





MASSACHUSETTS

HOW YOUR DEDUCTIBLE WORKS



YOUR HEALTH PLAN HAS A DEDUCTIBLE

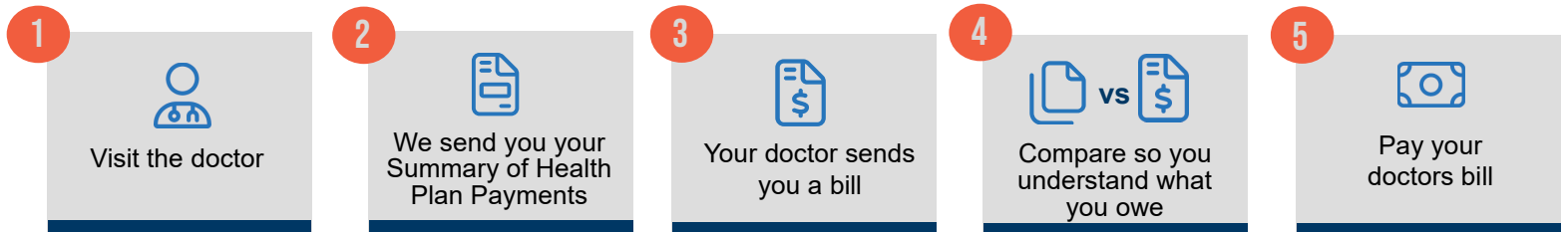
 A deductible is the amount you pay for certain medical services and prescriptions before Blue Cross begins to pay.

 That means you'll pay for prescriptions and most medical costs until you meet your deductible.

If you have a family plan

You may have to meet the family deductible amount before Blue Cross starts to pay for any member on the plan.

WHAT TO EXPECT WHEN USING YOUR HEALTH PLAN



IF YOU HAVEN'T MET YOUR DEDUCTIBLE YET, YOU'LL PAY FOR SERVICES LIKE THESE

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. Go to bluecrossma.org or call member service at the number on your ID card.

