

## BLUE CROSS BLUE SHIELD OF MASSACHUSETTS: REPRODUCTIVE HEALTH TRAVEL BENEFIT - RIDER OPTIONS FOR ACCOUNTS



Given the impact and implications of the Supreme Court decision in the case of Dobbs vs. Jackson Women’s Health Organization, BCBSMA has taken steps to support our members and employer customers, especially those outside the state who may no longer be able receive abortion services. We have developed the following travel benefit options for employers to offer employees who need to travel to obtain access to surgical or medication-assisted abortion services. The rider is only for termination of pregnancy services.

Category	Proposed Benefit
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Member must have the Voluntary Termination of Pregnancy medical and/or Pharmacy benefit</li> <li>Travel benefit will be available to members obtaining either surgical or medication-assisted voluntary termination of pregnancy (abortion) services when access to these covered services is restricted or not available in the member’s state as a result of state law</li> <li>Members must need to travel at least 100+ miles from their home to obtain care</li> <li>Member attestation process will be leveraged</li> </ul>
<b>Market Segment</b>	<ul style="list-style-type: none"> <li>Rider option for 51+ ASC &amp; Fully Insured (pending DOI approval)</li> <li>Not available in Merged Market</li> </ul>
<b>Plans this can be paired with</b>	<ul style="list-style-type: none"> <li>Commercial PPO</li> <li>Commercial EPO</li> <li>Commercial Managed Care (HMO and POS)</li> </ul>
<b>Benefit Maximum</b>	Employers will have a set number of options to select from
<b>Travel</b>	<ul style="list-style-type: none"> <li>Travel is reimbursed between the patient’s home and the location for which member receives the covered care for round trip (air, train, bus, taxi/ride sharing services, or car rental) transportation cost</li> <li>Mileage reimbursement will be based on the current IRS medical mileage reimbursement (\$0.22 per mile for 2022); Tolls and parking are also reimbursable expenses</li> <li>Airfare is limited to commercially scheduled, coach class tickets and does not count to daily travel maximum, if one is established by the employer, but does apply to benefit maximum</li> <li>Member attestation process will be leveraged</li> </ul>
<b>Lodging</b>	Lodging is limited to \$50 per person per night* (up to \$100, if a companion travels)
<b>Meals</b>	Not covered, per IRS guidelines
<b>Companion(s)</b>	Benefits are provided if the companion’s presence is necessary for the member to receive abortion services. (limited to 1 companion)

### Non-Covered Expenses\*:

- Meals
- Alcohol/tobacco
- Entertainment / Souvenirs
- Expenses for persons other than the patient and his/her covered companion
- Lodging in any location other than a hotel or motel Personal care items (e.g., shampoo, deodorant, toothbrush etc.)
- Telephone calls
- Taxes
- Tips/Gratuities
- Childcare Expenses
- Lost Wages

Of note, Accounts will also be asked to sign an Indemnification Agreement at the time of Sale.

\* Per IRS guidelines

## BCBSMA REPRODUCTIVE HEALTH TRAVEL BENEFIT

### Account Options to Customize Reproductive Health Travel Benefit



- **100+ Account Options**

Account Option: Benefit Maximum (per member) & Daily Travel Maximum
<b>Annual</b> Benefit Maximum: \$2,500 Daily Travel Maximum: No maximum
<b>Annual</b> Benefit Maximum: \$5,000 Daily Travel Maximum: No maximum
<b>Lifetime</b> Benefit Maximum: \$10,000 Daily Travel Maximum: No maximum

- **51-99 Account Option**

Account Option: Benefit Maximum (per member) & Daily Travel Maximum
<b>Annual</b> Benefit Maximum: \$5,000 Daily Travel Maximum: No maximum

*\* Reproductive Health Travel Benefit is NOT available in the Merged Market.*