

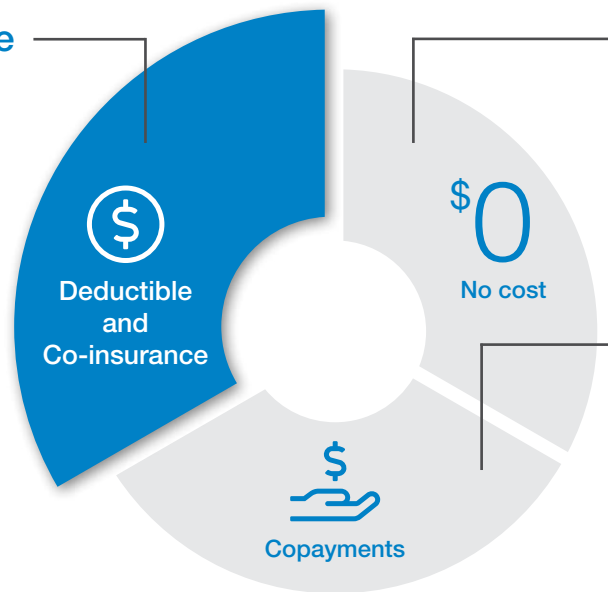
Understanding Your Health Plan

Out-of-Pocket Costs

It's important for you to know the types of health care expenses that you may be responsible for, whether as deductible, co-insurance, and/or copay. The chart below shows examples of common services and when you'll have to pay a deductible, co-insurance, copay, or when you won't have to pay out-of-pocket to get care.

Subject to Deductible and Co-insurance

- Admission for Inpatient Medical and Surgical Care
- Diagnostic lab tests, X-Rays, and other tests
- Maternity Services
- Outpatient Surgery



No Out-of-Pocket Costs

- Immunizations
- Routine mammograms
- Prostate screenings
- Adult & Child well visits and exams (GYN, hearing, and vision)

Subject to Copayments

- Office Visits to your primary care provider or specialists
- Outpatient Behavioral Health Visits
- Urgent Care Clinic
- Chiropractic Services
- Emergency Room Services

You and your enrolled spouse can earn HRA dollars through the **ahealthyme** Wellness Program to help offset your out-of-pocket costs.

The ahealthyme Wellness Program is a cornerstone of the RCAB Health Plan. You and your enrolled spouse can earn up to \$750 HRA dollars **each** for completion of various activities per plan year. These HRA dollars, deposited into a HealthEquity account, can be used to pay for your out-of-pocket costs, including deductibles and co-insurance.

Wellness Program details available at
www.catholicbenefits.org/wellnessincentives.pdf

Haven't Registered Yet? Here are your next steps:

1

Register for MyBlue myblue.bluecrossma.com

To view and manage your information online, you must complete the entire MyBlue registration process.



2

Register for HealthEquity

Once logged in to MyBlue, use the "My Financials" link on the home screen or through the menu in the top-right hand corner, to register for your HealthEquity HRA account.



Note: Once you have registered your HealthEquity HRA account, your MyBlue and HealthEquity accounts will be linked to allow for single sign on through MyBlue.

3

Register for ahealthyme ahealthyme.com/login

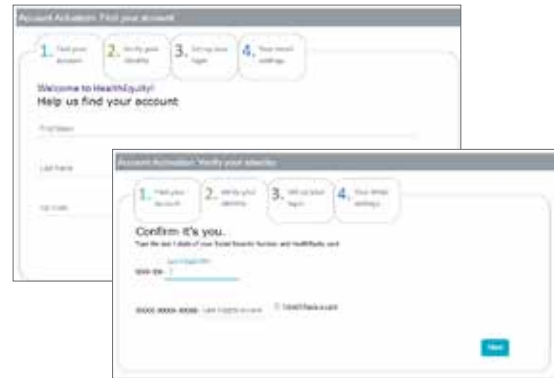
Start earning HRA dollars by completing healthy activities.



4

How to Access HealthEquity to Pay a Claim from the Health Financial Accounts Page

1. At the bottom of the Health Financial Accounts page, click the [HealthEquity](#) link or go to healthequity.com/home
2. Click [Login](#), and enter the required information



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).