# About Mass General Brigham Health Plan

## Who is Mass General Brigham Health Plan?

Mass General Brigham Health Plan is a not-for-profit health plan that is a member of one of the leading health systems in the nation, Mass General Brigham. Mass General Brigham Health Plan has served Massachusetts-based employers for more than 35 years. In fact, we're proud that the City of Boston was our very first employer customer.

At Mass General Brigham Health Plan, we put our members at the center of everything we do, and we're dedicated 100 percent toward improving the health care experience – focusing on what people want:

- easy-to-use plans
- a strong network of leading hospitals and providers
- speedy and effective customer service
- coverage for over-the-counter medications
- a member app that puts everything you need right in your hand, from a digital ID card, live chat with customer service, find providers and urgent care, see your coverage and cost details

Because of the great service, experience, provider excellence, and value we offer, we've continued to grow our membership in the City of Boston. We look forward to caring for you and your family.

## About the Value HMO

#### What are the advantages of the Value HMO?

Your Value HMO plan keeps your cost sharing simple with no deductibles and straightforward copays. You'll get access to our strong network that includes world-class hospitals like Massachusetts General Hospital and Brigham and Women's, as well as many local doctors you already see. If you ever have questions about your plan, you can reach out to the friendly and knowledgeable members of our customer service team by phone, email, or live chat. They'll also work with you to make transitioning your care to Mass General Brigham Health Plan as smooth and stress-free as possible.

#### What is the difference between an HMO and a PPO?

In an HMO you have a Primary Care Provider (PCP) who is your health advocate and coach, providing care when you are sick and preventive care to keep you as healthy as you can be. When you need specialty care, your PCP will refer you for care. Referrals are not required to visit a gynecologist or obstetrician for routine, preventive or urgent care; Family Planning services; Outpatient and Diversionary Behavioral Health Services; Physical Therapy; Occupational Therapy; Speech Therapy; Routine Eye exam; and Emergency Services. PPOs don't require members to select a PCP. In addition, PPOs do not require referrals and members can seek care from non-participating providers at higher cost sharing. It is important to know that through your Value HMO coverage you're always covered for urgent and emergency care no matter where you travel.

# About the Value HMO provider network

## Which providers are in the Value HMO network?

The Value HMO network is designed to help ensure access to the highest quality care with the greatest value for City of Boston employees and retirees. Many of the region's most respected institutions are part of our network – Massachusetts General Hospital, Brigham and Women's Hospital, Beth Israel Deaconess Medical Center, Lahey Clinic, Spaulding Rehab, Mass Eye and Ear, Boston Medical Center, New England Baptist Hospital, Newton-Wellesley Hospital, Salem Hospital, South Shore Hospital and many more. We also work with many of the leading provider organizations like Atrius Health, including Harvard Vanguard. Our network overview flyer provides examples of major providers who participate and do not participate in the network. We encourage you to see if your providers participate by searching our online provider directory at **MassGeneralBrighamHealthPlan.org/cityofboston**. You can also call us for assistance:

- Current plan members can call us at 866-567-9175
- If you are not a member yet, please call 800-871-2223

#### Which providers do not participate in the Value HMO network?

Boston Children's Hospital, Dana-Farber Cancer Institute and Tufts Medical Center are examples of hospitals that are not in the Value HMO Network. Members will be able to receive specialty care at many leading hospitals, including the Mass General Cancer Center, MassGeneral Hospital for Children, and Mass Eye and Ear. Please see our network overview for a list of the major participating network providers. We also encourage you to see if your providers participate by searching our online provider directory at **MassGeneralBrighamHealthPlan.org/cityofboston.** Current plan members can also call us at 866-567-9175. If you are not a member yet, please call 800-871-2223.

## About the Value HMO plan

## How much does your plan cost?

We are proud to administer the lowest cost/highest value option through the City of Boston. We can do this because of a more targeted provider network that is designed for City of Boston employees. With the Value HMO plan you will pay less out of your paycheck each month and pay less out of pocket when you need care. You can put that money toward other important things in your life, like payments toward tuition, a vacation, or a car. AND you get access to some of the leading hospitals and providers.

#### Does your plan have deductibles?

No. Just straightforward copayments for medical and behavioral care as well as prescription drug coverage.

## Member perks or added benefits with the Value HMO

#### What are some of the benefits, perks, and discounts I get with my plan?

Here are just some of the programs and services you get with your plan:

- Fitness program reimbursement up to \$150 for you and up to \$150 for a covered family member that includes small group workouts through SplitFit's personal trainer partners.\*
- Flexible one- to six-month weight-loss program benefit at WW® or Jenny Craig®\*
- Diabetic eye exam at no member cost sharing
- Discounted eyewear powered by EyeMed
- Free tobacco cessation program and coverage for nicotine replacement
- Reimbursement up to \$130 for childbirth education
- Reimbursement for breast feeding classes
- Discounts or partial reimbursements on home safety products, bike helmets, and more

\* Terms and conditions apply.

## Over-the-counter (OTC) drug benefit at low or no cost to you

You pay nothing, or a lower cost, for many routine OTC drugs with a prescription.

#### Wellness tools and programs to help you be your best

To support your personal health and wellness goals, your plan comes with free wellness resources and programs to help you be your healthiest self:

- Take a health and wellness assessment and get a personalized report on how to focus on and
- prioritize your goals
- Use any one of the free healthy living programs available to you, including live interactive webinars,
- Videos, a health library, blogs, online communities, and more
- Join a fitness or nutrition challenge to motivate you
- Take advantage of free one-on-one health coaching

## We're here to help

# What if I want to switch to Mass General Brigham Health Plan from another plan but am worried about ongoing care?

We want to ensure that your care is uninterrupted and that you get all the services you need on day one, and our trained professionals are ready to help. Are you or a family member planning for an upcoming treatment, procedure, or surgery? Taking prescription drugs that require special authorization? Relying on durable medical equipment, such as a wheelchair or sleep apnea device? Undergoing care for an illness, chronic condition, behavioral health, or special need? Our specially trained professionals are available to discuss any current or planned health care needs you or your family may have. We can help get existing approvals from your current insurer transferred to us, find you providers in our network, and ensure a smooth transition and coordination of your care. And don't worry—any info you share is confidential. The privacy of your personal health information is very important to us.

#### Who can I call with questions?

If you are already a plan member, please call us at 866-567-9175. If you are not a member yet, please call 800-871-2223. We are available Monday through Friday, 8:00 AM to 6:00 PM and 8:00 AM to 8:00 PM on Thursdays. At our web site at **MassGeneralBrighamHealthPlan.org/cityofboston** you can also live chat with one of our customer service professionals.

**Important notice:** This plan includes a limited provider network called Value HMO. This plan provides access to a network that is smaller than Mass General Brigham Health Plan's full commercial HMO provider network. In this plan, members have access to network benefits only from the providers in the Value HMO network. Please consult the Value HMO provider directory or visit the provider search tool at **MassGeneralBrighamHealthPlan.org** to determine which providers are included in the Value HMO network.

This plan is administered by Mass General Brigham Health Insurance Company, which processes claims for payment but does not assume financial risk for claims.