



2005/06 Massachusetts Small Group Healthcare Marketplace



Presented by: **New England Medical Insurance Agency, LLC**

Your Chelmsford Business Association Endorsed Broker



HMO Blue Standard	HMO Blue Value Plus	Premium HMO	Value HMO	Basic HMO	Premier HMO 10	Value HMO 15	Affordable HMO 20	Fallon HMO STD	Fallon Premium Saver
MA Blue Cross Network	MA Blue Cross Network	Tufts HMO Network	Tufts HMO Network	Tufts HMO Network	Harvard/Pilgrim Network	Harvard/Pilgrim Network	Harvard/Pilgrim Network	Fallon Network	Fallon Network
PCP Required	PCP Required	PCP Required	PCP Required	PCP Required	PCP Required	PCP Required	PCP Required	PCP Required	PCP Required
In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only	In-Network Benefits Only

**For a personalized rate quote for your group of 1+, please contact
John Goffin at New England Medical Insurance Agency, LLC in Chelmsford.**

\$10.00 Co-pay Office Visits	\$15.00 Co-pay Office Visits	\$10.00 Co-pay Office Visits	\$15.00 Co-pay Office Visits	\$20.00 Co-pay Office Visits	\$10.00 Co-pay Office Visits	\$15.00 Co-pay Office Visits	\$20.00 Co-pay Office Visits	\$10.00 Co-pay Office Visits	\$15.00 Co-pay Office Visits
100% In-patient Care	\$250 Co-payment, then 100% In-patient Care	100% In-patient Care	\$350 Co-payment, then 100% In-patient Care	\$500 Co-payment, then 100% In-patient care	100% In-patient Care	\$250 Co-payment then 100% In-patient Care	\$500 Co-payment then 100% In-patient Care	100% In-patient Care	\$250 Co-payment then 100% In-patient Care
100% Out-patient Surgery	\$150 Co-payment, then 100% Out-patient Surgery	100% Out-patient Surgery	\$350 Co-payment, then 100% Out-patient Surgery	\$250 Co-payment, then 100% Out-patient Surgery	100% Out-patient Surgery	\$250 Co-payment then 100% Out-patient Surgery	\$500 Co-payment then 100% Out-patient Surgery	100% Out-patient Surgery	100% Out-patient Surgery
100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests	100% X-ray, Lab Tests
\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$75 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay	\$50 Emergency Room Co-pay
Drug Card \$10/\$25/\$45	Drug Card \$10/\$25/\$45	Drug Card \$10/\$25/\$45	Drug Card \$10/\$25/\$45	Drug Card \$10/\$30/\$45	Drug Card \$10/\$25/\$40	Drug Card \$10/\$25/\$40	Drug Card \$10/\$25/\$40	Drug Card \$10/\$25/\$40	Drug Card \$10/\$25/\$50

BCBS requires 5 enrolled employees

Call for customized rate quote 978-256-7400 or 800-443-4977

E-mail: jgoffin@newenglandmedical.com

The above comparison is a very brief summary for illustrative purposes only. It is designed to allow you to see a side by side comparison of the major healthcare providers and their general plan provisions in the Small Group (1-50 employee) marketplace for Massachusetts employers. **THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE.** This side by side summary has been produced by New England Medical Insurance Agency, LLC, our Company's group insurance broker, *not the insurer or plan administrator.* The utmost care has been given to provide you with the most up to date and accurate information. In all cases where a discrepancy from this document and the actual plan exists, the plan provisions provided from the insurer will govern. **This document should not be used as a certified outline of your benefits.** This can only come from the insurer or administrator. The trademarked logos of the insurers or administrators used are for identification and display purposes only and do not constitute in any way an agreement to pay any and all claims or benefits which they are not obligated by contract to pay. It is further understood that the display of the carrier's logo is not an actual or inferred endorsement of New England Medical Insurance Agency, LLC as a broker for any of their services.