

2010 and 2011  
Massachusetts Health Care Reform Creditable/Non-Creditable Comparison

Plan Name and Contract Code	2010		2011	
	Creditable	Not Creditable	Creditable	Not Creditable
<b>BC Care Advocate</b>				
BC CareAdvocate 1 100/10/0/20 ETSM	X		X	
BC CareAdvocate 2 250/20/10/25 ETSM	X		X	
BC CareAdvocate 3 500/25/20/30 ETSM	X		X	
BC CareAdvocate 4 0/10/0/20 ETSM	X		X	
<b>BC CDHP Lumenos HIA Plus &amp; HIA Plans</b>				
BC Lumenos Health Incentive Account(HIA) LBHIA20(500/90/70) ETSM	X		X	
BC Lumenos Health Incentive Account(HIA) LBHIA21 (750/90/70) ETSM	X		X	
BC Lumenos Health Incentive Account(HIA) LBHIA22 (1000/90/70) ETSM	X		X	
BC Lumenos Health Incentive Account(HIA) LBHIA29 (500/90/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Incentive Account(HIA) LBHIA30 (750/90/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Incentive Account(HIA) LBHIA31 (1000/90/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Incentive Account(HIA) Plus LBHIA Plus 177 (1500/90/70) ETSM	X		X	
BC Lumenos Health Incentive Account(HIA) Plus LBHIA Plus 276 (1500/90/70) ETSM	X		X	
BC Lumenos Health Incentive Account(HIA) Plus LBHIA Plus 277 (2000/80/60) ETSM	X		X	
BC Lumenos Health Incentive Account(HIA) Plus LBHIA Plus 278 (3000/100/70) ETSM	X		X	
<b>BC CDHP Lumenos HRA Plans</b>				
BC Lumenos Health Reimbursement Account (HRA) LBHRA 398 (1500/90/70) ETSM	X		X	
BC Lumenos Health Reimbursement Account (HRA) LBHRA412 (2000/80/60) ETSM	X		X	

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BC Lumenos Health Reimbursement Account (HRA) LBHRA697 (3000/100/70) ETSM	X		X	
<b>BC CDHP Lumenos HRA Plans</b>				
BC Lumenos Health Reimbursement Account (HRA) LBHRA408 (1500/90/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Reimbursement Account (HRA) (1500/90/70) ETSM Rx Copay after Deductible LBHRA390 1 X Rollover (New for 2011) LBHRA389 2 X Rollover (New for 2011)			X	
BC Lumenos Health Reimbursement Account (HRA) LBHRA409 (2000/80/60) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Reimbursement Account (HRA) (2000/80/60) ETSM Rx Copay after Deductible LBHRA391 1 X Rollover (New for 2011) LBHRA392 2 X Rollover (New for 2011)			X	
BC Lumenos Health Reimbursement Account (HRA) LBHRA410 (3000/100/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Reimbursement Account (HRA) (3000/100/70) ETSM Rx Copay after Deductible LBHRA421 1 X Rollover (New for 2011) LBHRA422 2 X Rollover (New for 2011)			X	
<b>BC CDHP Lumenos Health Saving Account (HSA) Plans</b>				
BC Lumenos Health Savings Account (HSA) LBHSA247 (1250/90/70) ETSM	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA250 (1500/90/70) ETSM	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA263 (2500/100/70) ETSM	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA264 (2500/80/60) ETSM	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA266 (3000/80/60) ETSM	X		X	

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	Creditable	Not Creditable	Creditable	Not Creditable
BC Lumenos Health Savings Account (HSA) LBHSA278 (1250/90/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA289 (2500/100/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos (HSA) Embedded Ded <b>(New for 2011)</b> LBHSA292 (2500/80/60) ETSM Rx Copay after Deductible			X	
BC Lumenos (HSA) Embedded Ded <b>(New for 2011)</b> LBHSA235(3000/100/70) ETSM Rx Copay after Deductible			X	
BC Lumenos Health Savings Account (HSA) LBHSA291 (3000/80/60) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA288(1500/90/70) ETSM Rx Copay after Deductible	X		X	
BC Lumenos Health Savings Account (HSA) LBHSA290 (2500/80/60) ETSM Rx Copay after Deductible	X		X	
<b>BC Classic PPO</b>				
BC Classic PPO 250/20/10 ETSM	X		X	
BC Classic PPO 250/20/20 ETSM	X		X	
BC Classic PPO 500/20/20 ETSM	X		X	
BC Classic PPO 500/30/20 ETSM	X		X	
BC Classic PPO 500/1000/30/70/50 ETSM	X			
BC Classic PPO 500/35/20 ETSM <b>(New for 2011)</b>			X	
BC Classic PPO 750/30/20 ETSM <b>(New for 2011)</b>			X	
BC Classic PPO 1000/30/20 ETSM <b>(New for 2011)</b>			X	
<b>BC Exclusive PPO</b>				
BC Exclusive PPO Option 1 ETSM	X		X	
BC Exclusive PPO Option 2 ETSM	X		X	
BC Exclusive PPO Option 3 ETSM	X		X	
BC Exclusive PPO Option 4 ETSM	X		X	

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BC Exclusive PPO Option 5 ETSM	X		X	
<b>BC GenRX PPO</b>				
BC GenRx PPO 250 (250/500/30/70/50) ETSM		X		X
BC GenRx PPO 500 (500/1000/40/65/50) ETSM		X		X
<b>BC Hospital Only PPO</b>				
BC PPO BL1 Hospital & Facility Only (250/80/50) ETSM		X		X
BC PPO BL2 Hospital & Facility only 1000/80/50 ETSM		X		X
<b>BC OnePlan PPO</b>				
BC OnePlan PPO 10 ETSM	X		X	
BC OnePlan PPO 20 ETSM	X		X	
BC OnePlan PPO 30 ETSM	X		X	
<b>BC Premier Plus PPO</b>				
BC Premier Plus 1 (0/10/90/70) ETSM	X		X	
BC Premier Plus 2 (100_300/10/90/70) ETSM	X		X	
<b>BC Premier PPO</b>				
BC Premier PPO 150/10/10 ETSM	X		X	
BC Premier PPO 250/15/10 ETSM	X		X	
BC Premier PPO 250/15/20 ETSM (New for 2011)			X	
BC Premier PPO 250/20/20 ETSM	X		X	
<b>BC Solution PPO</b>				
BC Solution PPO 1500/15/20 ETSM (New for 2011)			X	
BC Solution PPO 2000/20/20 ETSM (New for 2011)			X	
BC Solution PPO 2500/10/20 ETSM	X		X	

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BC Solution PPO 2500/25/20 ETSM		X		X
BC Solution PPO 3500/15/35 ETSM		X		X
BC Solution PPO 3500/35/35 ETSM		X		X
BC Solution PPO 5000/20/40 ETSM		X		X
BC Solution PPO 5000/40/40 ETSM		X		X
<b>BC Select PPO</b>				
BC Classic PPO BPSPC1 (Select PPO equivalent)	X		X	
BC Classic PPO BPSPC2 (Select PPO equivalent)	X		X	
BC Classic PPO BPSPC3 (Select PPO equivalent)	X		X	
<b>Large Group Rx</b>				
Generic Only \$15		X		X
\$5/\$10 \$3000 Infertility	X		X	
\$10/\$20 \$3000 Infertility	X		X	
\$5/\$10	X		X	
\$10/\$20/\$40	X		X	
\$10/\$25/\$40	X		X	
\$10/\$25/\$40 Generic Premium	X		X	
\$15/\$30/\$45 (New for 2011)			X	
\$10/\$25/\$40 \$100 Brand Deductible	X		X	
\$10/\$25/\$40 \$150 Brand Deductible	X		X	
\$10/\$20/\$40 \$200 Brand Deductible	X		X	
\$10/\$25/\$40 \$250 Brand Deductible	X		X	
\$10/\$25/\$50 \$250 Brand Deductible	X		X	
\$10/\$35/\$50 \$250 Brand Deductible	X		X	

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\$15/\$30/\$45 \$250 Brand Deductible (New for 2011)			X	
One Plan 1 \$10/\$20/45%	X		X	
One Plan 2 \$10/\$25/45%	X		X	
One Plan 3 \$15/\$30/45%	X		X	

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