



BETTER BY ASSOCIATION

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



**What does the MBA Group Insurance Trust
mean to your bank?**

**PARTNERSHIP.
TRUST.
STABILITY.**

Advocacy. Expertise. Education. Wellness. Relationships. Ancillary.

Events. Negotiation Power. Robust Product Portfolio. Premium Stability.

Administrative Support. Market Leader. Exclusive Member Benefits.

Solution Services. Extension of Human Resources.



May 2025

Dear Banker,

The Massachusetts Bankers Association (MBA) Group Insurance Trust continues to offer unparalleled value to its members through a comprehensive range of medical and other benefit plans. Our group insurance program is the preferred choice for over 80% of eligible members, who rely on it to provide health care and additional benefits to their employees.

In a recent survey, 94% of respondents confirmed that they consider our group insurance program to be an outstanding value compared to what is available in the marketplace. This strong endorsement demonstrates the continued success of our program in meeting the needs of banks like yours.

Designed for banks headquartered in Massachusetts, our plans serve businesses of all sizes, from those with five employees to those with over 1,000. In total, our program now provides coverage for over 23,000 individuals, including employees, spouses, partners, and dependents.

Through ongoing efforts to stabilize premiums and offer innovative wellness programs, we have been able to manage risk effectively while keeping costs relatively affordable. For over a decade, MBA and Blue Cross Blue Shield of Massachusetts have worked together to secure below-market, single-digit rate increases for medical insurance, helping our members continue to offer competitive benefits at a lower cost than what's typically available in the marketplace.

Our group insurance program offers "best-in-class" benefits and includes access to a vast network of qualified doctors and medical professionals. Additionally, we continue to enhance our offerings with programs that go beyond traditional health coverage. For example, employees have access to digital mental health care and virtual care services, including support for chronic back pain and other musculoskeletal conditions through virtual therapy — all at no additional cost. These services are designed to provide employees with convenient, accessible care from the comfort of their homes, without the need for in-person visits.

Our Banking on Wellness initiative continues to offer rich incentives, including cash rebates for participation in wellness programs and bank employee incentives for making healthy choices. These rewards help motivate employees to take charge of their health, while also providing financial benefits for engagement.

In addition to our health and wellness programs, we now offer global travel coverage, ensuring that employees are covered when traveling abroad. We have also introduced specialized menopause care to support employees through this important stage of life.

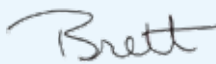
Additionally, in 2024 we added the Teladoc Health program to provide comprehensive support for prediabetes, hypertension, weight management, cholesterol control, and mental health. As we move into 2025, telehealth services remain a vital resource, offering employees convenient access to care when and where they need it.

Thank you for your continued participation in our health insurance program. We greatly appreciate your trust and support. We encourage you to take a moment to review the highlights, benefits, and value of our program, as presented in the accompanying brochure. If you have any questions or would like more information about the programs and services available through MBA, please feel free to contact Chad Pook, Vice President, Administration, Group Insurance Trust, at cpook@massbankers.org. He is available to assist with any inquiries you may have.

Sincerely,



Tanya M. Duncan
Executive Vice President of Revenue and Strategy
Massachusetts Bankers Association



Brett Dean
President and CEO
Watertown Savings Bank

2025 Trustees

CHAIRMAN:
Brett Dean,
President and Chief Executive Officer,
Watertown Savings Bank

CO-CHAIRMAN:
Cheryl Corman,
Executive Vice President and
Chief Human Resources Officer,
Middlesex Savings Bank

TREASURER:
Kathleen Murphy,
President and Chief Executive Officer,
Massachusetts Bankers Association

MEMBERS:
Matt Burke,
Chief Executive Officer,
Cape Cod 5

Kara Clark,
Senior Vice President and
Chief Financial Officer,
Winchester Cooperative Bank

James Ferrara,
Executive Vice President and
Chief Human Resources Officer,
Bristol County Savings

Chuck Leach,
President and Chief Executive Officer,
Lee Bank

Margaret Sullivan,
Executive Vice President
and Chief Financial Officer,
Avidia Bank

Maria Vafiades,
Senior Vice President and
Chief Financial Officer,
Coastal Heritage Bank

Mike Wheeler,
President and Chief Operating Officer,
North Shore Bank

For more than 35 years,

Blue Cross Blue Shield

of Massachusetts and the Massachusetts

Bankers Association have built a strong

partnership, delivering integrated solutions

to meet your needs and the

needs of your employees.



TRUST. SECURITY. PEACE OF MIND.

As the number-one-ranked health insurance brand in America, we're best positioned to offer effective solutions to the health care challenges faced by consumers, clients, providers, and local communities.



1 IN 3

Americans carries a Blue Cross card



115M

members in the U.S. and Puerto Rico



3M

members through Blue Cross Blue Shield of Massachusetts

National scale balanced by local expertise

Our headquarters is in your backyard. Our coverage is wherever you are in Massachusetts, New England, and throughout the nation. We know our customers, and that's why Blue Cross is chosen locally more than any other health insurance brand.



IN MASSACHUSETTS

More than

81,000

providers and hospitals



NATIONWIDE

1.7 MILLION

providers and hospitals



WORLDWIDE COVERAGE

High-quality coverage in

190

countries and territories worldwide.¹

Making a difference: a track record of success

One of the top health plans in the country²



5 stars
for PPO plan



4.5 stars
for HMO plan

We're proud to be recognized by the National Committee for Quality Assurance (NCQA) as one of the nation's top health plans for quality and experience, for the ninth year in a row. We're the only health plan in New England, and the only Blue plan in the United States, to receive five out of five stars.

One community. One Blue.

Our employees' passion for community service has long been a source of pride for our company, and an invaluable resource for hundreds of not-for-profit organizations across our state. In our hybrid work environment, volunteerism – in the community, in the workplace, and virtually – has become an even more important tool to create a sense of belonging and foster teamwork within the company. Overall, 85% of employees participated in our social impact programming, providing more than \$1.8M in volunteer and pro bono support to our community partners in 2024:



3,500
associate
volunteers



369 virtual
and in-person
service projects



\$12.3M
in community
investments



\$1.8M
in volunteer and
in-kind support

Plan design flexibility

Through our partnership with the Massachusetts Bankers Association, you can enjoy exclusive benefits not available to an individual bank seeking coverage, including access to a suite of plan offerings and competitive plan rates. With incentives for offering engagement plans exclusively, and integrated ancillary products that lower costs and improve care, we give you the ability to create a plan menu that aligns with your individual bank philosophy, benefit strategy, and budget.

HMO plans

Our HMO plans offer your employees reliable coverage and access to the best doctors and hospitals, across Massachusetts and all of New England.

PLAN NAME	HOSPITAL CHOICE COST-SHARING RIDER AVAILABLE ³	TIERED NETWORK	HSA-COMPLIANT
HMO Blue New England			
HMO Blue New England Options Deductible		✓	
HMO Blue New England \$1,250/\$2,500 Deductible	✓		
HMO Blue New England \$2,000/\$4,000 Deductible	✓		
HMO Blue New England \$3,000/\$6,000 Deductible			
Access Blue New England Saver \$3,000/\$6,000 Deductible			✓
BlueFit HMO Access Blue New England Saver \$3,300/\$4,400 Deductible			✓

PPO plans

Our PPO plans offer the reliable coverage you expect from Blue Cross, with access to our national network of providers and out-of-network coverage. Your employees get greater choices of doctors and hospitals, without the need for referrals.

PLAN NAME	HOSPITAL CHOICE COST-SHARING RIDER AVAILABLE ³	TIERED NETWORK	HSA-COMPLIANT
Blue Care Elect \$1,250/\$3,000 Deductible	✓		
Blue Care Elect Saver \$1,750/\$3,500 Deductible			✓
Blue Care Elect \$2,000/\$4,000 Deductible			
Blue Care Elect Saver \$3,000/\$6,000 Deductible			✓
BlueFit Preferred Blue PPO Saver \$3,300/\$4,400 Deductible			✓

BlueFit: the next-generation, proactive health plan

BlueFit gives your employees comprehensive health benefits, plus the power to lower their annual costs and build health savings for the future. It drives engagement, helps subscribers become better health care consumers, and reduces costs — all by using prompts, nudges, incentives, and technology to fuel engagement.



ALL-IN-ONE BENEFITS

Medical, mental health, dental offerings, pharmacy, wellness, plus critical illness & accident coverage



BUILT-IN HEALTH SAVINGS ACCOUNT

Automatically insulates against unexpected costs



DAY-ONE ENGAGEMENT

Powerful incentives and guidance via MyBlue and Team Blue

BlueFit keeps your employees engaged with financial and motivational incentives throughout the year. With an employer contribution, savings can total \$1,800 or more per year, for a family plan. BlueFit was designed with extensive input and testing, and the results show:

87%

of employers find BlueFit appealing³



72%

of employees agree⁴

Tiered and limited networks

Hospital Choice Cost Sharing — tiered network

Our Hospital Choice Cost Sharing (HCCS) benefits offer powerful financial incentives for members, combined with our easy-to-understand plans. When members are empowered to choose hospitals that have met our quality benchmarks and are lower in cost, they pay less and make more educated and cost-effective choices.

How it works

Out-of-pocket costs for hospital services are based on that specific hospital's cost-sharing level. Acute-care hospitals in Massachusetts are grouped into two sharing levels: lower cost share and higher cost share. Higher cost share applies to six services when received at higher-cost hospitals: inpatient admissions, outpatient day surgery, high-tech radiology, X-rays, labs, and physical, occupational, and speech therapy.

\$ ENHANCED/\$\$ STANDARD (Lower-cost hospital)	\$\$\$ BASIC (Higher-cost hospital)
88% of MA hospitals are in the enhanced/standard tiers	12% of MA hospitals are in the basic tier

Blue Options — tiered network

With Blue Options, primary care providers (PCPs) and hospitals in Massachusetts and New Hampshire are grouped into three tiers, based on quality and cost-efficiency benchmarks. Members have access to our full network, and their cost share depends on their tier choice. Cost is based on ongoing provider selection. Variable cost share applies to deductibles, PCP office visits, inpatient admissions, day surgery, labs, X-rays, and high-tech radiology.

\$ ENHANCED	\$\$ STANDARD	\$\$\$ BASIC
63% of MA hospitals are in the enhanced tier	25% of MA hospitals are in the standard tier	12% of MA hospitals are in the basic tier



Health Savings Accounts (HSAs)

Certain plans, identified as “Saver,” can be offered alongside HSAs, giving your employees better control over their expenses and increased savings. With an HSA, your employees can add funds to their accounts and use those pre-tax dollars to pay for qualified health care expenses.

HealthEquity®: Reduced fees for Mass Bankers Association member banks

Thanks to our partnership with industry-leading HealthEquity, you enjoy simplified administration and integration.

Financial accounts offered through HealthEquity

- HRA
- HSA
- DCFSA
- FSA
- LPFSA
- LSA (lifestyle spending accounts)

Members will have a single sign-on through their MyBlue accounts, and can access their HealthEquity accounts and pay claims.

Pharmacy benefits

Our integrated approach to pharmacy and medicine enables us to manage all aspects of member care and help achieve healthy outcomes. We’re an established leader in pharmacy management, and our pharmacy benefits offer many ways for our members to save money on medications.

Affordable Care Act

\$0 preventive medications (Examples: tier 1 birth control medications and devices, iron and folic acid supplements, generic aspirin, smoking–cessation aids, and tamoxifen and raloxifene)

WE’VE PARTNERED WITH CVS CAREMARK TO DRIVE SAVINGS

Shared goal of improving operational efficiencies and better managing rising prescription medication costs

- Significant pharmacy savings over three–year contract
- Largest pharmacy benefit manager (PBM), serving more than **100M members**
- Innovative programs to contain costs, optimize utilization, drive adherence, and manage chronic conditions



Removing barriers to care: \$0 copay coverage

Our pharmacy coverage offers \$0 copays for certain prescriptions for chronic conditions, including blood pressure and heart conditions, cholesterol, depression, diabetes, respiratory, and smoking cessation. This benefit helps members with chronic conditions better afford and manage their care. By lowering the cost for certain maintenance medications, we can increase medication adherence, encourage proactive treatment, and reduce complications. For members with diabetes, we also cover the first two monitoring visits each year at no additional cost.

Mail Order with Retail Choice

The Mail Order with Retail Choice program encourages members to switch their maintenance medications to 90–day fills through the mail service pharmacy, and pay a lower copay in most instances. By their third fill, members are automatically enrolled in the mail service pharmacy unless they opt out.

New member affordability solution from Sempre Health

We’ve joined with independent partner Sempre Health to deliver a pharmacy adherence program. The incentive–driven program rewards members with discounts on their retail pharmacy costs for filling certain medications, consistently and on time.

Sempre Health’s solution:

- Improves member adherence which can lead to lower health care utilization, costs, and better clinical outcomes
- Includes pre– and post–enrollment engagement and education

Members who engage **save approximately 45%–65%** on their out–of–pocket costs over a 12–month period.

Cost-Share Assistance Program with PillarRx

The Cost-Share Assistance Program reduces the cost of eligible medications for your employees.

Here’s how it works:

- 1

When one of your employees is taking an eligible, high–cost specialty medication, they’ll be contacted by PillarRx, an independent company that administers the program.
- 2

When the employee fills a prescription, a manufacturer’s coupon will automatically be applied at checkout. The coupon reduces the out–of–pocket costs to anywhere between **\$0 and \$35**, depending on the medication.

PillarRx will monitor your employees’ claims every month to make sure they’re receiving the correct savings. PillarRx will also provide additional support as needed. PillarRx is an industry leader in administering pharmacy benefit programs, providing high–touch outreach to members and seamless program administration. PillarRx helps to enroll **100% of eligible members**, handles member outreach and communications, and works with pharmacies and the PBM to process claims.

Note: Members enrolled in “Saver” plans aren’t eligible for this program.



Integrated product offerings

Dental Blue® Freedom

Dental Blue® is fully integrated with our medical plans and the Banking on Wellness program (see page 14). Your employees have a total health solution that improves their overall care and increases cost savings, while allowing them to see the dentist of their choice. When you combine our medical and dental plans, you pay one percent less on the medical premium.

Member bank dental plan options

OPTION	DEDUCTIBLE	CALENDAR-YEAR MAXIMUM
High (with ortho)	\$25 per individual/\$75 per family	\$1,500
Medium (with ortho)	\$50 per individual/\$150 per family	\$1,000
Low	\$75 per individual/\$225 per family	\$1,000

Note: Certain dental plans cover preventive dental services and Enhanced Dental Benefits at different frequency intervals. Employees should check plan benefits to confirm coverage before scheduling dental services.

Enhanced Dental Benefits

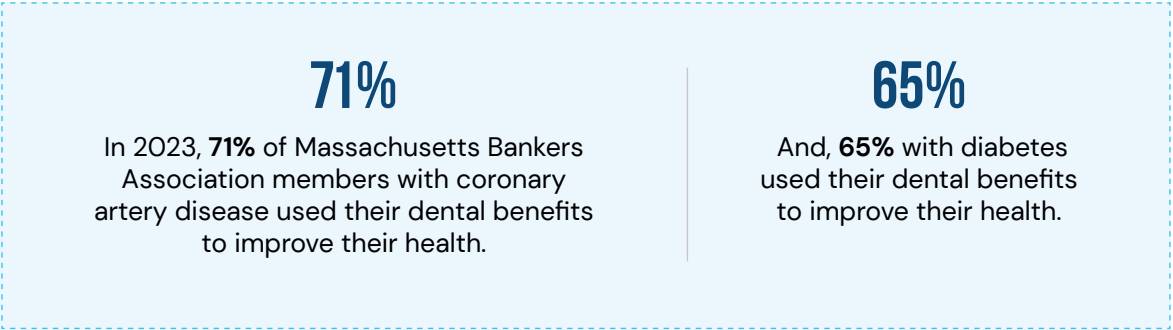
We’re uniquely positioned to analyze claims data and identify members who might benefit from a program for members with qualifying medical conditions that may require increased oral care. Our Enhanced Dental Benefits offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health. These qualifying conditions include diabetes, coronary artery disease, stroke, pregnancy, oral cancer, Sjögren’s syndrome, intellectual and/or developmental disabilities, and mental health conditions.

Kids under 13 are 100% covered for preventive, diagnostic, basic restorative, and major restorative dental services.

CONDITION	ONE CLEANING OR PERIODONTAL MAINTENANCE, 4 per calendar year*	PERIODONTAL SCALING, once per quadrant every 24 months*	ORAL CANCER SCREENING, twice per calendar year	FLUORIDE TREATMENT, 4 per calendar year
Diabetes	✓	✓		
Coronary artery disease	✓	✓		
Stroke	✓	✓		
Pregnancy**	✓	✓		
Oral cancer	✓		✓	✓
Sjögren’s syndrome	✓		✓	✓
Intellectual and/or developmental disabilities**	✓		✓	✓
Mental health conditions**	✓		✓	✓

*Periodontal maintenance and scaling are available on plans that offer periodontal benefits. There must be at least three months between a periodontal maintenance cleaning and any other cleanings covered under your dental plan, including these Enhanced Dental Benefits.
**Self-Enrollment is required for this condition. Employees can download the Enhanced Dental Benefits Enrollment Form at bluecrossma.org/myblue/fast-forms.

Did you know?



Hospital Indemnity plan⁵

Cash benefits for hospital stays

We offer the Massachusetts Bankers Association exclusive Hospital Indemnity Insurance through our partnership with The Hartford. This program reduces the financial burden of hospital stays for your employees, so they can focus on what matters most — their health.

The Hartford’s Hospital Indemnity Insurance provides cash benefits for each day an employee spends in a hospital. This can be used to offset expenses such as deductibles, co-insurance, copays, and non-medical expenses. It’s flexible, too — you can choose between contributory and voluntary options for this plan, and choose to offer the plan off-anniversary.

Exclusive benefits for members of the Massachusetts Bankers Association:



Coverage that is guaranteed to be issued regardless of a member’s health status, claims history, or age, with no pre-existing condition limitation



Coverage available for spouses and dependents



Reduced participation minimum to three employees per bank



Plan is fully portable and includes value-added services

5. This plan design is compatible with health savings accounts (HSAs). However, if you have or plan to open an HSA, you should consult your tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA. If someone is eligible for more than one benefit on any particular day, only the highest benefit is payable.

How the Hospital Indemnity plan works⁶

MBA PLAN DESIGN	BENEFIT AMOUNT PER DAY	CALENDAR-YEAR MAXIMUM
First-day hospital confinement	\$500	1 day
Daily hospital confinement	\$100	90 days
Daily ICU confinement	\$200	30 days

Specialty benefits

Blue Cross Blue Shield of Massachusetts is excited about the opportunity to offer member banks additional services and savings. Blue Cross partners with The Hartford through their subsidiary company, Indigo™ Insurance Services. Indigo specializes in offering life, disability, and other specialty coverage to Blue Cross members. Contact Massachusetts Bankers Association to learn more.

Group Insurance Trust banks are eligible for a Pathways to Savings credit when Blue Cross medical and a Massachusetts Paid Family Medical Leave product and/or Group Short-Term Disability, and either Group Long-Term Disability or Life Insurance are offered through The Hartford. The credit is worth 0.25% of the annual medical premium.

Interested in learning more about our specialty benefits?
Contact Massachusetts Bankers Association.

GeoBlue® Global Traveler Companion Plan

When covered employees and their dependents travel outside of the U.S. for any reason, they’ll have protection and peace of mind with comprehensive international coverage, 24/7/365 support, and convenient digital resources.

6. Coverage may vary by state.

Targeting top conditions

Through our partnership, we can identify the conditions that most affect you and your employees. We’ve tailored our plans and solutions to address these specific needs, improving your employees’ health and reducing costs.

Hinge Health

Musculoskeletal health

Hinge Health helps members manage musculoskeletal issues such as back, knee, hip, shoulder, or neck pain. Hinge Health’s services, available at no cost, give members the tools they need to manage their pain. They can connect with their own health coach, who will provide tailored exercise therapy and education. Participants have reported an average pain reduction of 60%, with a 45-minute-per-week commitment.

Teladoc Health®

Your employees have access to a chronic condition management program called Teladoc Health, an independent company, available at no additional cost.

Diabetes management: Your employees can manage diabetes with a connected blood glucose meter, unlimited test strips, 1:1 coaching, and real-time support.

Hypertension management: Members have the ability to better manage blood pressure with a connected monitor, support from expert coaches, and personalized tips on nutrition and activity.

Weight management: Members can improve nutrition, exercise, and weight loss with an advanced smart scale, personalized action plan, and coaching.

Diabetes prevention program: Your employees can reduce the risk of type 2 diabetes with with weight, food, and activity tracking in addition to a smart scale and coaching.

Women’s health

Hinge Health pelvic health program

Hinge Health’s complete pelvic health program addresses unique muscle, joint, and pelvic health issues for women, including:

- Pregnancy and postpartum
- Bladder disorders
- Pelvic pain
- Separated abdominal muscles
- Pelvic organ prolapse

Maven

We’ve joined with independent partner, Maven, to offer an end-to-end solution for women’s and family health that’s equitable and inclusive. The program provides virtual support for members, from maternity and newborn care to menopause.

Blue Cross and Ovia™

Our integrated platform provides personalized support through the Ovia Pregnancy Tracker. This no-cost app offers your employees advice and education, custom Blue Cross content, and click-to-call support.

Maternity benefits

Our maternity program provides your employees and their families with the tools, resources, and support to guide them through this journey. These benefits include:

- Complimentary breast pump
- Reimbursement for childbirth classes
- High-risk maternity case management



Convenient care, greater savings

Alternatives to the emergency room (ER)

We promote the awareness of cost-effective, convenient alternatives to the ER, so that your employees can make the best decisions for their health and wallets. To better serve your employees, we created an incentive: a custom copay for visits to limited service clinics.

CARE OPTIONS	DESCRIPTION	HOURS	RELATIVE COST
24/7 Nurse Line	A registered nurse helps the member decide how and where to get care	24/7	No cost
Well Connection	Live video visits with licensed doctors to treat minor medical conditions	24/7 for medical care; mental health care by appointment	\$\$
Limited service clinics	Located within pharmacies, these clinics treat minor medical conditions	Days, evenings, weekends	\$\$
Urgent care centers	Local clinics for conditions that aren't life-threatening but require immediate treatment	Days, evenings, weekends	\$\$\$

Well Connection

Well Connection allows members with common medical problems to have real-time video visits with doctors or therapists, using a computer, smartphone, or tablet. Members can easily access Well Connection by signing in to MyBlue.



Why use Well Connection?



Secure, convenient, and easy to use



Access to medical care 24/7 or mental health care by appointment



Affordable alternative to the emergency room for simple conditions, and competitive per-visit costs

Virtual primary care

An innovative way to do primary care that's convenient and comprehensive is here. Members have the ability to choose a virtual PCP to lead their Virtual Care Team, which is committed to getting them the care they need. They'll also have access to a care coordinator, who can facilitate in-person care if needed.

Banking on Wellness

In our partnership with the Massachusetts Bankers Association, we offer a turnkey wellness program featuring custom communications, built-in bank and member incentives, and a dedicated Health Engagement Strategist to support each bank. This program is tailored to address the specific, modifiable health risks prevalent among your employees, such as prediabetes and unhealthy body mass index (BMI).

ahealthyme®

A holistic approach

We're able to get a 360-degree view of your employees' health. This begins with our ahealthyme® platform, which offers your employees convenient access to a library of health tools and resources, including workshops, videos and articles, and incentive tracking.

- Program runs January 1, 2025 to December 31, 2025
- Available to subscribers, spouses, and non-members
- **Members can earn 150 points to redeem a \$50 gift card**
- Team and individual challenges, with topics ranging from steps, to sleep, to emotional well-being
- Multiple device and tracking integrations (MyFitnessPal, Apple Health, Google Fit, Garmin, and Fitbit)
- Single sign-on through MyBlue, ability to participate on desktop, mobile phone, or via app
- Additional incentive opportunities and ways to earn points throughout the program

Annual bank incentives

- Mass Bankers has paid over \$350k in incentives over the past three years.
- Banks earn extra incentives through the Ready, Set, Go! program – leadership support from the beginning has had a positive impact on annual participant engagement
- Annual Banking on Wellness awards to “top performing”, “most improved”, and “innovative” banks



Unique and expanded reimbursements

We're here to support your employees' efforts to get and stay healthy. That's why we offer reimbursements that reward them for making healthy decisions for their bodies and minds. Whether they're focused on shedding pounds or seeking alternative treatment, we put money back in their pockets for trying to improve their overall health.

MEMBERS CAN EARN UP TO \$1,050 BACK EACH CALENDAR YEAR



MIND & BODY

\$350

Reimbursements for alternative treatments and therapies, including massage therapy, meditation, and essential oils



FITNESS

\$300

Reimbursements for gym memberships, fitness classes, and home fitness equipment



WEIGHT LOSS

\$400

Reimbursements for eligible weight-loss programs, including WW® (formerly Weight Watchers®), online programs, and other non-hospital-based programs

Targeted member outreach

To support Banking on Wellness, we employ communication strategies proven to increase engagement. With multi-channel capabilities, including direct mailings and digital outreach, we use the most effective channels that meet the needs of your workforce.



Access to care

Opioid management

Prescription opioid misuse is a growing public health issue, in Massachusetts and nationwide. We’re leading the fight against opioid misuse, consulting with an external advisory group of pain management experts, addictionologists, PCPs, and pharmacists to develop a comprehensive, first-of-its-kind program. Governors agree that this program should serve as a nationwide model for developing treatment protocols to combat the problem.

Our Opioid Management program encourages providers to work with their patients in the following ways:

- A treatment plan exploring alternative therapies
- Member-informed consent regarding the risk and benefits of opioids
- Behavioral contract to ensure appropriate access to opioids
- One prescriber group and pharmacy chain
- The appropriate use of urine drug testing
- Prior authorization for short-acting opioid prescriptions with more than three 7-day fills in 60 days
- Prior authorization for all new, long-acting opioid prescriptions

Mental health care and resources

We’re making mental health resources more available to more members in more ways than ever before, with remote therapy visits, self-guided programs, and wellness offerings. We deliver the full range of care options to meet members’ mental health needs, and navigate them to the right solution. As part of the ABC Act, which removes barriers to mental health care, members are covered for an annual mental health wellness exam with no cost share. In addition, our Mental Health Resource Center is a place to explore care options and benefits, insightful information, and helpful wellness choices.

Nothing should stand between members and their mental health care, whether it’s emotional, physical, or social well-being. We offer members personalized care plans with reduced costs, appointment availability, and a dedicated mental health line.

We’ll help members access the resources they need for conditions like:

- Attention deficit hyperactivity disorder (ADHD)
- Depressive and mood disorders
- Autism spectrum disorder
- Substance use disorder

Our key mental health initiatives

- We’ve expanded access to Learn to Live, the innovative online mental health tool that helps members learn how to cope with stress and anxiety.
- We’ve added psychiatric care to our Well Connection platform.
- We’ve added more than 3,800 mental health clinicians to our network in the last five years.
- Our child psychiatrist network has grown by 46% in the last five years.
- We’re offering financial incentives to PCPs, to integrate mental health care.
- We’re continuing to reimburse mental health telehealth visits at the same rate as in-person visits.
- We’ve enhanced our provider network by contracting with primary mental health groups, which bring together independent psychiatrists, psychologists, and therapists.

Learn to Live

This mental health program helps to overcome barriers to access and engages those who may be suffering silently with depression, anxiety, substance use disorder, and other conditions. It includes online programs (self-assessments and 24/7 live personal coaching) built on evidence-based principles of cognitive behavioral therapy.

Complete Care for Advanced Illness

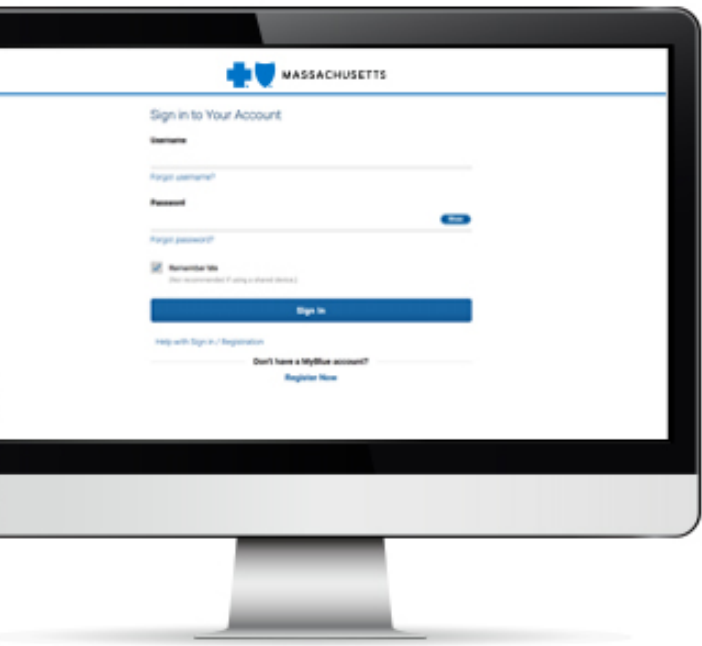
We want our members to receive the care they want and need, at every stage of their lives. That’s why your employees receive enhanced benefits for end-of-life care. We know that no guide or single conversation can cover all the decisions that a family may need to make when facing an advanced illness. Our Advanced Care Planning toolkit engages your employees with the resources they need to plan ahead, with step-by-step guidelines, personal leadership, and online and social media resources.

Research shows that end-of-life care conversations are associated with:

- Better coping
- Greater satisfaction with care
- Greater use of hospice care
- Better quality of life
- Fewer hospitalizations and interventions

Member tools and resources

Our member tools and resources provide personalized guidance, problem solving, and health plan support to your employees with omni-channel access. These contribute to our best-in-class consumer experience.



bluecrossma.com/myblue

MyBlue

MyBlue is our online member portal that gives members instant access to their plan benefits from any device. Here's what they can do with MyBlue:

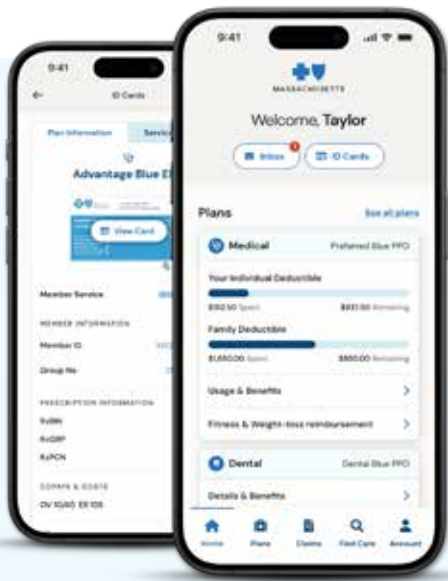
- View plan and coverage details
- Track claims
- Check balance deductibles
- Find in-network doctors
- Download tax forms
- Access member ID cards
- View medications at a glance
- Submit fitness and weight-loss reimbursements



MyBlue app

With the app, members have their plan in their hands, with instant access to their MyBlue account, anytime they need it. A simple tap connects them to:

- Digital ID card
- Recent claims history and copay amounts
- Recent doctor visits (date, time, specialty, contact information)
- Find a Doctor tool with directions to nearby doctors, dentists, and hospitals
- Information for dependents under age 18



Find a Doctor & Estimate Costs

Members can find a doctor, health care professional, or facility near them. They're one click away from finding the care they need. Members can also compare price and quality information for common medical procedures, and read and write reviews about doctors.

Team Blue

Give your employees access to two powerful resources with one phone number.



Member Service Advocates

Answer questions about:

- Benefits and claims
- Where to find care
- Cost estimates for certain services



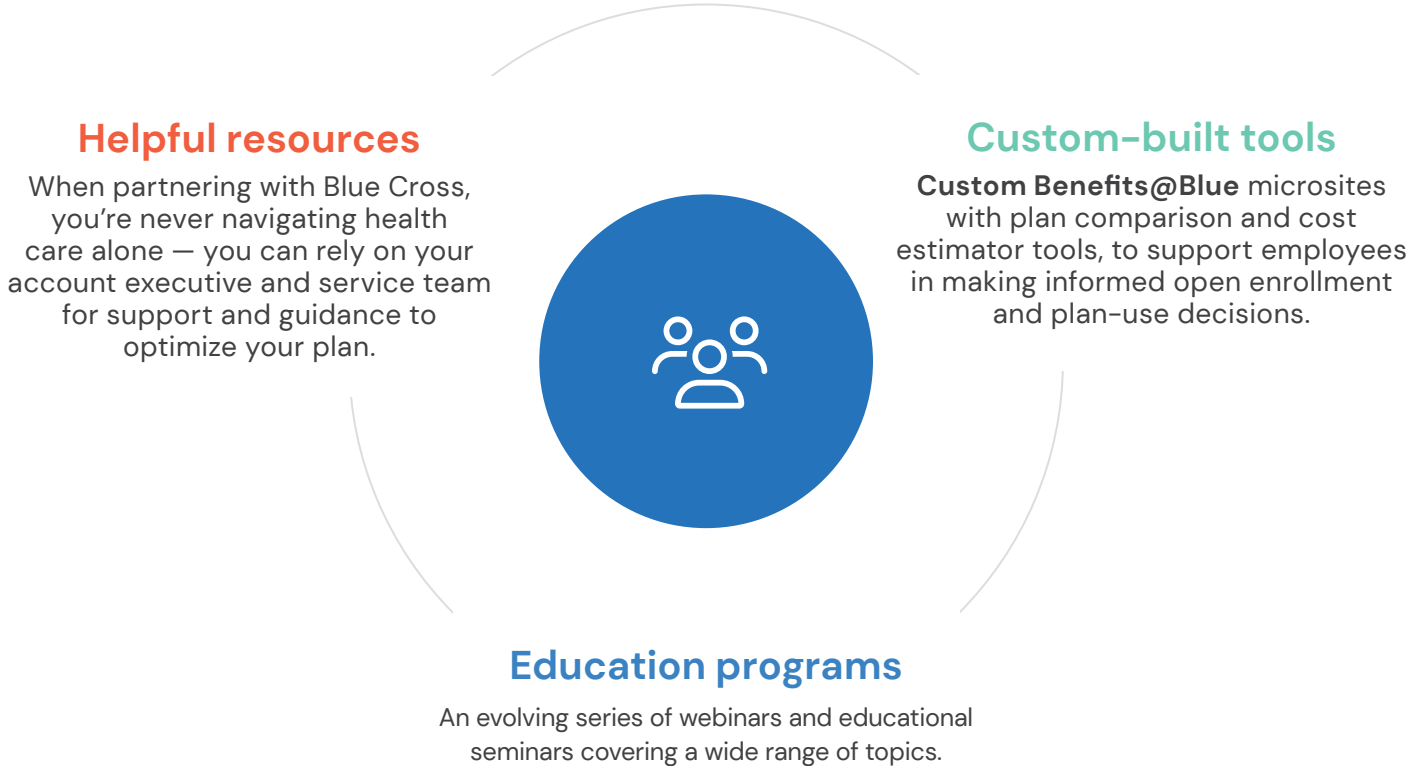
Care Managers

Answer questions about:

- Treatment options
- Your medications
- Health and wellness support

Bank administration tools & support

With resources and tools personalized to fit your needs and those of your employees, and the steady support of your dedicated account executive and service team, we're committed to making it easier for you to manage your benefit plan.



WE'RE COMMITTED TO MAKING IT EASIER FOR YOU TO MANAGE YOUR BENEFIT PLAN.

Your dedicated team

Blue Cross Blue Shield of Massachusetts team

 JESSICA BONZAGNI Senior Account Executive Commercial, Medicare, and Retail Sales	 DEANNA SMITH Account Service Consultant National Sales and Service	 KATIE DITULLIO Account Service Consultant National and Major Accounts	 PATTI LOZZI Account Service Consultant National Sales and Service
 ERIN CASTAGNOZZI Senior Specialist Account Service	 HEATHER BAPTISTE, RD, LDN Senior Health Engagement Strategist Sales and Client Management	 JASMINE JONES Health Engagement Coordinator	

MBA and MBA Group Insurance Trust team

 KATHLEEN M. MURPHY President and CEO, MassBankers	 TANYA M. DUNCAN Executive Vice President of Revenue and Strategy	 CHAD POOK Vice President of Administration, Group Insurance Trust
--------------------------------------------------------------------	-----------------------------------------------------------------------------------	------------------------------------------------------------------------------------



**Dedicated service line
for HR and benefits:**
1-800-253-2988



Your custom HR microsite:
planinfo.bluecrossma.org/customblue/2025/massbankersassociation



Email:
MassBankers@bcbsma.com

Have QUESTIONS?

Contact Chad Pook

Vice President, Administration,
Group Insurance Trust Massachusetts Bankers Association
cpook@massbankers.org | 1-617-502-3810

Contact Jessica Bonzagni

Senior Account Executive,
Blue Cross Blue Shield of Massachusetts
jessica.bonzagni@bcbsma.com

Or, contact the Blue Cross Account Service team at
MassBankers@bcbsma.com



BETTER BY ASSOCIATION

To learn more about how MBA can help local and regional banks provide exceptional health benefits to their employees, scan the QR code with your smartphone camera.



MASSACHUSETTS

* Registered Marks of the Blue Cross and Blue Shield Association. ® Registered Marks and SM Service Marks of Blue Cross and Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ® Registered Marks and TM Trademarks are the property of their respective owners.
© 2025 Blue Cross and Blue Shield of Massachusetts, Inc., or Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

003441600 4/25