



You get the best of value, innovation, and customer care with AllWays Health Partners. Here, it really is all about you.

Explore the features and benefits of your plan

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Looking for a health plan designed for you?
Found it.



HMO



you in every way

Introducing AllWays Health Partners. A smart option when it comes to health insurance for GIC members. One that brings a fresh focus to making it as smooth and seamless as it can be for you to access the care you need, when you need it.

As a health plan that puts you first, you get the best of value, innovation, and customer care. Here, it really is all about you.

You'll enjoy comprehensive coverage, access to world-class doctors and hospitals, and personalized care and customer service that are second to none. Read on to learn some of the things you won't find anywhere else.



You can find all the providers you need by searching our huge network at allwayshealthpartners.org/gic, or by calling us.

What you want in your health plan: it's all here



Comprehensive coverage

The plan benefits are built for the whole you (and your family) in every way. They include medical, behavioral health, wellness programs, and more. With AllWays Health Partners, your access to high-quality care is everything.

We make it easy to get care

Your HMO coverage starts with your primary care provider (PCP), who'll treat you when you're sick or hurt, and for routine care, like a physical. You can find a PCP by searching our DoctorSmart directory or calling us. When you need specialty care, like a heart doctor, your PCP will refer you to specialists to help ensure coordinated care. Referrals are needed for certain specialty services.

A provider network that can compete with any other

Our strong and growing provider network competes with other local insurers. To find doctors in our network, go to allwayshealthpartners.org/gic. And, if you don't see your provider in our directory, please let us know.

World-class hospitals

All the best are here: Massachusetts General Hospital, Beth Israel Deconess Medical Center, MetroWest Medical Center, Brigham and Women's Hospital, Lahey Hospital and Medical Center, Saint Vincent Hospital, Beth Israel Deaconess Hospital-Plymouth, and many more throughout the state. And even better—there is no hospital tiering!



With the Complete HMO, you can save up to \$1,075 per year in premium cost savings. That's compared to a member's 20% contribution for a broad network family plan to AllWays Health Partners.

Valuable perks and discounts

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

- Diabetic eye exam at no additional cost
- 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. Up to 12 free sessions with many participating clubs in the greater Boston area and MetroWest (such as Beacon Hill Athletic Club, HealthWorks, BodyScapes Fitness, LevelUp Fitness and Wellness Center, Back Bay Boxing, and many others).*
- Discounted eyewear powered by EyeMed
- Reimbursement up to \$130 for childbirth education
- Reimbursement for breast feeding classes
- Discounts or partial reimbursements on home safety products, bike helmets, and more

Peace of mind when you travel

No matter where you travel, you're always covered for emergency and urgent care.

**Terms and conditions apply*

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
- Integrate your wellness efforts into your Fitbit®, or other personal tracking device
- Take advantage of free one-on-one health coaching

Urgent care when you need it, and how

Your plan helps you get the right care in the right place at the right time. Choose from options including urgent care centers and retail walk-in clinics, a 24/7 nurse advice line, and Partners HealthCare On Demand, 24/7 interactive video visits with Partners HealthCare providers.

PLAN AT-A-GLANCE	
Medical Deductible	\$500/\$1,000
Out-of-pocket Maximum (includes medical, pharmacy, and behavioral health)	\$5,000/\$10,000
Primary Care Provider Office Visit	\$20
Specialist Office Visit	\$30/\$60
Emergency Room	\$100 and then deductible
Inpatient Medical	\$275 and then deductible
Outpatient Surgery at a Freestanding Ambulatory Surgical Center (for non-preventive colonoscopies, endoscopies, and eye surgeries)	\$150 and then deductible
Outpatient Surgery (plus hospital based non-preventive colonoscopies, endoscopies, and eye surgeries)	\$250 and then deductible
High Tech Imaging	\$100/scan and then deductible
Telemedicine through Partners HealthCare On Demand (Staffed by leading Partners HealthCare providers, including providers from Massachusetts General Hospital, Brigham and Women's Hospital, and Partners Community Physicians Organization. Board-certified physicians from Teladoc will deliver services to patients located outside of Massachusetts.)	\$15
Telemedicine through PCP or Specialist	\$15 or \$30/\$60

Benefit information good through June 30, 2021

Unique programs and benefits that improve your care and coverage



We're here to help, even before you're a member

Do you have any upcoming provider visits, treatments, or procedures that will start or continue into the month you become a member? Call us at **866-567-9175**. Or email customerservice@allwayshealth.org to get the answers you need.

Always listening to members—you're invited

We welcome you to join our exclusive online AllWays Health Partners Community. It's an online forum where we reach out to members to get their honest thoughts and ideas on new products and services before we launch in the market. Your insights help us to make AllWays Health Partners better.

Online member chat with highly trained customer service professionals

As a member, you can engage with us in the ways you prefer. You can manage all the details of your plan at allwaysmember.org. Or, you can contact us by phone, email, and through online live chat through your secure member portal.



Our members have access to leading-edge innovative care programs from top-notch Partners HealthCare hospitals and specialists.

Innovations with providers that benefit you



A member of Partners HealthCare

As a member of one of America's most respected health-care leaders, we are in a unique position to improve care. We think of all our members as patients, too, whether patients of Partners HealthCare providers or of any other provider in our strong and growing provider network.

Virtual urgent care 24/7

With Partners HealthCare On Demand, you get a secure interactive video visit for minor illnesses or injuries through a patient-friendly app and website. It connects you 24/7 to Partners HealthCare providers, including providers from Massachusetts General Hospital, Brigham and Women's Hospital, and Partners Community Physicians Organization. Teladoc physicians will deliver services to patients located outside of Massachusetts.

Cutting-edge collaborations with Partners HealthCare—saving lives and costs

One example is our iHeart ChampionSM program, a collaboration with Brigham and Women's Hospital Remote Cardiovascular Health Program. If eligible, you'll connect with patient advocates who provide you with free digital tools and support to help ensure you're on the path to lower cholesterol and blood pressure—a cutting-edge clinical innovation that improves your health but removes the need for office visits.



Learn more at allwayshealthpartners.org/gic

A health plan that puts you first

With AllWays Health Partners, a member of Partners HealthCare, you get the same comprehensive coverage as other GIC plans, a world-class provider network that competes with all local carriers, and innovative programs and perks—all with a healthy dose of common sense. Our health plan provides everything you need to take care of yourself (and your family) in the simplest way possible.

Want to learn more?

Visit us at allwayshealthpartners.org/gic.
Or, even better, connect with us by calling
866-567-9175. (TTY users call 711.)



allwayshealthpartners.org/gic



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



Partners HealthCare On Demand

Easy access to high-quality, virtual urgent care 24/7 right from your tablet, smart phone, or computer



Partners HealthCare On Demand makes it easy for you to get high-quality, virtual urgent care for minor illness and injuries without the need for travel or referrals. You can do it 24/7, and right from the comfort of your home, office, or anywhere in the U.S.

See leading providers from world-class hospitals

Partners On Demand is staffed by leading Partners HealthCare providers, including providers from Massachusetts General Hospital, Brigham and Women's Hospital, and Partners Community Physicians Organization. Board-certified Teladoc physicians will deliver services to patients located outside of Massachusetts.

It's convenient, stress-free, and available 24/7

The provider you see during your interactive video visit can diagnose, offer treatment, and even send a prescription to an in-network pharmacy, if necessary. For members three and older, for issues like:

- Upper respiratory infections/flu/cough/cold
- Sinus symptoms
- Eye irritation/conjunctivitis
- Allergies
- Rashes
- Urinary symptoms (painful urination, yeast infections—adults only)
- Other minor injuries and minor illness

Partners HealthCare On Demand is NOT for medical emergencies. For medical emergencies, call 911.

How does it work?

Access the secure Partners On Demand website or app via allwaysmember.org. For your first visit, you'll need to create an account with your member ID number. Registration is quick and 100% secure. Once you're registered, you'll be able to see the next available provider.



Covered preventive services

Routine healthcare services delivered by network providers at no cost sharing.



The listed preventive services, as required by the Affordable Care Act (ACA), reflect routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. You do not have to pay for these covered services when delivered by a network provider. Additional services may be added.

Please refer to allwayshealthpartners.org for the most up-to-date listing.

Adults and Children

- Alcohol and substance misuse screening and counseling
- Alcohol and drug use assessment
- Cholesterol screening
- Depression screening
- Hepatitis B screening
- Hepatitis C screening
- HIV screening and counseling
- Immunizations and vaccines, including flu shots
- Weight management screening and counseling
- Sexually transmitted disease (STD) prevention, screening, and counseling (including gonorrhea, chlamydia, and syphilis)
- Tobacco use screening and counseling
- Tuberculosis infection screening for all patients at higher risk
- Well visits and regular preventive care (medical history and physical examination) including blood pressure screening, height, weight, and body mass index (BMI), screening and counseling for interpersonal and domestic violence

Adults Only

- Aspirin use counseling at your well visit, for members at risk of heart disease or colon cancer
- Colorectal cancer screenings (including lab testing, sigmoidoscopy, or colonoscopy)
- Diabetic screening
- For members 65 and older: fall-prevention counseling at your well visit and vitamin D supplements through your pharmacy benefit
- Intensive behavioral counseling about diet and physical activity for adults who are overweight and have other risk factors for cardiovascular disease
- Lung cancer screening for adults age 55-80 at risk of developing lung cancer
- Tobacco use nicotine replacement therapy
- Type 2 diabetes screening for adults with high blood



Women Only

- Annual GYN exam including screening for urinary incontinence
- Aspirin use for preeclampsia prevention through your pharmacy benefit
- Bacteriuria screening for pregnant women
- Breast cancer chemoprevention counseling for women at higher risk
- Breastfeeding support, breast pump, supplies, and counseling
- Cervical cancer screening including human papilloma virus (HPV) testing
- Diabetes screening for women during and after pregnancy
- FDA-approved contraceptive methods and counseling (contraceptives covered with no member cost sharing include: generics, brand name drugs with no generic alternative, and emergency contraceptives)
- Folic acid supplements for women who may become pregnant, through your pharmacy benefit
- Hepatitis B screening for pregnant women
- Osteoporosis screening for women 65 and older and for younger women with increased risk of fracture
- Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Screening mammogram, ultrasound or MRI for breast cancer screening. Counseling and BRCA genetic testing
- Sterilization procedures

Men Only

- Abdominal aortic aneurysm: one-time screening for men of specified ages who have ever smoked

Children Only

- Behavioral assessments throughout childhood (includes depression screening)
- Developmental screening and surveillance throughout childhood
- Fluoride varnish for children ages 6 months to 18 years
- Hearing screening for children up to 21*
- Hematocrit or hemoglobin screening for children
- Iron supplements for children ages 6 to 12 months at risk for anemia (over the counter with prescription)
- Lead screening for children at risk of exposure
- Oral fluoride supplements for children without fluoride in their water (over the counter with prescription)
- Oral health risk assessment for young children
- Vision screening for all children**
**This service is not the same as a hearing exam.*
***This service is not the same as a routine or comprehensive eye exam.*

Newborn Screening and Tests

- Congenital hypothyroidism screening for newborns
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening
- Hemoglobinopathies or sickle cell screening for newborns
- Phenylketonuria (PKU) screening



Tiering made simple

Just 2 specialist tiers with Complete HMO



Your Complete HMO plan tiers high-quality specialists into two simple groups: higher and lower-cost providers. This makes it easy for you to understand your costs and find the right specialist for you.

Here's how your money-saving tiers work:

- Hospitals are not tiered
- You'll pay less when you see a tier 1 (lower cost) specialist than when you see a tier 2 (higher cost) specialist
- The tier 1 copay is \$30, and the tier 2 copay is \$60
- All providers in the same practice will be in the same tier. If a provider practices at multiple locations, the location where you have your appointment will determine your copay.

The Complete HMO for GIC members offers comprehensive coverage, great perks, and a strong network that competes with broad network plans.

How do I find tier 1 specialists?

Our DoctorSmartSM provider search includes the most up-to-date information about the GIC tiering.

If you're not a member yet, you can visit allwayshealthpartners.org/gic to search for providers.

Members can access the search in the member portal at allwaysmember.org.



How did AllWays Health Partners assign specialists into tiers?

We based the tiering on quality and cost-efficiency standards in collaboration with the GIC. We used publicly available resources like Leapfrog and Hospital Compare to determine which specialists met our high standards for quality and cost efficiency. Those specialists were placed in the lower tier—which means a lower copay for you!

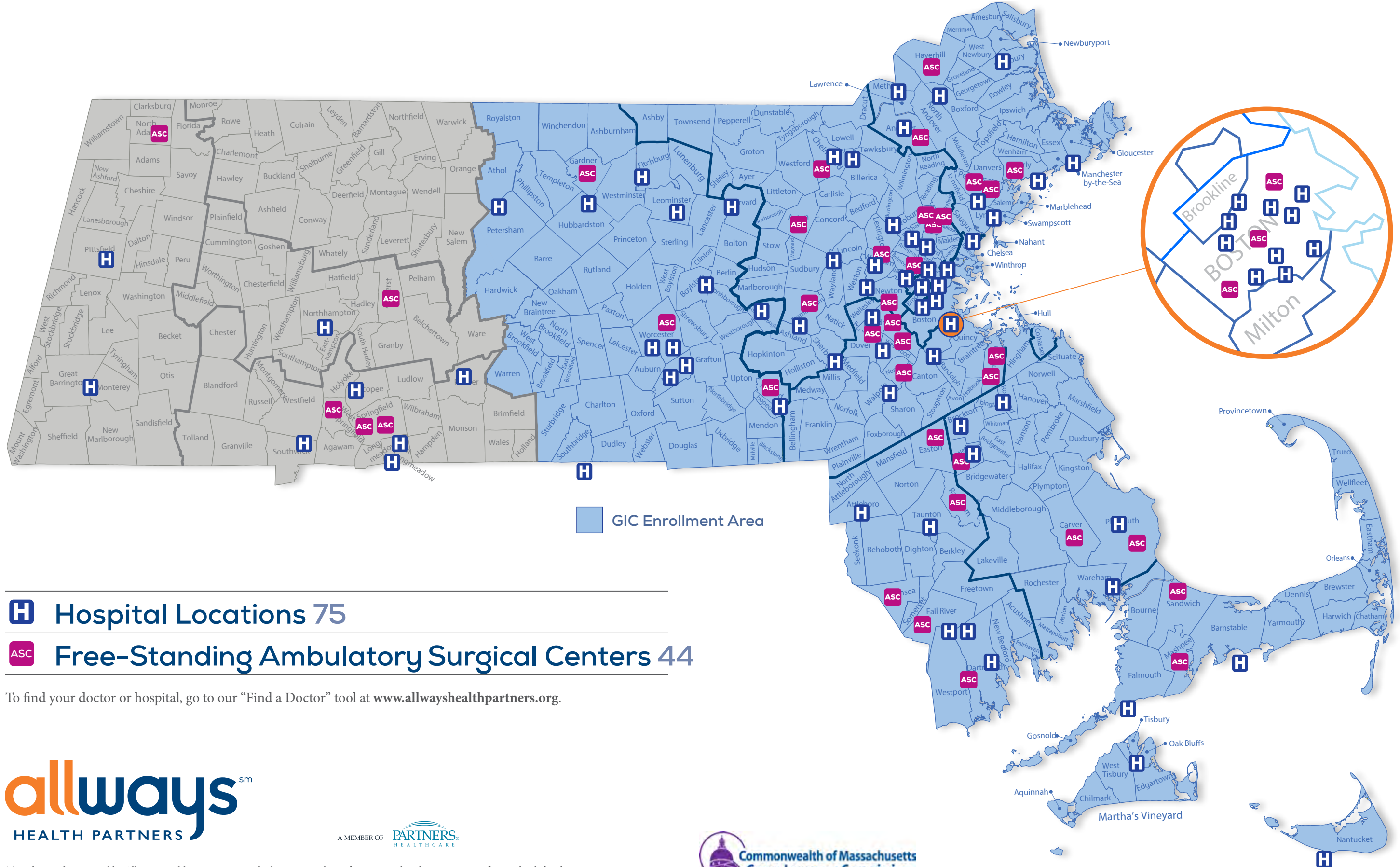


Questions? We're here for you.

Contact our dedicated GIC Customer Service team at **866-567-9175** or **customerservice@allwayshealth.org**.

We also have a live chat option on our website.

Hospital and Ambulatory Surgical Centers (ASCs) Locations (as of March 2019)



H Massachusetts Contracted Hospitals

AllWays Health Partners Hospitals are not tiered for inpatient services

Inpatient Medical: **\$275 copay** then deductible, limit one copay per quarter

Outpatient Surgery: **\$250 copay*** then deductible

- Addison Gilbert Hospital, Gloucester
- Anna Jaques Hospital, Newburyport
- Athol Memorial Hospital, Athol
- Baystate Medical Center, Springfield
- Baystate Noble Hospital, Westfield
- Baystate Wing Hospital (Wing Memorial Hospital), Palmer
- Berkshire Medical Center, Pittsfield
- Beth Israel Deaconess Hospital - Milton (Milton Hospital), Milton
- Beth Israel Deaconess Hospital - Needham, Needham
- Beth Israel Deaconess Hospital - Plymouth (Jordan Hospital), Plymouth
- Beth Israel Deaconess Medical Center, Boston
- Beverly Hospital, Beverly
- Boston Children's Hospital, Boston
- Boston Children's Hospital, Lexington
- Boston Children's Hospital at Peabody, Peabody
- Boston Children's Hospital, Waltham
- Boston Medical Center, Boston
- Brigham and Women's Faulkner Hospital, Boston
- Brigham and Women's Hospital, Boston
- CHA Cambridge Hospital, Cambridge
- Cape Cod Hospital, Hyannis
- Carney Hospital, Dorchester
- Charlton Memorial Hospital, Fall River
- Cooley Dickenson Hospital, Northampton
- Dana-Farber Cancer Institute, Boston
- Emerson Hospital, Concord
- Fairview Hospital, Great Barrington
- Falmouth Hospital, Falmouth
- Good Samaritan Medical Center, Brockton
- Harrington Hospital, Southbridge
- Heywood Hospital, Gardner
- Holy Family Hospital, Haverhill
- Holy Family Hospital, Methuen
- Holyoke Medical Center, Holyoke
- Lahey Hospital & Medical Center, Burlington
- Lawrence General Hospital, Lawrence
- Lawrence Memorial Hospital of Medford, Medford

- Lowell General Hospital, Lowell
- Lowell General Hospital, Saints Campus (Saints Memorial Hospital), Lowell
- Martha's Vineyard Hospital, Oak Bluffs
- Massachusetts Eye and Ear Infirmary, Boston
- Massachusetts General Hospital, Boston
- Melrose-Wakefield Hospital, Melrose
- Mercy Medical Center, Springfield
- MetroWest Medical Center (Framingham Union Hospital), Framingham
- Metrowest Medical Center (Leonard Morse Hospital), Natick
- Milford Regional Medical Center, Milford
- Morton Hospital, Taunton
- Mount Auburn Hospital, Cambridge
- Nantucket Cottage Hospital, Nantucket
- Nashoba Valley Medical Center, Ayer
- New England Baptist Hospital, Boston
- Newton-Wellesley Hospital, Newton
- Norwood Hospital, Norwood
- NSMC Salem Hospital, Salem
- NSMC Union Hospital, Lynn
- Saint Anne's Hospital, Fall River
- Saint Vincent Hospital, Worcester
- Signature Healthcare Brockton Hospital, Brockton
- CHA Somerville Hospital, Somerville
- South Shore Hospital, South Weymouth
- St. Elizabeth's Medical Center, Brighton
- St. Luke's Hospital, New Bedford
- Sturdy Memorial Hospital, Attleboro
- Tobey Hospital, Wareham
- Tufts Medical Center, Boston
- UMass Memorial - Clinton Hospital, Clinton
- UMass Memorial - Health Alliance Hospital, Burbank Campus, Fitchburg
- UMass Memorial - Health Alliance Hospital, Leominster Campus, Leominster
- UMass Memorial - Marlborough Hospital, Marlborough
- UMass Memorial Medical Center - Hahnemann Campus, Worcester
- UMass Memorial Medical Center - Memorial Campus, Worcester
- UMass Memorial Medical Center - University Campus, Worcester
- CHA Whidden Hospital (Whidden Memorial Hospital), Everett
- Winchester Hospital, Winchester

Emergency services are available at Steward Satellite Emergency Facility – Quincy (formerly Quincy Medical Center).

ASC Free-Standing Ambulatory Surgical Centers (ASCs)

Ambulatory Care Facilities listed are free-standing

Outpatient surgery for non-preventive colonoscopies and endoscopies (GI) and eye surgeries: **\$150 copay*** then deductible

All other Outpatient Surgeries performed at ASCs: **\$250 copay*** then deductible

- Advanced Eye Surgery Center, LLC Eye
- Ambulatory Surgery and Laser Center of Cape Cod, LLC Eye, GI
- Andover Surgery, LP Eye, GI
- Arc Worcester Center, LP Eye, GI
- Boston Eye Surgery & Laser Center Trust Eye
- Boston Eye Surgery & Laser Center Trust, (Waltham) Eye
- Boston Out-Patient Surgical Suites, LLC Eye, GI
- Boston Surgery Center, LLC Eye, GI
- Boston University Eye Associates, Inc. Eye
- Candescent Eye Health Surgicenter, LLC Eye
- Cape Cod Eye Surgery & Laser Center Eye
- Cataract & Laser Center Associates, PC Eye
- Cataract & Laser Center Central LLC Eye
- Cataract & Laser Center West, LLC Eye
- Cataract & Laser Center, Inc. Eye
- Charles River Endoscopy LLC GI
- DHA Endoscopy LLC GI
- East Bay Surgery Center Eye, GI
- East Pond Enterprises, Inc. Eye, GI
- Eastern Massachusetts Surgery Center, LLC Eye, GI

* Limit of 4 copays per quarter

- Good Samaritan Medical Center, North Easton Surgery Center Eye, GI
- Hyde Park Pain Management Eye, GI
- MDSINE, LLC Eye, GI
- Medical Affiliates of Cape Cod , Inc. (Surgery Center) Eye, GI
- Merrimack Valley Endoscopy Center GI
- Middlesex Endoscopy Center GI
- New England Ambulatory Surgicenter Eye, GI
- New England Eye Surgical Center Eye
- New England Pain Care, Inc. Eye, GI
- New England Surgery Center, LLC Eye
- North Shore Cataract & Laser Center Eye
- Northeast Ambulatory Center Inc. Eye, GI
- Northeast Endoscopy Center, LLC GI
- Orthopedic Surgical Center of the North Shore, LLC Eye, GI
- Pioneer Valley Surgicenter, LLC Eye, GI
- Plymouth Laser Center, P.C. Eye
- Same Day Surgiclinic Eye, GI
- The Cataract Surgery Center of Milford, Inc. Eye
- Valley Medical Group Eye, GI
- West Bridgewater MA Endoscopy ASC, LLC GI
- West Suburban Eye Surgery Center, LLC Eye
- West Suburban Eye Surgery Center, LLC (Chelmsford) Eye
- Weymouth Endoscopy LLC GI





A whole universe of world-class doctors, found here

allwayshealthpartners.org/gic



allways^s
HEALTH PARTNERS
you in every way^{sr}



Get access to great doctors and hospitals for less.

To find your doctor, visit allwayshealthpartners.org/gic



allwayshealthpartners.org/gic



AllWays Health Partners includes AllWays Health Partners, Inc., and AllWays Health Partners Insurance Company.

You've got a strong network with us.

It also competes with other Massachusetts-based GIC plans. With AllWays Health Partners, you have access to world-class hospitals like Massachusetts General Hospital, Beth Israel Deaconess Medical Center, MetroWest Medical Center, Brigham and Women's Hospital, Lahey Hospital and Medical Center, Saint Vincent Hospital, Beth Israel Deaconess Hospital-Plymouth, UMass Memorial Medical Center, and many more throughout the state. To look up specific providers, visit allwayshealthpartners.org/gic.

Have other questions?

Call us at **866-567-9175** (TTY 711). We're available Monday through Friday, 8 AM to 6 PM and Thursdays, 8 AM to 8 PM.





Fitness Benefit

Up to \$300 Fitness Benefit

This favorite benefit puts money in your pocket and a kick in your step



Get reimbursed for being active

Each year, you can get reimbursed up to \$150 (for an individual policy) or up to \$300 (for a family policy) towards membership fees at a qualified fitness facility, program, or activity.

Here's how to receive reimbursement:

1. Join a qualifying fitness facility, program or activity. Visit allwaysmember.org to see examples of qualifying fitness facilities, programs and activities.
2. Be enrolled in AllWays Health Partners for at least three months.
3. Submit your fitness benefit form by March 31 of the following year. You can only submit one request per calendar year.

There are two ways to submit your request form:

Submit on our member portal

The fastest way to submit a reimbursement request for your fitness benefit is on the member portal at allwaysmember.org

- Complete your form online
- Get confirmation of your submission

Please allow 15-30 days for processing

Submit by mail or FAX

- You can also get a copy of the reimbursement form and instructions at allwaysmember.org
- Fill out the form and mail it to:
AllWays Health Partners
Attention: Claims/Fitness
399 Revolution Drive
Somerville MA 02145
- You can also fax your request form to:
617-526-1902.

You will not get confirmation of your submission. Please allow 30-45 days for processing.

AllWays Health Partners
Vision Discount



See the most out of life with more from your AllWays Health Partners plan

Your AllWays Health Partners plan includes discounts on vision care and services, with access to one of the nation's largest networks of independent providers and top retail providers such as LensCrafters®, Pearle VisionSM, and Target OpticalSM.

The vision discount plan¹ includes:

THIS IS NOT INSURANCE	
Complete pair of glasses purchase ² : frame, lenses and lens options must be purchased in the same transaction to receive the full discount	
Standard plastic lenses:	
Single vision	\$50
Bifocal	\$70
Trifocal	\$105
Frames:	
Any frame available at provider location	35% off retail price
Lens options:	
UV coating	\$15
Tint (solid and gradient)	\$15
Standard scratch-resistance	\$15
Standard polycarbonate	\$40
Standard progressive (add-on to Bifocal)	\$65
Standard anti-reflective coating	\$45
Other add-ons and services	20% discount
Contact lens materials: (applied to materials only)	
Disposable	0% off retail price
Conventional	15% off retail price
Laser vision correction:	
Lasik or PRK	15% off retail price - or - 5% off promotional price
Frequency:	
Frame	Unlimited
Lenses	Unlimited
Contact lenses	Unlimited

Learn more at allwayshealthpartners.org or call the EyeMed customer service line at 866-723-0391. If you use a TTY/TDD call 711.



LENSCRAFTERS®



¹ Discount plan does not apply to members up to age 19 with AllWays Health Partners coverage that includes the ACA-required Pediatric Vision benefit. Please see your Schedule of Benefits.

² Items purchased separately will be discounted 20% off the retail price.

Struggling with **body image**, overall **fitness**, or finding an **affordable routine** that sticks?

GET **FIT** FOR LIFE.

Get Results. Feel Great. Build A Fitness Habit That You Love.



Introducing:

 **SPLITFIT**

Instructor-Led Small Group Personalized Training.

Affordable. Flexible. Motivational... and FUN!

GET FIT FOR LIFE!

In partnership with:

 **allways**sm
HEALTH PARTNERS

Starting January 1st, 2020: Take Advantage Of This Unique Opportunity To Change Your Relationship With Fitness.

GET 12 FREE SPLITFIT SESSIONS!*

(That's right, not one or two... but **TWELVE** Free Sessions.)

Everything You Need To Get The Results You Want And To Make Fitness A Habit... **FOR LIFE!**

Visit www.splitfit.com/allwayshealth and Sign Up Today. Limited time offer!

*12 Free SplitFit Sessions offer available with most member plans. Terms and conditions apply. See www.splitfit.com/allwayshealth for offer details.

WE WILL HELP YOU BREAK YOUR FITNESS BARRIERS.

We all know that routine fitness is **EXTREMELY IMPORTANT** for our short- and long-term physical and mental well-being, but there are **SO MANY** powerful barriers preventing people from trying or committing to a consistent fitness program.

DO YOU RECOGNIZE YOUR BARRIERS?

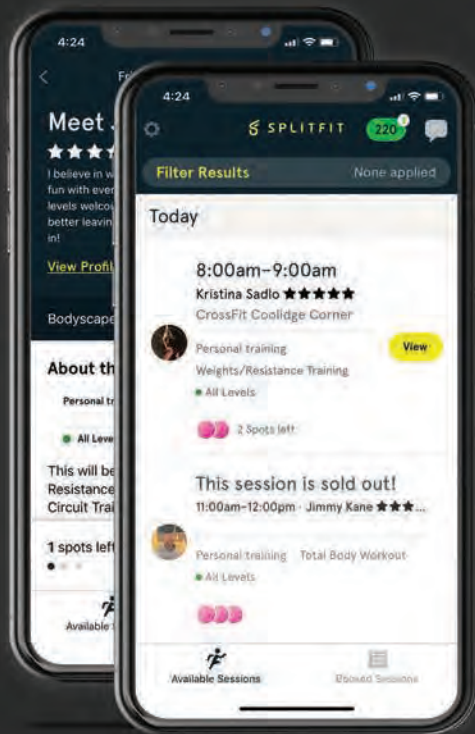
- **TOO EXPENSIVE.** Can't afford a gym or training fees.
- **TOO BUSY.** Not enough time in the day to workout.
- **TOO TIRED** to workout. Low energy all the time.
- **EMBARRASSED** about your body or fitness ability.
- **INTIMIDATED** by large group or 1-on-1 workouts.
- **AFRAID** you will hurt yourself or make an injury worse.

WITH SPLITFIT'S PERSONALIZED SESSIONS, YOU CAN:

- Lose weight and gain muscle.
- Shape and tone your body.
- Increase energy and vitality.
- Help existing injuries or medical conditions.
- Prevent injury through muscle strength.
- Fight depression and stress.
- Have **FUN** with your workouts!



SPLITFIT ISN'T JUST AN APP. IT'S A MOVEMENT.



IT'S AFFORDABLE. Start with your **12 FREE SplitFit sessions**—after that, sessions are priced at a fraction of the cost of traditional personal training sessions and are packed with all the benefits and results of a personalized training experience. **No gym membership or contracts are required.**

IT'S FLEXIBLE AND PERSONALIZED. Your time is precious! Schedule or change your workouts with ease - at the gyms **YOU** choose. All sessions are led by professionally-trained instructors who meet you at your fitness level—with concentrated workouts that are personalized for you. **No more half-baked workouts!**

IT'S MOTIVATIONAL. This unique opportunity with AllWays Health Partners gives eligible members access to **12 FREE SplitFit sessions**— which will establish the routines, the relationships, and the confidence needed to inspire you and keep you motivated. **Break your fitness barriers and get FIT FOR LIFE!**

IT'S FUN! Make **NEW** friends! The instructor-led small group format reduces any intimidation and helps to create fun and motivational fitness relationships. **Invite friends & co-workers with our referral program. No gym memberships required!**

Visit www.splitfit.com/allwayshealth for participating gyms near you!

Use your AllWays Health Partner Fitness Reimbursement to:

GET 12 FREE SplitFit Sessions*

Just visit www.splitfit.com/allwayshealth to complete the sign up process.

Available To Eligible AllWays Health Partner Members* Limited Time Offer!

\$300 Value

*12 Free SplitFit Sessions offer available with most member plans. Terms and conditions apply. See www.splitfit.com/allwayshealth for offer details.



Instructor-Led Small Group Personalized Training. **GET FIT FOR LIFE.** Visit www.splitfit.com/allwayshealth to sign up or learn more.



HMO Practitioner and Provider Availability

AllWays Health Partners offers access to a full range of primary and specialty physicians and hospitals through our broad network of providers across Massachusetts. Members have access to 74 hospital locations, over 22,000 PCPs and specialists, and 92 community health center locations.

AllWays Health Partners members may choose from a variety of provider sites including hospital-based practices, medical groups, private practices, and community health centers.

Prior authorization is required for certain services. However, you do not need prior authorization for emergency or urgent-care services. While members are required to obtain a referral to see a specialty care provider, referrals are not needed for:

- A gynecologist or obstetrician for routine, preventive, or urgent care
- Outpatient and diversionary behavioral health services
- Emergency services
- Family planning services
- Physical, occupational, and speech therapy
- Routine eye exams

Each AllWays Health Partners member must choose a primary care provider. Our contracted providers are listed in our provider directory. If you receive services from a provider who is not in our network (an out-of-network provider), you may have to pay for those services yourself. The AllWays Health Partners provider directory is available free of charge in print or online. For the most up-to-date provider directory, please visit allwayshealthpartners.org. In addition to general contact information, the online directory tells you whether or not a provider is accepting new patients.



Notice of Privacy Practices

This notice describes how health information about you may be used and disclosed, and how you can get access to this information. Please review it carefully. AllWays Health Partners provides health insurance coverage to you. Because you get health benefits from AllWays Health Partners, we have personal health information (PHI) about you. By law, AllWays Health Partners must protect the privacy of your health information.

This notice explains:

- When AllWays Health Partners may use and share your health information.
- What your rights are regarding your health information.

AllWays Health Partners may use or share your health information:

- When the U.S. Department of Health and Human Services needs it to make sure your privacy is protected.
- When required by law or a law enforcement agency.
- For payment activities, such as checking if you are eligible for health benefits, and paying your healthcare Providers for services you get.
- To operate programs, such as evaluating the quality of healthcare services you get, providing care management and disease management services and performing studies to reduce healthcare costs.
- With your healthcare Providers to coordinate your treatment and the services you get.
- With health-oversight agencies, such as the Federal Centers for Medicare and Medicaid Services, and for oversight activities authorized by law, including fraud and abuse investigations.
- For research projects that meet privacy requirements, and help us evaluate or improve AllWays Health Partners programs.
- With government agencies that give you benefits or services.
- With plan sponsors of employer group health plans, but only if they agree to protect that information.
- To prevent or respond to an immediate and serious health or safety emergency.
- To remind you of appointments, benefits, treatment options or other health-related choices you have.
- With entities that provide services or perform functions on behalf of AllWays Health Partners (Business Associates), provided that they have agreed to safeguard your information.

When a federal or state privacy law provides for stricter safeguards of your PHI, AllWays Health Partners will follow the stricter law. Except as described above, AllWays Health Partners cannot use or share your health information with anyone without your written permission. You may cancel your permission at any time, as long as you tell us in writing. Please note: We cannot take back any health information we used or shared when we had your permission.

For purposes of underwriting, AllWays Health Partners is prohibited from using or disclosing any genetic information.

AllWays Health Partners does not use your health information for any marketing purposes and will not sell your health information to anyone.

You have the right to:

- See and get a copy of your health information that is contained in a “designated record set.” You must ask for this in writing. To the extent your information is held in an electronic health record, you may be able to receive the information in electronic form. In some cases, we may deny your request to see and get a copy of your health information. AllWays Health Partners may charge you to cover certain costs, such as copying and postage.
- Ask AllWays Health Partners to change your health information that is in a “designated record set” if you think it is wrong or incomplete. You must tell us in writing which health information you want us to change, and why. If we deny your request, you may file a statement of disagreement with us that will be included in any future disclosures of the disputed information.
- Ask AllWays Health Partners to limit its use or sharing of your health information. You must ask for this in writing. AllWays Health Partners may not be able to grant this request.
- Ask AllWays Health Partners to get in touch with you in some other way, if by contacting you at the address or telephone number we have on file, you believe you would be harmed.

- Get a list of when and with whom AllWays Health Partners has shared your health information. You must ask for this in writing.
- Be notified in the event that we or one of our Business Associates discovers a breach of your unsecured protected health information.
- Get a paper copy of this notice at any time.

These rights may not apply in certain situations.

By law, AllWays Health Partners must give you notice explaining that we protect your health information, and that we must follow the terms of this notice.

This notice will remain in effect until we change it. This notice replaces any other information you have previously received from AllWays Health Partners about the privacy of your health information. AllWays Health Partners can change how we use and share your health information. If AllWays Health Partners does make important changes, we will send you a new notice and post an updated notice on our website. That new notice will apply to all of the health information that AllWays Health Partners has about you. AllWays Health Partners takes your privacy very seriously. If you would like to exercise any of the rights we describe in this notice, or if you feel that AllWays Health Partners has violated your privacy rights, contact our Privacy Officer in writing at the following address:

AllWays Health Partners Privacy Officer
399 Revolution Drive, Suite 810
Somerville, MA 02245

Filing a Complaint or exercising your rights will not affect your benefits. You may also file a Complaint with the U.S. Secretary of Health and Human Services at:

The U.S. Department of Health and Human Services
200 Independence Avenue, SW Washington, DC 20201
Telephone: 202-619-0257 | Toll Free: 877-696-6775

AllWays Health Partners will not retaliate against you if you file a complaint either with AllWays Health Partners or the U.S. Secretary of Health and Human Services. For more information, or if you need help understanding this notice, call our Member Service Center at 800-462-5449 or TTY 711, Monday through Friday between 8:00 a.m. and 6:00 p.m. (Thursdays from 8:00 a.m. to 8:00 p.m.)

Confidentiality

AllWays Health Partners takes seriously our obligation to protect your personal and health information. To help in maintaining your privacy, we have instituted the following practices:

- AllWays Health Partners employees do not discuss your personal information in public areas such as the cafeteria, on elevators or when outside of the office.
- Electronic information is kept secure through the use of passwords, automatic screen savers and limiting access to only those employees with a “need to know.”
- Written information is kept secure by storing it in locked file cabinets, enforcing “clean-desk” practices and using secured shredding bins for its destruction.
- All employees, as part of their initial orientation, receive training on our confidentiality and privacy practices. In addition, as part of every employee’s annual performance appraisal, they are required to sign a statement affirming that they have reviewed and agree to abide by our confidentiality policy.
- All providers and other entities with whom we need to share information are required to sign agreements in which they agree to maintain confidentiality.
- AllWays Health Partners only collects information about you that we need to have in order to provide you with the services you have agreed to receive by enrolling in AllWays Health Partners or as otherwise required by law.

In accordance with state law, AllWays Health Partners takes special precautions to protect any information concerning mental health or substance abuse, HIV status, sexually transmitted diseases, pregnancy or termination of pregnancy.



Notificación de prácticas de privacidad

Este documento describe la manera en que se puede emplear y revelar la información sobre su salud y cómo puede tener acceso a esa información. Léalo con atención. El AllWays Health Partners le proporciona cobertura de seguro de salud. Debido a que obtiene beneficios de salud del AllWays Health Partners, tenemos información personal sobre su salud. Por ley, el AllWays Health Partners tiene que proteger la privacidad de la información sobre su salud.

Este documento explica:

- Cuándo puede el AllWays Health Partners usar y compartir información sobre su salud.
- Cuáles son sus derechos relativos a la información sobre su salud.

El AllWays Health Partners puede usar o compartir la información sobre su salud:

- Cuando el Departamento de Salud y Servicios Humanos de Estados Unidos la necesita para verificar que su privacidad está protegida.
- Cuando lo requiere la ley o una entidad de cumplimiento de la ley.
- Para actividades de pagos, como verificar si cumple con los requisitos para obtener beneficios de salud y pagar a sus Profesionales de la salud los servicios que obtenga.
- Para operar programas, como de evaluación de la calidad de los servicios de atención de la salud que recibe, proveer servicios de administración de la atención y de las enfermedades, y para realizar estudios para reducir los costos de atención de la salud.
- Con sus Profesionales de la salud para coordinar su tratamiento y los servicios que obtiene.
- Con entidades de supervisión de la salud, como los Centros Federales de Medicare y Medicaid, y para actividades de supervisión autorizada por ley, incluyendo actividades de fraude y abuso.
- Para proyectos de investigación que cumplen con los requerimientos de privacidad y nos ayudan a evaluar o mejorar los programas del AllWays Health Partners.
- Con entidades gubernamentales que le prestan beneficios o servicios.
- Con patrocinadores de planes de seguros de salud de grupo ofrecidos por empleadores, pero sólo si acuerdan proteger esa información.
- Para prevenir o responder a una emergencia de salud o de seguridad inmediata y seria.
- Para recordarle de citas, los beneficios, las opciones del tratamiento u otras elecciones salud-relacionados que usted tiene.
- Con entidades que proporcionen servicios o desempeñen funciones en nombre del AllWays Health Partners (Asociados de negocios), si acordaron salvaguardar su información.

En los casos en que una ley de privacidad federal o estatal requiera salvaguardas más estrictas de la Información personal sobre su salud (abreviada en inglés como PHI), el AllWays Health Partners seguirá la ley más estricta.

Excepto como se halla descrito arriba, el AllWays Health Partners no puede usar ni compartir su información con nadie sin su permiso por escrito. Puede cancelar su permiso en cualquier momento, siempre que nos lo indique por escrito. Sírvase notar que no podemos tomar de vuelta ninguna información sobre su salud que hayamos usado o compartido mientras que teníamos su permiso.

Para fines de suscripción, el AllWays Health Partners tiene prohibido emplear o revelar información genética de cualquier índole.

El AllWays Health Partners no emplea información sobre su salud para fines de comercialización y no vende la información sobre su salud a nadie.

Usted tiene derecho a:

- Ver y obtener una copia de la información sobre su salud contenida en un “conjunto de datos designado.” Tiene que solicitarla por escrito. En la medida en que su información se mantenga como datos de salud en formato electrónico, usted podrá recibir la información en formato electrónico. El AllWays Health Partners le podrá cobrar para cubrir ciertos costos, como los de copiar y de franqueo.
- Pedir al AllWays Health Partners que cambie la información sobre su salud que esté en un “conjunto de datos designado” si le parece que está mal o incompleta. Nos tiene que decir por escrito qué información sobre su salud desea que cambiemos y por qué. Si denegamos su pedido, puede presentarnos una declaración de desacuerdo que se incluirá en todas las revelaciones futuras de información disputada.
- Pedir al AllWays Health Partners que limite su uso o la medida en que comparte la información sobre su salud. Lo tiene que hacer por escrito y es posible que el AllWays Health Partners no le pueda conceder ese pedido.
- Pedir al AllWays Health Partners que se ponga en contacto con usted de alguna otra manera, si cree que al ponernos en contacto con usted en la dirección o el número de teléfono que tenemos en nuestros usted podrá resultar lesionado.

- Obtener una lista de cuándo y con quiénes compartió el AllWays Health Partners información sobre su salud. La tiene que pedir por escrito.
- Ser notificado si nosotros o alguno de nuestros Asociados de Negocios descubre una violación de la información protegida no asegurada sobre su salud.
- Obtener una copia en papel de esta notificación en cualquier momento.

Es posible que estos derechos no sean aplicables en ciertas situaciones.

Por ley, el AllWays Health Partners le debe entregar una notificación que explique que protegemos la información sobre su salud y que tenemos que seguir los términos de la notificación.

Esta notificación permanecerá en vigor hasta que la cambiemos. Esta notificación reemplaza toda información recibida previamente de AllWays Health Partners sobre la privacidad en la información sobre su salud.

El AllWays Health Partners puede cambiar la manera en que utiliza y comparte información sobre su salud. Si el AllWays Health Partners hace algún cambio significativo, le enviaremos una nueva notificación y pondremos una notificación actualizada en nuestro sitio web. Esa nueva notificación será aplicable a toda la información de salud que el AllWays Health Partners tenga sobre usted. El AllWays Health Partners toma su privacidad muy seriamente. Si desea ejercer alguno de los derechos que describimos en esta notificación, o si la parece que el AllWays Health Partners violó sus derechos a la privacidad, póngase en contacto con el funcionario de privacidad del AllWays Health Partners escribiendo a la siguiente dirección:

AllWays Health Partners Privacy Officer
399 Revolution Drive, Suite 810
Somerville, MA 02245

Presentar una queja o ejercer sus derechos no afectará sus beneficios. También puede presentar una queja ante el Secretario de Salud y Servicios Humanos de EE UU en:

The U.S. Department of Health and Human Services
200 Independence Avenue, SW Washington, DC 20201
Telephone: 202-619-0257 | Toll Free: 877-696-6775

El AllWays Health Partners no tomará represalias en su contra si presenta una queja ya sea ante el AllWays Health Partners o la Secretaría de Salud y Servicios Humanos de Estados Unidos. Para más información o si necesita ayuda para entender esta notificación, llame al Departamento de Servicios a los Miembros del AllWays Health Partners, al 800-462-5449 ó TTY 711

Confidencialidad

El AllWays Health Partners toma con mucha seriedad su obligación de proteger su información personal y de salud. Para ayudar a mantener su privacidad, hemos instituido las siguientes prácticas:

- Los empleados del AllWays Health Partners no pueden hablar sobre su información personal en zonas públicas, como la cafetería, ni en los ascensores o estando fuera de la oficina.
- La información electrónica se mantiene segura mediante el uso de contraseñas, protectores de pantallas automáticos y la limitación del acceso únicamente a los empleados con “necesidad de conocerla”.
- La información por escrito se mantiene segura almacenándola en archiveros cerrados con llave, haciendo cumplir las prácticas de “escritorios limpios” y empleando trituradores de papel para destruirla.
- Como parte de su orientación inicial, todos los empleados reciben capacitación sobre nuestras prácticas de confidencialidad y privacidad. Además, como parte de la evaluación anual de todos los empleados, tienen que firmar una declaración en la que afirman que leyeron la normal de confidencialidad del AllWays Health Partners y acordaron cumplirla.
- Todos los proveedores y otras entidades con las que compartimos información tienen que firmar convenios en los que acuerdan mantener la confidencialidad.
- El AllWays Health Partners sólo obtiene la información sobre usted que tiene que tener para proporcionarle los servicios que acordó recibir al inscribirse en el AllWays Health Partners o que requiere la ley.

En cumplimiento de la ley estatal, el AllWays Health Partners toma precauciones especiales para proteger toda la información sobre la salud mental, la drogadicción, el alcoholismo, la condición de VIH, las enfermedades de transmisión sexual y el embarazo o la finalización del embarazo.