Blue Cross Blue Shield of Massachusetts Offers New Health Plan Designed to Empower and Reward Members for Health Engagement

BlueFit offers enhanced digital experience, financial incentives and health and wellness reminders

BOSTON, Oct. 26, 2021 /PRNewswire/ -- Blue Cross Blue Shield of Massachusetts (Blue Cross) is introducing a new, consumer-directed health plan that offers members savings and rewards for making healthy choices, along with comprehensive in-person and telehealth coverage.

"Our members and employer customers have been asking for a new kind of health plan," said Blue Cross Chief Commercial Officer Patrick Gilligan. "We designed BlueFit HMO and PPO plans to meet the needs of consumers who are looking for a comprehensive, affordable plan that's easy and engaging to use anytime, anywhere."

BlueFit was developed with crowdsourced input from nearly 1,200 employers, employees and health care experts. The innovative plan offers comprehensive coverage including medical, mental health, dental, pharmacy, and wellness benefits, plus critical illness and accident coverage.

Employees with BlueFit are automatically enrolled in a health savings account (HSA) that is funded by employers with at least 30% of an employee's annual deductible.

Guided by personalized digital tips and reminders, employees with BlueFit can earn up to$600 in rewards deposited directly into their HSA when they participate in health and financial wellness programs. If an employee doesn't spend their HSA money in a given year, the funds can be rolled over. HSAs are known as triple tax advantaged: All contributions to an HSA are income tax-free, withdrawals for qualified medical expenses are income tax-free, and any interest earnings and investment growth from deposits are income tax-free.

Employees also can earn an additional$600 in reimbursements for participating in fitness and weight-loss programs -- double the industry average.

BlueFit also includes:

- Access to all providers in Blue Cross' HMO or PPO network without a referral
- Two online dental health consultations at no cost through theToothpic teledentistry app and a free Philips® Sonicare® toothbrush
- Access to 24/7 telehealth services for medical and mental health care viaWell Connection, Blue Cross' telehealth platform
- Personalized guidance from Blue Cross via theMyBlue online platform and Team Blue, Blue Cross' award-winning team of service experts and care management specialists who are ready to help
- Timely digital reminders for routine check-ups and vaccinations
- Access to Learn to Live®, an online tool that provides support for social anxiety, depression, stress/anxiety/worry, insomnia, and substance use

BlueFit will be available to all fully insured employer accounts with 51 or more employees beginningJan. 1, 2022.

About Blue Cross Blue Shield of Massachusetts

Blue Cross Blue Shield of Massachusetts (bluecrossma.org) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are committed to the relentless pursuit of quality, equitable and affordable health care with an unparalleled consumer experience. Consistent with our promise to always put our members first, we are rated among the

nation's best health plans for member satisfaction and quality. Connect with us on Facebook, Twitter, YouTube, and LinkedIn.

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