

# The GIC Coordinator 2020 Open Enrollment Guide

*Smart answers  
to questions GIC  
members may  
have for you*



AllWays Health Partners  
Complete HMO



## Why is Complete HMO the smart choice for GIC members?

This is the highest value plan that gives access to such an extensive provider network.

### How do we define value?

Here are exciting benefits included in your plan:

- A premium that is lower than comparable GIC plans
- Coverage that is equal to—or better than—other plans
- Up to \$1,075 in premium cost savings\*
- Up to \$1,750 savings with other benefits and perks
- A provider network that competes with other local carriers and includes world-class doctors, specialists, and hospitals
- Only two tiers for specialist office visits
- Switching to AllWays Health Partners is easy for you and your members
- Partners HealthCare On Demand, making it easy for members to get high-quality, virtual urgent care for minor illness and injuries without the need for travel or referrals. Available 24/7, and right from the comfort of a member's home, office, or anywhere in the U.S. 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.)

*\*Savings based on comparing a member's 20% contribution for the highest premium broad network family plan to AllWays Health Partners.*



**Did you know?** We currently serve nearly 17,000 GIC members and continue to grow.

Here it is.  
An easy-to-use plan  
that delivers real  
value every day.



## What you'll want to know about the Complete HMO plan

The benefits offered in the Complete HMO plan include medical, behavioral health, wellness programs, valuable perks and discounts, peace of mind when you travel, and urgent care when and how you need it.

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



Benefits and perks help members save money and feel their best.

### How do we make it easier to feel healthier?

Here are exciting benefits included in your plan:

- A full suite of healthy living programs, including live interactive webinars, videos, a health library, blogs, online communities, and more
- Access to one-on-one support from health coaches by phone or email at no additional cost
- Fitness benefit program reimbursement of up to \$150 for the subscriber and up to \$150 for another covered family member and now includes small group workouts through SplitFit. 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).\*\*

- Childbirth education classes up to \$130 per pregnancy, and breastfeeding classes
- Eyewear discounts through EyeMed
- Quit for Life nicotine cessation program with 1x1 support from a Tobacco Treatment specialist

\*\*Terms and conditions apply. See [splitfit.com/allwayshealth](https://splitfit.com/allwayshealth) for offer details.

### State-of-the-art health and wellness resources are included

- Health and wellness assessment that provides a personalized, actionable report
- Tailored programs to suit every member's individual goals
- Fitness and nutrition challenges to motivate teams and individuals
- Works with members' personal wearables, like FitBit®



### Did you know?

AllWays Health Partners administers the health plans for more than 100,000 Partners HealthCare employees. (That includes us, AllWays Health Partners.) We not only stand by our plans, we're covered by them, too.

## What's included

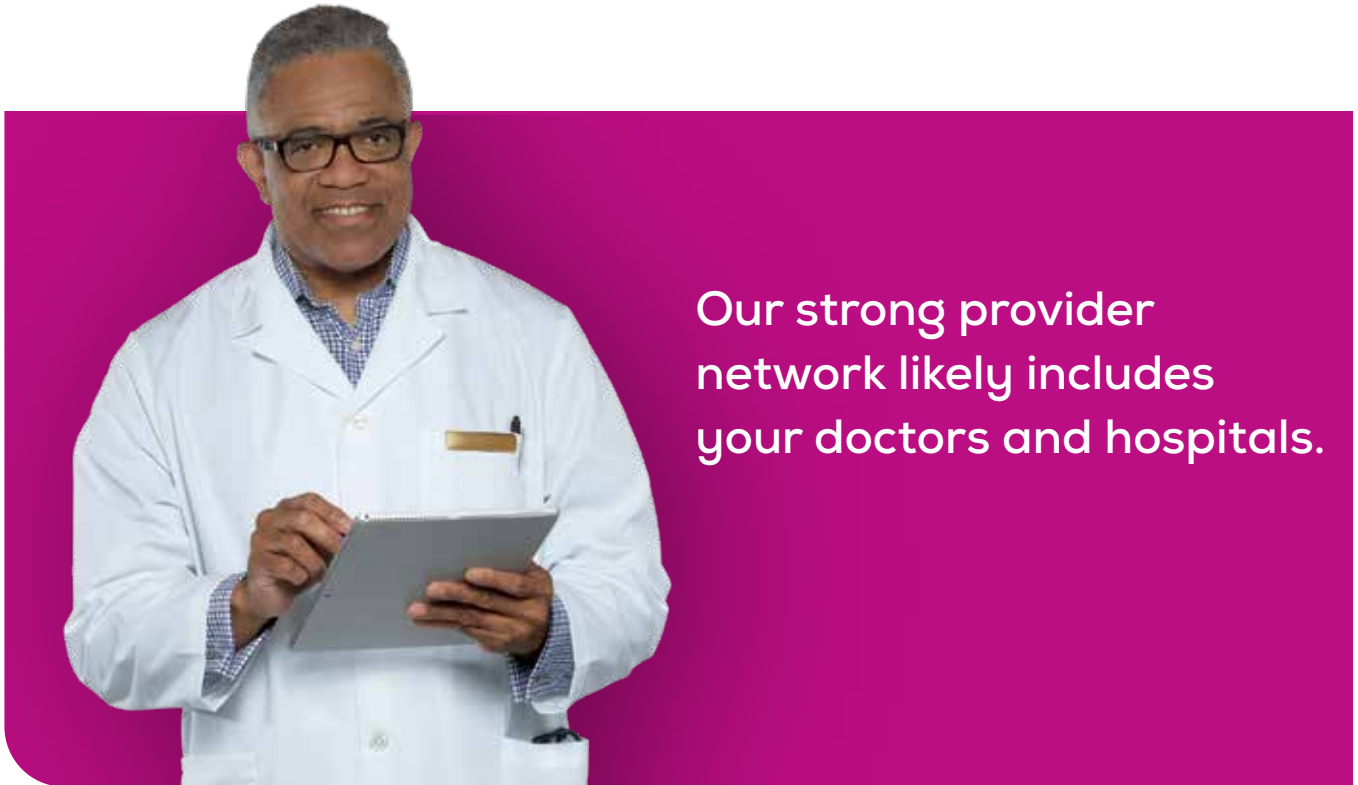
Preventive & wellness services for \$0 cost sharing	✓
Diagnostic & treatment services	✓
High-tech imaging	✓
In-and out-patient hospital services	✓
Members pay \$100 less in copay for select outpatient surgeries at Ambulatory Surgical Centers	✓
Full access to our entire network including all of Boston's top academic medical centers—with no hospital tiering!	✓
Emergency services at any hospital	✓
Coverage for urgent care and retail clinics	✓
Behavioral health services from Optum, the largest behavioral health network in the U.S.	✓
Telemedicine benefit (virtual visit) with a Partners HealthCare On Demand for just a \$15 copay	✓
Access to virtual visits with a therapist who can evaluate and treat general mental health conditions	✓
Routine eye exam every 24 months	✓
PCP coordinates care and manages specialty referrals and prior authorizations	✓
Up to \$150 fitness reimbursement for you and up to \$150 for another covered family member and now includes small group workouts through SplitFit. Up to 12 free sessions with many participating clubs in the greater Boston area and MetroWest . Terms and conditions apply.	✓
Care managers available by phone for members with certain conditions	✓
Wellness programs including 1x1 health coaching and the CaféWell online portal	✓
Transition of care program for new members who are currently pregnant or in treatment services	✓

## Virtual urgent care review from an employer who's a member



*... I turned wrong at home and fell to the floor. I couldn't move. The lower back pain paralyzed me, so my son had to help me up. I didn't want him to call an ambulance – I know the costs! ... I was a bit skeptical on how it [Partners HealthCare On Demand] would work, but since I couldn't move, it was worth a try. Within 30 minutes, literally, I was on my way to helping my back. In that time, the clinician had ruled out a slipped disc and other more serious conditions, prescribed medication, and my son had picked it up. Registering was easy enough, little to no wait time, and I had the full attention of this clinician during this live video chat.”*

*Maria V.,  
Employer and member*



Our strong provider network likely includes your doctors and hospitals.

## To find your doctor in our network, check our DoctorSmart<sup>SM</sup> search tool.

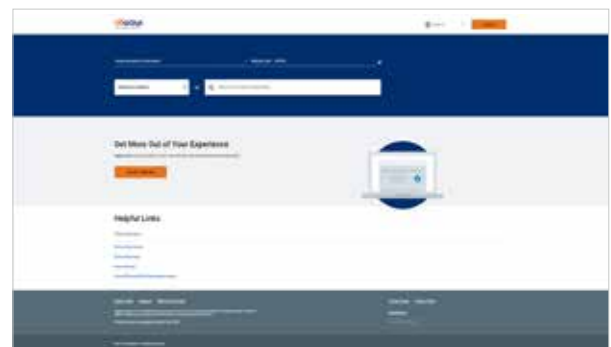
Our network includes world-class hospitals like Massachusetts General Hospital, Beth Israel Deaconess Medical Center, MetroWest Medical Center, Brigham and Women's Hospital, Lahey Hospital and Medical Center, Saint Vincent Hospital, Beth Israel Deaconess Hospital-Plymouth, UMass Memorial Medical Center, and many more throughout the state. All without tiering. And our network is still growing!

### Optum, the largest behavioral health network in the U.S.

Members have access to the nation's leading behavioral health network. They also have access to behavioral health virtual care visits.

### DoctorSmart provider search tools

DoctorSmart is a group of online tools to help members find doctors, estimate costs, and make decisions about their care.



At [allwayshealthpartners.org/gic](https://allwayshealthpartners.org/gic), members can search the GIC network. Members can also log in to [allwaysmember.org](https://allwaysmember.org) to search their current network at any time.

# What could your members do with an extra \$1,745 or more?

See how one GIC member's family uses Complete HMO's flexible benefits to save \$1,075 in premiums plus MORE.



## Premium Savings\*

GIC member Mia chooses AllWays Health Partners because the network competes with other GIC plans, but her family saves \$90 per month.

$$90 \times 12 = \$1,075$$



## \$15 Copay for Partners HealthCare On Demand\*\*

This plan come with a special benefit: access to 24/7 interactive video visits with Partners HealthCare providers for only a \$15 copay. If Mia's daughter gets sick at night, this saves her \$85 over the \$100 ER copay. (assumes deductible is met)

$$\$1,545 + \$85 = \$1,630$$



## Choosing a Tier 1 Specialist

When Mia chooses a Tier 1 specialist for her knee replacement, she saves \$30 on her copay. With three follow-up visits post surgery, that's an additional savings of \$90.

$$\$1075 + \$120 = \$1,195$$



## Bike Helmet Reimbursement

Mia gets a new bike helmet and uses AllWays Health Partners bike helmet reimbursement to get \$15 back.

$$\$1,630 + \$15 = \$1,645$$



## Vision Discount

Mia uses her vision discount to get her son's glasses for \$50 less than she paid before joining AllWays Health Partners.

$$\$1,195 + \$50 = \$1,245$$



## Outpatient surgery at an Ambulatory Surgical Center

Mia's husband has his cataract surgery at an ambulatory surgical center close to home. He saves \$100 in copay versus having the same procedure at a hospital.

$$\$1,645 + \$100 = \$1,745$$



## Fitness Benefit

Mia requests her fitness benefit reimbursement and gets \$300 for her and her husband's gym membership.

$$\$1,245 + \$300 = \$1,545$$

What would you do with an extra **\$1,745**

\*Savings based on comparing a member's 20% contribution for the highest premium broad network family plan to AllWays Health Partners.

\*\*Teladoc physicians will deliver services to patients located outside of Massachusetts

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



Commonwealth of Massachusetts  
Group Insurance Commission

# We're here to help

To learn about the many benefits, perks, and discounts included in Complete HMO for Members of the Group Insurance Commission, visit [allwayshealthpartners.org/gic](https://allwayshealthpartners.org/gic).

If you have any questions, simply call our dedicated GIC customer service line at **866-567-9175**.

**allways**<sup>sm</sup>  
HEALTH PARTNERS

[allwayshealthpartners.org/gic](https://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.

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