

## The family deductible: At-a-glance

A deductible is the amount you pay each plan year for certain health care services before Blue Cross will start to pay.

You have a family plan with an embedded deductible. This means there's a limit to how much each family member can pay toward the deductible. For your health plan, it's \$2,800.

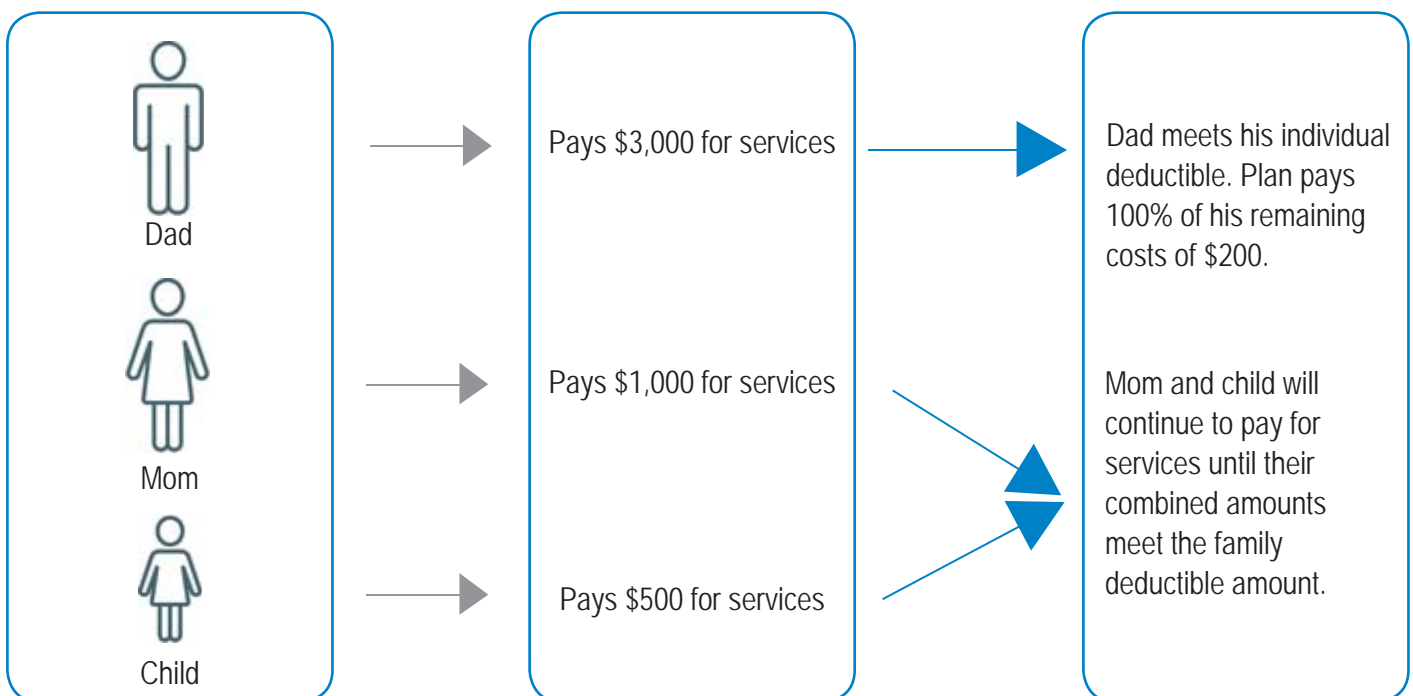
Once that family member meets their deductible limit (\$2,800), Blue Cross pays for remaining in-network costs. The other members of the family continue to pay toward their deductibles until those, added together, meet the family deductible (\$5,600).

Once this happens, we will pay 100% of all in-network health care costs—for the entire family.

**Sonesta Saver Plan**  
 Plan-year deductible:  
 \$2,800 individual  
 \$5,600 family

### Here's how it works

This example is based on in-network care.





# Health Plan Education

You pay a deductible for:	You DO NOT pay a deductible for:
• Lab services	• Preventive care, including:
• X-rays	- Annual checkups
• Non-routine Mammograms	- Routine Mammograms
• Non-routine Colonoscopies	- Routine Colonoscopies
• Physical therapy-inpatient	- Immunizations
• Hospital stays	

## Find a Doctor & Estimate Costs

Visit [bluecrossma.com/findadoctor](http://bluecrossma.com/findadoctor) to:

- Find doctors, dentists, hospitals, and other health care providers
- Get cost estimates for over 1,600 common medical procedures
- Read and write reviews on doctors
- Compare up to ten doctors simultaneously

## Questions?

Please call Member Service at **1-800-358-2227**.

To check your claims and benefits, and see how much you have paid toward your deductible and out-of-pocket maximum, log in to [myblue.bluecrossma.com](http://myblue.bluecrossma.com).

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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).