QUALITY CARE

**FREEDOM OF CHOICE** USE IN-  
NETWORK OR OUT-OF-NETWORK  
PROVIDERS

**NO REFERRALS REQUIRED** GO TO ANY  
LICENSED PROVIDER NATIONWIDE

**FIND A DOCTOR:**

- ONLINE [WWW.BLUECROSSMA.ORG](http://WWW.BLUECROSSMA.ORG)
- CALL PHYSICIAN SELECTION  
SERVICE: 1-800-821-1388

# PREFERRED BLUE PPO DEDUCTIBLE

# PREFERRED BLUE PPO DEDUCTIBLE

## In-Network Medical Services



		MEDICAL SERVICES	MEMBER COST SHARING			
		Deductible	\$2,000 individual \$4,000 family			
DOCTOR OFFICE VISITS	Routine health checkups & related tests	\$0				
	Doctor office visits	\$50				
	Physical, Speech Therapy, Cardiac Rehab	\$50				
EMERGENCY AND URGENT CARE	Emergency Room visits	\$300				
	Urgent Care facilities	\$50				
EQUIPMENT	Prosthetics, Durable Medical Equipment	20% after deductible				
DIAGNOSTIC TESTING	Labs, X-Rays, MRI's, PET & CT Scans	\$0 after deductible				
HOSPITAL	Hospital Day Surgery	\$0 after deductible				
	Inpatient Admissions	\$0 after deductible				
		PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3	TIER 4
PRESCRIPTION DRUGS	Retail pharmacy (30-day supply)	\$5	\$30	\$60	\$100	
	Mail Order pharmacy (90-day supply)	\$10	\$60	\$120	\$300	

# PREFERRED BLUE PPO DEDUCTIBLE

## Out-of-Network Medical Services



		MEDICAL SERVICES	MEMBER COST SHARING			
		Deductible	\$4,000 individual \$8,000 family			
DOCTOR OFFICE VISITS	Routine health checkups & related tests	20% after deductible				
	Doctor office visits	20% after deductible				
	Physical, Speech Therapy, Cardiac Rehab	20% after deductible				
EMERGENCY AND URGENT CARE	Emergency Room visits	\$300				
	Urgent Care facilities	20% after deductible				
EQUIPMENT	Prosthetics, Durable Medical Equipment	40% after deductible				
DIAGNOSTIC TESTING	Labs, X-Rays, MRI's, PET & CT Scans	20% after deductible				
HOSPITAL	Hospital Day Surgery	20% after deductible				
	Inpatient Admissions	20% after deductible				
PRESCRIPTION DRUGS	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3	TIER 4	
	Retail pharmacy (30-day supply)	\$10	\$60	\$120	\$200	

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

# PREFERRED BLUE PPO DEDUCTIBLE

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**  
*deductible*  
*coinsurance*  
*copayments*  
*prescriptions*

In-Network	Out-of-Network
\$6,500 Individual	\$13,000
\$13,000 Family	\$26,000

# YOUR GUIDE TO HEALTH CARE SAVINGS

## Health Reimbursement Arrangement (HRA)



# HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – BCBSMA Partnership



HealthEquity®

## Your Medical Plan:

- Blue Cross Blue Shield of Massachusetts (BCBSMA)

## Your HRA (Health Reimbursement Arrangement):

- HealthEquity (HEQ)

## BCBSMA HealthEquity Partnership:

- Single sign-on to HEQ's online portal from BCBSMA MyBlue online account
- Members can reach out to HEQ direct or by calling BCBSMA
- BCBSMA transfers calls directly to HEQ during normal business hours
- HEQ offers dedicated customer service 24/7/365

# HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – What Is An HRA?

## An HRA is...

an employer-funded account that helps you pay for certain out-of-pocket medical expenses that apply to your deductible.



Promise to pay account



Doesn't require you to pay taxes on HRA funds.



Helps to lower your out-of-pocket costs for medical expenses.

# HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – HRA Plan Design



## Your HRA Plan Design

- HRA pays remaining amount of the deductible after you pay your portion first.
- Automatic payments are made to **your provider or hospital** until your HRA funds run out
- You pay any other expenses out of pocket to meet your deductible

	INDIVIDUAL	2 PERSON	FAMILY
<b>BCBSMA DEDUCTIBLE</b>	\$2,000	\$4,000	\$4,000
<b>HRA PAYS TOWARD DEDUCTIBLE (Remaining)</b>	\$1,750	\$3,500	\$3,500
<b>MEMBER DEDUCTIBLE RESPONSIBILITY</b>	\$250	\$500	\$500

Blue Cross Blue Shield of Massachusetts is an independent licensee of the Blue Cross and Blue Shield Association.

# HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – How Does an HRA Work?

## How Your HRA Works

It's easy. Simply receive your medical care. When your provider sends your claim information to BCBSMA, payment will be made automatically using the funds in your HEQ HRA until those funds run out. No action is required on your behalf.

1

Go to your provider. Be sure to show your Blue Cross member ID card.

2

Your provider will send your claims to Blue Cross for processing and payment.

3

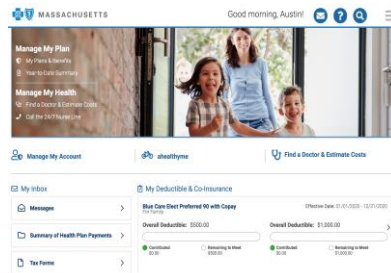
HealthEquity will automatically pay your provider or hospital for eligible services using your HRA until you're out of funds.

# HEALTH REIMBURSEMENT ARRANGEMENT

Member Portal is a Single Sign On with Health Equity

Members can access a variety of tools through the member portal and mobile app.

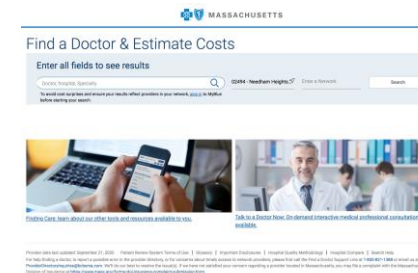
HealthEquity®



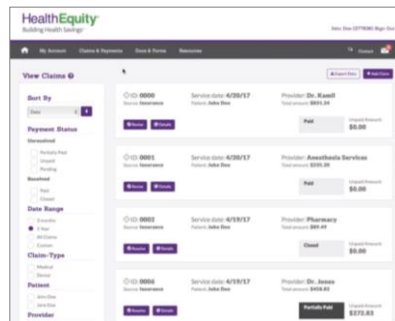
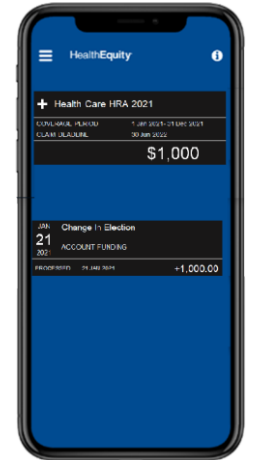
1. Log into MyBlue



2. Review benefits



3. Find a doctor and estimate costs



4. Review financial account claims



5. View transactions, track claims

# PREFERRED BLUE PPO SAVER

# PREFERRED BLUE PPO SAVER

## In-Network Medical Services



		MEDICAL SERVICES		MEMBER COST SHARING			
		<i>Entire Family Deductible Must Be Met Before Benefits Are Provided For Any Family Member</i>		Deductible		\$3,000 individual contract \$6,000 family contract	
DOCTOR OFFICE VISITS	Routine health checkups & related tests				\$0		
	Doctor office visits				\$35 after deductible		
	Specialist office visits				\$55 after deductible		
	Physical, Speech Therapy, Cardiac Rehab				\$55 after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits				\$400 after deductible		
	Urgent Care facilities				\$55 after deductible		
EQUIPMENT	Prosthetics, Durable Medical Equipment				20% after deductible		
DIAGNOSTIC TESTING	Labs, X-Rays, MRI's, PET & CT Scans				\$0 after deductible		
HOSPITAL	Hospital Day Surgery				\$250 after deductible		
	Inpatient Admissions				\$500 after deductible		
		PRESCRIPTION DRUGS		TIER 1	TIER 2	TIER 3	TIER 4
PRESCRIPTION DRUGS	Retail pharmacy (30-day supply)		\$5 after deductible	\$30 after deductible	\$60 after deductible	\$100 after deductible	
	Mail Order pharmacy (90-day supply)		\$10 after deductible	\$60 after deductible	\$120 after deductible	\$300 after deductible	

# PREFERRED BLUE PPO SAVER

## Out-of-Network Medical Services



MEDICAL SERVICES		MEMBER COST SHARING			
<i>Entire Family Deductible Must Be Met Before Benefits Are Provided For Any Family Member</i>		Deductible			
		\$6,000 individual contract \$12,000 family contract			
DOCTOR OFFICE VISITS	Routine health checkups & related tests	20% after deductible			
	Doctor office visits	20% after deductible			
	Physical, Speech Therapy, Cardiac Rehab	20% after deductible			
EMERGENCY AND URGENT CARE	Emergency Room visits	\$400 after deductible			
	Urgent Care facilities	20% after deductible			
EQUIPMENT	Prosthetics, Durable Medical Equipment	40% after deductible			
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PRESCRIPTION DRUGS	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3	TIER 4
	Retail pharmacy (30-day supply)	\$10 after deductible	\$60 after deductible	\$120 after deductible	\$200 after deductible

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



# PREFERRED BLUE PPO SAVER

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**  
*deductible*  
*coinsurance*  
*copayments*

In-Network	Out-of-Network
\$6,850 Individual	\$13,700
\$13,700 Family	\$27,400

# YOUR GUIDE TO HEALTH CARE SAVINGS

## Health Savings Account (HSA)

# HEALTH SAVINGS ACCOUNT

HealthEquity – BCBSMA Partnership



HealthEquity®

## Your Medical Plan:

- Blue Cross Blue Shield of Massachusetts (BCBSMA) Saver Plan

## Your HSA (Health Savings Account):

- HealthEquity (HEQ)

## BCBSMA HealthEquity Partnership:

- Single sign-on to HEQ's online portal from BCBSMA MyBlue online account
- Members can reach out to HEQ direct or by calling BCBSMA
- BCBSMA transfers calls directly to HEQ during normal business hours
- HEQ offers dedicated customer service 24/7/365

# HEALTH SAVINGS ACCOUNT

What is an HSA?

## An HSA is...

a tax-advantaged savings account that can be used to pay for medical, dental, vision, and other qualified expenses now or later in life.



An HSA is your personal financial account—it's yours even if you leave your current job.



The funds in your HSA roll over from year-to-year



You can make additional contributions at any time during the plan year, up to the IRS limit.

You control the money in your account. Use it for eligible expenses today or save it for a later date. Use it for you, your spouse and your tax dependents

# HEALTH SAVINGS ACCOUNT

Triple Tax Advantages



HealthEquity®

## The Triple Tax Advantage of HSAs

1

### Tax Free

You don't have to pay federal income tax on money contributed to your HSA.

2

### Grow Your Funds

Invest your HSA dollars for growth, and never pay taxes on earnings.

3

### Stress-free Withdrawals

You won't pay taxes when you spend your HSA funds on eligible health care expenses.

# HEALTH SAVINGS ACCOUNT

## Contribution Guidelines

## In Order to Contribute:



You must:

- Be enrolled in an HSA qualified health plan



You must not:

- Have other health coverage (see IRS Publication 969) including: Medicare/Medicaid, or Tri-care
- Be enrolled in a Full Scope Health FSA (including through a spouse's plan) or have an FSA balance during the grace period
- Cannot be listed as a dependent on someone else's tax return

### HSA Tax-Dependent Rule

- HSA funds can be used by a domestic partner only if they are considered the account holder's tax dependent
- When a child is no longer a tax-dependent but covered on a parent's High Deductible Health Plan, medical expenses incurred by that child cannot be paid with the parent's HSA funds.

# CONTRIBUTIONS LIMITS

Member and Employer Contributions Into HSA



HealthEquity

Contributions into the HSA are limited annually as determined by the IRS

## 2022 Maximum Annual Contribution

**\$3,650** – for accountholders with individual coverage

**\$7,300** – for accountholders with family coverage

**\$1,000** – catch-up contribution for accountholders 55+

You can contribute to your HSA through pretax payroll deductions.

**Camunda** will contribute money into your HSA on a per pay period basis. These funds count towards your annual contribution limit.

Employee Only	Employee +1 or Family
\$2,000	\$4,000

## Debit Card ?

Yes

- Contribution maximums are per tax year
- Employer and employee contributions count toward the maximum
- Employees who don't remain HSA-eligible for an entire tax year will have an adjusted contribution maximum

# HEALTH SAVINGS ACCOUNT

## Eligible Expenses

### CARES ACT

Coronavirus Aid, Relief, and Economic Security Act  
Expansion of qualified medical expenses

- **Over-the-Counter** products and medications are now reimbursable without a prescription
- Cost of **Menstrual Care Products** is now reimbursable



HealthEquity®

## Get More From Your HSA

Your HSA can be used for more than you think—when considering how much to contribute to your account, keep these common eligible expenses in mind:

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"><li>• Health plan copayments</li><li>• Acupuncture</li><li>• Ambulance trips</li><li>• Artificial teeth</li><li>• Chiropractor visits</li><li>• Contact lenses</li><li>• Prescription drugs</li></ul> | <ul style="list-style-type: none"><li>• Deductibles</li><li>• Co-insurance</li><li>• Eyeglasses</li><li>• Hearing Aids</li><li>• Surgery</li><li>• Psychiatric care</li><li>• Pregnancy</li></ul> | <ul style="list-style-type: none"><li>• Vision</li><li>• Dental care</li><li>• Weight loss programs</li><li>• Wheelchairs</li><li>• Wigs</li><li>• X-rays</li></ul> |
|---|---|---|

For a full list of HSA eligible expenses, please refer to IRS Publication 502.



# HEALTH SAVINGS ACCOUNT

Member Experience

## Medical Visit



Member presents their BCBSMA ID card at a medical visit



Provider submits claim to BCBSMA

Blue Cross adjusts the price based on discounts, log-in to MyBlue to view a summary of how the claim processed.

The claim is posted on the HealthEquity Member Portal.

The provider bills the member for the amount applied to the deductible

## Member decides how to pay the bill

- Use the HSA debit card
- Pay Provider Directly – log into the HealthEquity Member Portal
- Pay from a personal bank account and save their HSA funds
- If you decide later that you want reimbursement, log into the portal and select reimburse me

# HEALTH SAVINGS ACCOUNT

Member Experience

## Pharmacy



Member goes to the pharmacy and presents the BCBSMA ID card

The prescription will be applied to the deductible

### Member decides how to pay the bill

- Use the HSA debit card
- Pay from a personal bank account and save their HSA funds
- If you decide later that you want reimbursement, log into the portal and select reimburse me



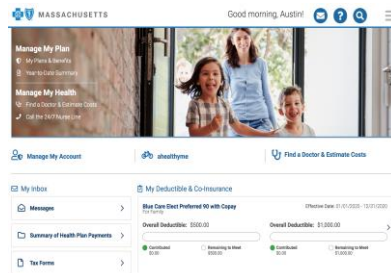
# HEALTH SAVINGS ACCOUNT

## Member Portal



Members can access a variety of tools through the member portal and mobile app.

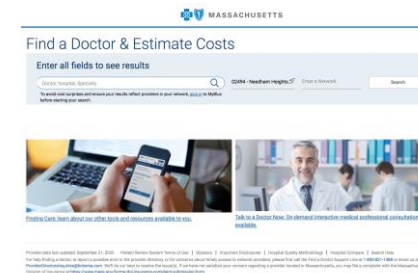
HealthEquity®



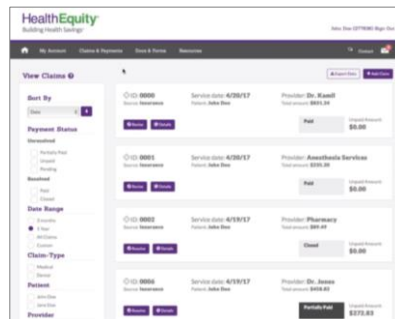
1. Log into MyBlue



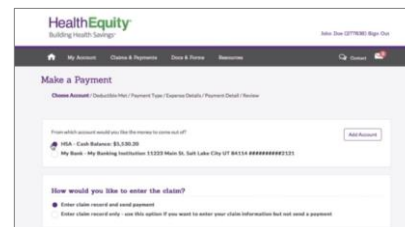
2. Review benefits



3. Find a doctor and estimate costs



4. Review financial account claims



5. Make payments online



6. View transactions, manage claims, and send payment via mobile app



**TIP!**  
HealthEquity is GREEN!  
Paper Statements: \$1.00  
Checks: \$2.00

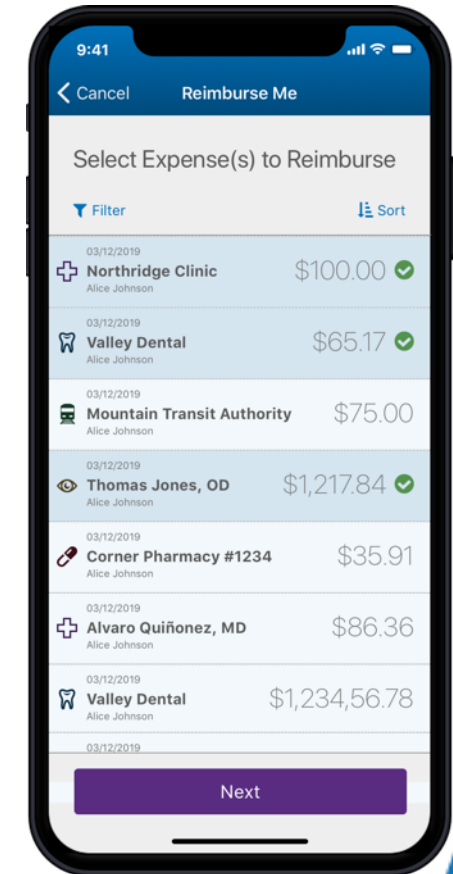
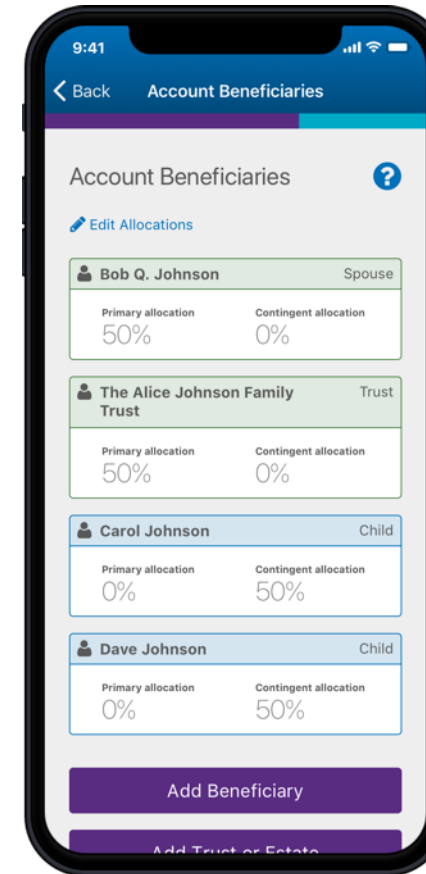
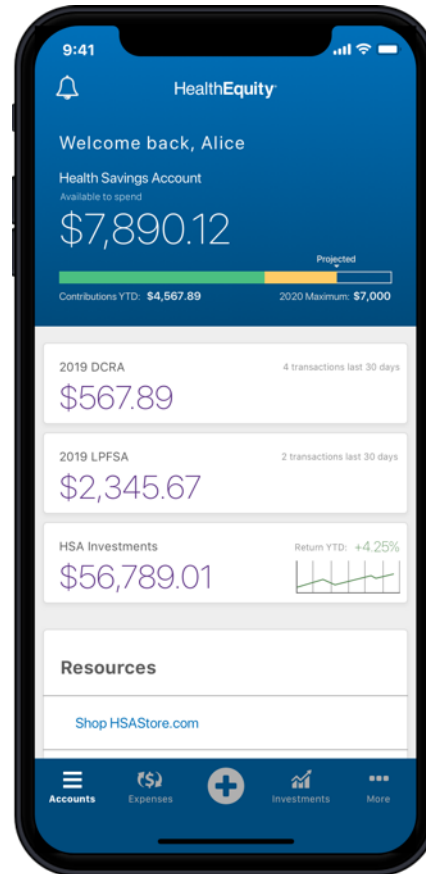
**FREE!** Direct Deposit FREE! E-Statements

\*You must have a minimum balance of \$1,000 in your HSA to begin investing your funds. No fund minimums or trading fees. No monthly fee charged for investing your eligible HSA funds. Choose your own funds, implementation and timing.

# HEALTH SAVINGS ACCOUNT

HealthEquity Mobile App

- Easily upload receipts and submit reimbursements
- One click to check balance, transactions and investment performance
- Interactive investment platform
- Instant linking to external accounts



Accounts must be activated via the HealthEquity website in order to use the mobile app.

# WELL-CONNECTION

➔ [www.bluecrossma.org/myblue](http://www.bluecrossma.org/myblue)

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



## REAL DOCTORS. REAL EXPERIENCE. REALLY FAST



Get confidential care, remotely



Medical Care and Therapy that comes to you



Highly experienced, highly rated



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

## 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

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



**Smartphone**

**Tablet**

**Computer**

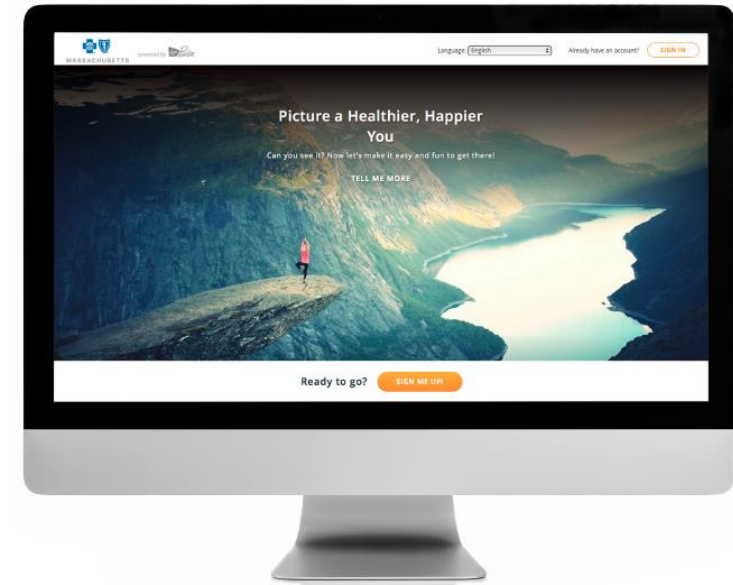


ahealthyme<sup>®</sup> REWARDS 

# AHEALTHYMERWARDS

[www.ahealthymerwards.com](http://www.ahealthymerwards.com)

Now it's even easier to make healthy decisions such as being more active, better managing your stress, getting enough sleep, and more. Welcome to **ahealthyme Rewards!**



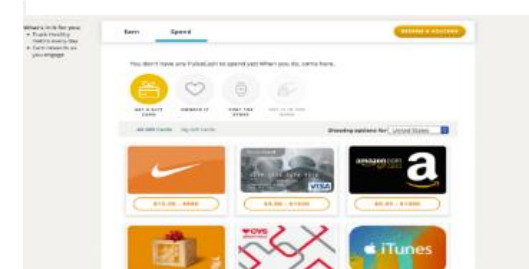
## Program Features

- Get a snapshot of your well dash being when you complete your health pulse check.
- Take part in challenges, discover healthy tips , and more.
- Get rewarded for the healthy things you do. The more you do, the more points you earn, and the more you get rewarded.
- Each quarter, your points will start fresh, giving you another chance to earn big for living healthy.
- Each visit the How to Earn section to see all the ways you can earn points.

### Points can be redeemed for:

- Gift or VISA cards
- Merchandise
- Deposited into the subscriber's bank account
- Charitable donations

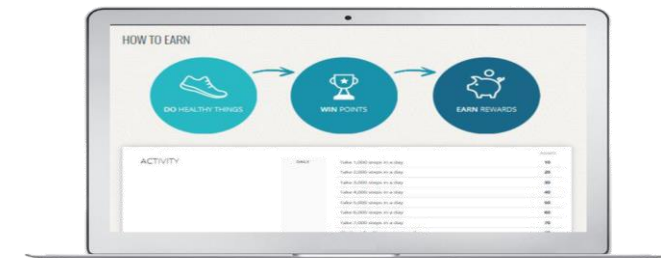
### REDEMPTION CENTER



### TEAM CHALLENGES



### EARN POINTS





# A HEALTHY MEREWARDS

[www.ahealthymerewards.com](http://www.ahealthymerewards.com)

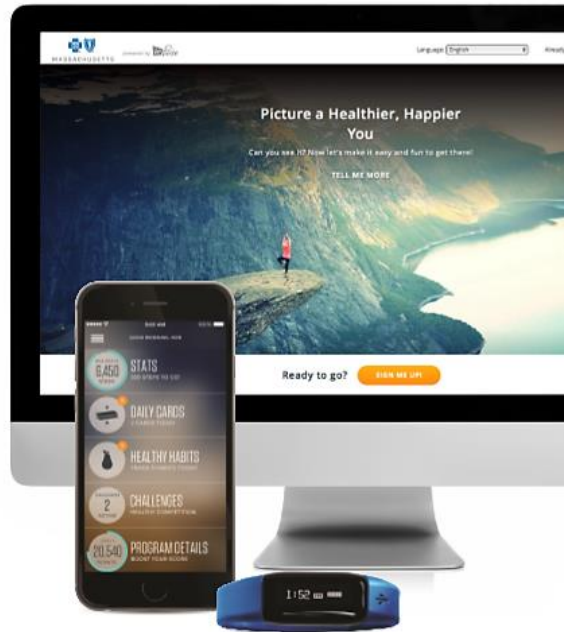
## Get Healthy. Get Rewarded.

### Program Rewards Overview

Blue Cross Blue Shield of Massachusetts is partnering with Virgin Pulse®, an independent company, to bring you ahealthyme Rewards. Get the tools, guidance, and motivation for a happier, healthier you. Compete with friends, family, and coworkers, reach new milestones, and earn points to redeem for up to \$400 annually.

### Here's how:

1. Register for your ahealthyme Rewards account on [ahealthymerewards.com](http://ahealthymerewards.com).
2. Download the Virgin Pulse mobile app for your iOS® or Android™ device.
3. Track your healthy activities like getting fit, eating healthier, staying hydrated, sleeping better, and more.
4. Get rewards for the healthy things you do!



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

## Getting Rewarded Is Easy

What You Do	How Often	Requirements	Points	
Preventive Health	Annually	Set a well-being goal	200 points	
		Get a flu shot	250 points	
		Preventive cancer screening (i.e. mammography, cervical cancer screening, colonoscopy)	500 points	
		Well visit compliance	500 points	
		Complete your Health Pulse Check	1,000 points	
Interests	Quarterly	Set interests	100 points	
Physical Activity Upload steps from your tracker	Daily	Per 1,000 steps (validated, 14,000 steps max)	10 points*	
		15 or more active minutes	70 points	
		30 or more active minutes	120 points	
		45 or more active minutes	140 points	
		*Maximum of 140 points per day		
	Monthly	Take 7,000 steps 20 days a month	400 points	
		Take 10,000 steps 20 days a month	500 points	
Self-Tracking Track healthy habits and activities	Daily	Healthy Habit Tracking (up to three a day)	10 points	
	Monthly	Enter your weight or blood pressure	50 points	
		Complete 10 days tracking in a month	200 points	
	Complete 20 days tracking in a month	300 points		
	One-time	First time tracking healthy habits five days in a month	100 points	
Cards Complete cards	Daily	Complete cards (up to two per day)	20 points	
	Monthly	Complete 10 daily cards in a month	100 points	
		Complete 20 daily cards in a month	200 points	
Challenges Complete challenges	Personal Challenges Healthy Habit Challenges	Monthly	Create a personal challenge	50 points
		Join a personal challenge	100 points	
	Destination-Based Steps Challenges	Monthly	Achieve the healthy habit goal five days in a week	200 points
	Quarterly	Join the company challenge	100 points	
		Post a chat comment at least once a week during the challenge period	100 points	
		Track steps at least once a week during the challenge period	100 points	
		Create and fill a team in the company challenge	250 points	
		Unlock a destination	100 points	
		Reach the final stage of a challenge	100 points	
Nutrition When you make good nutritional choices	Daily	Daily calorie tracking using MyFitnessPal	20 points	
	Monthly	Track calories 10 days in a month	200 points	
		Track calories 20 days in a month	300 points	
	One-time	Connect calorie tracker to MyFitnessPal	100 points	
Sleep When you get enough sleep	Daily	Track sleep manually	10 points	
		Track sleep nightly (validated)	20 points	
		Sleep more than seven hours a night (validated)	50 points	
	Monthly	Track sleep 10 days in a month	100 points	
		Track sleep 20 days in a month	200 points	
		Sleep more than seven hours, 20 days a month	300 points	
More Ways to Earn	One-time	Registration	100 points	
		Connect first activity	200 points	
		Add profile picture	100 points	
		Add your first five friends	250 points	
		Add a friend outside of your company	100 points	
		Refer up to 5 colleagues (50 points each)	250 points	
		First login on your mobile app	250 points	



Already a member?

SIGN IN

English

## Getting Started Is Easy

- Create your account at [www.ahealthymerewards.com](http://www.ahealthymerewards.com) and be sure to bookmark the site
- Once you've accessed your account, set your goals and interests
- Register or connect your activity tracking device or app. Wearing a device is the fastest way to earn points and to get rewards

# FITNESS AND WEIGHT LOSS BENEFITS

[www.bluecrossma.org](http://www.bluecrossma.org)



## GET FIT. LOSE WEIGHT. GAIN SAVINGS.

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.



### **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:

- **Hospital-based** programs and
- **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
- **WW®** in-person & online

# WE ARE HERE TO HELP

Member Support



HealthEquity®

## BCBSMA

Call Member Service toll-free number  
on ID card  
Monday – Friday, 8am – 6pm (EST)

Visit [www.bluecrossma.com](http://www.bluecrossma.com)

## HealthEquity

Call HealthEquity toll-free number  
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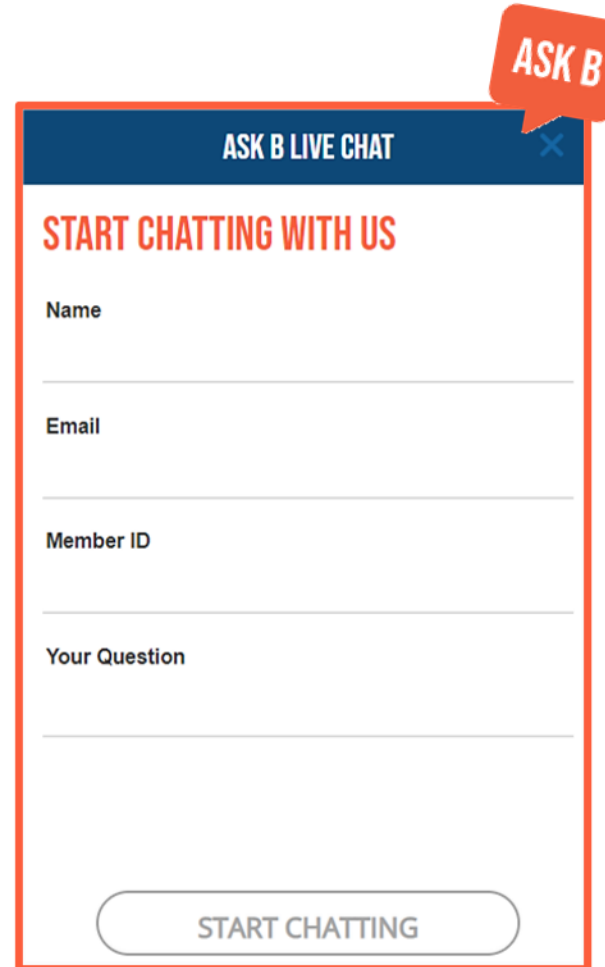
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