

How your deductible works

Your health plan has a deductible.

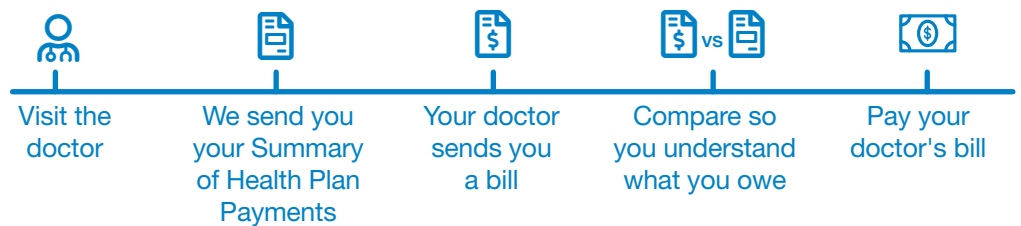


A deductible is the amount you pay for certain medical services before Blue Cross begins to pay.



You'll pay the full cost of medical services like labs, X-rays, and hospital stays until you meet your deductible.

What to expect when using your health plan



If you haven't met your deductible yet, you'll pay for services like these.

Go to myblue.bluecrossma.com to see more.

Surgery (inpatient and outpatient)

- Biopsy
- Knee surgery

X-rays, imaging, and tests

- Chest X-ray for a cough
- MRIs
- CT scans

Lab tests and bloodwork

- Strep test if you have a sore throat
- Testing for high cholesterol
- Testing a polyp discovered during a colonoscopy
- Monitoring your blood sugar quarterly

Preventive care like annual checkups, vaccines, and cancer screenings are no cost to you.

We're here to help. Call Member Service at the number on your ID card.

Go to MyBlue at myblue.bluecrossma.com



View your claims



Track your deductible



Find a doctor



Compare costs



If you have a Health Savings Account (HSA), Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), you can use it to help pay your deductible and other costs.



Download the MyBlue app from the Apple 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**).

