



## PRODUCT PORTFOLIO REFERENCE GRID

# AllWays Health Partners Choice Easy Tier<sup>SM</sup> HMO and PPO Plus Plans for Merged Market

Effective January 1, 2019

**A fresh start. A new option.  
A commitment to innovations that are accessible to all.**

AllWays Health Partners<sup>SM</sup> is dedicated to redefining health insurance by challenging the current status quo and putting the needs of the people we serve front and center.

To do this, we continue to listen to and partner with brokers, employers, members, and providers.

To all, we offer our commitment to developing straightforward products and services that improve access to care and make the healthcare experience easier, smarter, better, and more customer-focused.

# AllWays Health Partners Choice Easy Tier PPO Plus Plans for Merged Market

Effective January 1, 2019

All plans meet Medicare Part D creditable coverage requirements.

All plans meet Minimum Creditable Coverage requirements.

Choice Easy Tier PPO Plus plans	Metallic Tier	Deductible (D) Individual/Family (embedded)	Maximum Out-of-Pocket Individual/Family (embedded)	OUTPATIENT						INPATIENT		MENTAL HEALTH & SUBSTANCE USE (MH/SU)		PHARMACY
				Office Visit PCP/Specialist	Emergency Room (copayment waived if admitted)	Diagnostic, Imaging & X-ray	Laboratory	High-tech Radiology	Outpatient Surgery	Inpatient Medical	SNF (100 days/benefit period) and Rehab (60 days/benefit period) per Admission	Outpatient MH/SU Visits Including Rehab and Detox	Inpatient MH/SU per Admission	Pharmacy Cost-Sharing by Tiers for a 30-day Supply 1/2/3/4/5/6
Choice Easy Tier PPO Plus 500	Gold	IN: \$500/\$1,000 OON: \$1,000/\$2,000	IN: \$7,350/\$14,700 OON: \$14,700/\$29,400	IN \$25/\$40 OON (D) 20%	IN \$250	Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20%	IN (D) \$35 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$450 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	IN (D) OON (D) 20%	IN \$25 OON (D) 20%	IN (D) OON (D) 20%	\$5/\$25/ \$50/\$100/ \$150/\$225
Choice Easy Tier PPO Plus 1000 Inpatient*	Gold	IN: \$1,000/\$2,500 OON: \$2,000/\$5,000	IN: \$7,350/\$14,700 OON: \$14,700/\$29,400	IN \$25/\$40 OON (D) 20%	IN \$250	Tier 1: IN \$35 Tier 2: IN \$135 OON (D) 20%	IN \$35 OON (D) 20%	Tier 1: \$150 Tier 2: \$600 OON (D) 20%	Tier 1: \$500 Tier 2: \$1,500 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	IN (D) OON (D) 20%	IN \$25 OON (D) 20%	IN (D) OON (D) 20%	\$5/\$25/ \$50/\$100/ \$150/\$225
Choice Easy Tier PPO Plus 1000	Gold	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: \$7,350/\$14,700 OON: \$14,700/\$29,400	IN \$25/\$40 OON (D) 20%	IN \$250	Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20%	IN (D) \$35 OON (D) 20%	Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	IN (D) OON (D) 20%	IN \$25 OON (D) 20%	IN (D) OON (D) 20%	\$5/\$25/ \$50/\$100/ \$150/\$225
Choice Easy Tier PPO Plus 1000 10%/30%	Gold	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: \$7,350/\$14,700 OON: \$14,700/\$29,400	IN \$25/\$40 OON (D) 20%	IN (D) 10%	Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20%	IN (D) \$35 OON (D) 20%	Tier 1: IN (D) 10% Tier 2: IN (D) 30% OON (D) 30%	Tier 1: IN (D) 10% Tier 2: IN (D) 30% OON (D) 30%	Tier 1: IN (D) 10% Tier 2: IN (D) 30% OON (D) 30%	IN (D) 10% OON (D) 30%	IN \$25 OON (D) 20%	IN (D) 10% OON (D) 30%	\$5/\$25/ IN (D) 30%/ IN (D) 30%/ IN (D) 30%/ IN (D) 30%
Choice Easy Tier PPO Plus 1500	Gold	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: \$7,350/\$14,700 OON: \$14,700/\$29,400	IN \$25/\$40 OON (D) 20%	IN \$250	Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20%	IN (D) \$35 OON (D) 20%	Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	IN (D) OON (D) 20%	IN \$25 OON (D) 20%	IN (D) OON (D) 20%	\$5/\$25/ \$50/\$100/ \$150/\$225
Choice Easy Tier PPO Plus 2000	Gold	IN: \$2,000/\$4,000 OON: \$4,000/\$8,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	IN \$25/\$40 OON (D) 20%	IN \$250	Tier 1: IN (D) Tier 2: IN (D) \$100 OON (D) 20%	IN (D) OON (D) 20%	Tier 1: (D) Tier 2: (D) \$450 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	Tier 1: IN (D) Tier 2: IN (D) \$1,000 OON (D) 20%	IN (D) OON (D) 20%	IN \$25 OON (D) 20%	IN (D) OON (D) 20%	\$5/\$25/ \$50/\$100/ \$150/\$225
Choice Easy Tier PPO Plus 2000 15%/35%	Silver	IN: \$2,000/\$4,000 OON: \$4,000/\$8,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	IN \$35/\$50 OON (D) 20%	IN (D) 15%	Tier 1: IN (D) \$55 Tier 2: IN (D) \$155 OON (D) 20%	IN (D) \$55 OON (D) 20%	Tier 1: IN (D) 15% Tier 2: IN (D) 35% OON (D) 35%	Tier 1: IN (D) 15% Tier 2: IN (D) 35% OON (D) 35%	Tier 1: IN (D) 15% Tier 2: IN (D) 35% OON (D) 35%	IN (D) 15% OON (D) 35%	IN \$35 OON (D) 20%	IN (D) 15% OON (D) 35%	\$5/\$30/ IN (D) 35%/ IN (D) 35%/ IN (D) 35%/ IN (D) 35%
Choice Easy Tier PPO Plus 3000	Silver	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	IN \$30/\$40 OON (D) 20%	IN (D) \$500	Tier 1: IN (D) \$75 Tier 2: IN (D) \$175 OON (D) 20%	IN (D) \$75 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$950 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$1,500 OON (D) 20%	IN (D) \$500 OON (D) 20%	IN \$30 OON (D) 20%	IN (D) \$500 OON (D) 20%	\$5/\$25/ \$50/\$100/ \$150/\$225

(D) = Deductible must be met first, then copayment or coinsurance may apply. Cost sharing for medical, behavioral health, pharmacy, and dental applies to the maximum out-of-pocket (MOOP).

\* In-network deductible applies to in-network inpatient services only.

**IMPORTANT NOTICE:** These plans include a Tiered Provider Network called Easy Tier Hospital Network. In these plans, members pay different levels of Copayments, Coinsurance, and/or Deductibles depending on the tier of the provider delivering a covered service or supply. These plans may make changes to a provider's benefit tier annually on January 1. Please consult the Easy Tier Hospital Network provider directory or visit [allwayshealthpartners.org](http://allwayshealthpartners.org) to determine the tier of providers in the Easy Tier Hospital Network.

# AllWays Health Partners Choice Easy Tier HMO Plans for Merged Market

Effective January 1, 2019

All plans meet Medicare Part D creditable coverage requirements.  
All plans meet Minimum Creditable Coverage requirements.

Choice Easy Tier HMO Plans	Metallic Tier	Deductible (D) Individual/ Family (embedded)	Maximum Out-of-Pocket Individual/ Family (embedded)	OUTPATIENT						INPATIENT		MENTAL HEALTH & SUBSTANCE USE (MH/SU)		PHARMACY
				Office Visit PCP/Specialist	Emergency Room (Copayment waived if Admitted)	Diagnostic, Imaging & X-ray	Laboratory	High-tech Radiology	Outpatient Surgery	Inpatient Medical	SNF (100 days/ benefit period) and Rehab (60 days/ benefit period) Per Admission	Outpatient MH/SU Visits Including Rehab and Detox	Inpatient MH/SU Per Admission	Pharmacy Cost-Sharing by Tiers for a 30-day supply 1/2/3/4/5/6
Choice Easy Tier HMO 500	Gold	\$500/\$1,000	\$7,350/\$14,700	\$25/\$40	\$250	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) Tier 2: (D) \$450	Tier 1: (D) Tier 2: (D) \$1,000	Tier 1: (D) Tier 2: (D) \$1,000	(D)	\$25	(D)	\$5/\$25/\$50/ \$100/\$150/\$225
Choice Easy Tier HMO 1000 Inpatient*	Gold	\$1,000/\$2,500	\$7,350/\$14,700	\$25/\$40	\$250	Tier 1: \$35 Tier 2: \$135	\$35	Tier 1: \$150 Tier 2: \$600	Tier 1: \$500 Tier 2: \$1,500	Tier 1: (D) Tier 2: (D) \$1,000	(D)	\$25	(D)	\$5/\$25/\$50/ \$100/\$150/\$225
Choice Easy Tier HMO 1000	Gold	\$1,000/\$2,000	\$7,350/\$14,700	\$25/\$40	\$250	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) \$75 Tier 2: (D) \$525	Tier 1: (D) Tier 2: (D) \$1,000	Tier 1: (D) Tier 2: (D) \$1,000	(D)	\$25	(D)	\$5/\$25/\$50/ \$100/\$150/\$225
Choice Easy Tier HMO 1000 10%/30%	Gold	\$1,000/\$2,000	\$7,350/\$14,700	\$25/\$40	(D) 10%	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) 10% Tier 2: (D) 30%	Tier 1: (D) 10% Tier 2: (D) 30%	Tier 1: (D) 10% Tier 2: (D) 30%	(D) 10%	\$25	(D) 10%	\$5/\$25/(D) 30%/ (D) 30%/(D) 30%/(D) 30%
Choice Easy Tier HMO 1500	Gold	\$1,500/\$3,000	\$7,350/\$14,700	\$25/\$40	\$250	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) \$75 Tier 2: (D) \$525	Tier 1: (D) Tier 2: (D) \$1,000	Tier 1: (D) Tier 2: (D) \$1,000	(D)	\$25	(D)	\$5/\$25/\$50/ \$100/\$150/\$225
Choice Easy Tier HMO 2000	Gold	\$2,000/\$4,000	\$7,900/\$15,800	\$25/\$40	\$250	Tier 1: (D) Tier 2: (D) \$100	(D)	Tier 1: (D) Tier 2: (D) \$450	Tier 1: (D) Tier 2: (D) \$1,000	Tier 1: (D) Tier 2: (D) \$1,000	(D)	\$25	(D)	\$5/\$25/\$50/ \$100/\$150/\$225
Choice Easy Tier HMO 2000 15%/35%	Silver	\$2,000/\$4,000	\$7,900/\$15,800	\$35/\$50	(D) 15%	Tier 1: (D) \$55 Tier 2: (D) \$155	(D) \$55	Tier 1: (D) 15% Tier 2: (D) 35%	Tier 1: (D) 15% Tier 2: (D) 35%	Tier 1: (D) 15% Tier 2: (D) 35%	(D) 15%	\$35	(D) 15%	\$5/\$30/(D) 35%/ (D) 35%/(D) 35%/(D) 35%
Choice Easy Tier HMO 3000	Silver	\$3,000/\$6,000	\$7,900/\$15,800	\$30/\$40	(D) \$500	Tier 1: (D) \$75 Tier 2: (D) \$175	(D) \$75	Tier 1: (D) \$500 Tier 2: (D) \$950	Tier 1: (D) \$500 Tier 2: (D) \$1,500	Tier 1: (D) \$500 Tier 2: (D) \$1,500	(D) \$500	\$30	(D) \$500	\$5/\$25/\$50/ \$100/\$150/\$225

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\* Deductible applies to inpatient services only.

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## About Easy Tier Hospital Network

Easy Tier plans are simple to understand and use. This plan divides the hospital network into higher and lower cost tiers: Tier 1 (lower cost) and Tier 2 (higher cost). In addition, the tiering is limited to these services: inpatient medical services, outpatient diagnostic imaging and X-ray (including ultrasound), outpatient high-tech radiology (CT Scans, MRIs, etc.), outpatient surgery, outpatient short-term rehabilitation (cardiac, physical, occupational, and speech therapy).

All hospitals in our Easy Tier Hospital Network plans must meet high-quality standards and are measured by a set of quality benchmarks from publicly available resources like Leapfrog and Hospital Compare. To determine a hospital's tier, we used statewide cost data from the Center for Health Information and Analysis, an agency of the Commonwealth of Massachusetts. Based on this data, we identified cost efficient hospitals by hospital type and placed these hospitals in Tier 1 (lower cost).

**Tier 1, lower cost:** Most hospitals and affiliated facilities fall into the lower-cost tier, including popular local hospitals like Newton-Wellesley Hospital, North Shore Medical Center, and South Shore Hospital.

**Tier 2, higher cost:** Higher cost sharing applies only to the following hospitals and some of their affiliated facilities: Beth Israel Deaconess Medical Center, Boston Children's Hospital, Boston Medical Center, Brigham and Women's Hospital, Dana Farber Cancer Institute, Massachusetts Eye and Ear Infirmary, Massachusetts General Hospital, New England Baptist Hospital, Tufts Medical Center, and UMASS Memorial Medical Center

To look up any network hospital's tier, visit [allwayshealthpartners.org](http://allwayshealthpartners.org).

## Embedded Deductible and/or Maximum Out-of-Pocket

All members are responsible for the individual deductible per benefit period. The family deductible can be satisfied by combining the deductibles paid by covered family members. With family coverage, the family maximum out-of-pocket is satisfied by combining the deductibles, coinsurance, and copayment amounts paid by covered family members. A covered family member will not exceed the individual maximum out-of-pocket amount.

## All Plans Include:

- Access to our strong and growing provider network that is on par with other insurers
- Exclusive access to Partners HealthCare on Demand<sup>SM</sup> for convenient, high-quality urgent care right from your tablet, smart phone, or computer
- DoctorSmart<sup>SM</sup> Rewards program gives members cash back when they select to have certain services with a high-value provider
- Minimum \$150 fitness benefit: One month's gym membership fee or \$150, whichever is greater\*
- Weight loss benefit: Up to 6 months of membership at Weight Watchers or Jenny Craig\*\*†
- No limits for mental health/substance use outpatient office visits or inpatient admissions
- Childbirth education class reimbursement: \$130 per pregnancy

- Pediatric vision benefits for members up to age 19 powered by EyeMed
- Pediatric Dental for members up to age 19 through Delta Dental

## Medical Benefits (Outpatient, Inpatient, Other)

- No copayment, deductible or coinsurance applies to preventive services when through an in-network provider
- Routine eye exam at no cost sharing for members diagnosed with diabetes when through an in-network provider
- Physical/occupational therapy: Coverage up to 120 combined visits per benefit period
- For HMO plans, a referral is needed for any specialty care, with the following exceptions when provided by an AllWays Health Partners provider:
  - Gynecologist or Obstetrician for routine, preventive, or urgent care
  - Family planning services
  - Outpatient and diversionary behavioral health services
  - Emergency services provided by any provider
  - Routine eye exam
  - Physical, occupational, and speech therapy
- Referrals are not needed for PPO Plus plans

## Pharmacy Benefits

Our FlexRx<sup>SM</sup> pharmacy solutions control pharmacy costs while offering money and time savings for members:

- 6-Tier coverage for a wide variety of medications, including a \$5 low-cost tier
- Coverage of 11 common prescriptions to treat chronic conditions, such as depression, diabetes, high cholesterol, and high blood pressure with \$0 cost sharing
- An over-the-counter (OTC) drug benefit that covers many common OTC cough, cold, and allergy drugs and products with a prescription
- A 90-day supply of maintenance medications through mail order or retail pharmacies

## Underwriting Guidelines

- Employer groups may offer any two plan options from AllWays Health Partners' portfolio of Choice Easy Tier HMO and Choice Easy Tier PPO Plus plans.
- Employer groups with 20 or more enrolled subscribers may offer any three plan options from the Choice Easy Tier HMO and Choice Easy Tier PPO Plus portfolios.
- Employer groups with 50% of enrolled subscribers residing within AllWays Health Partners' service area may select any PPO Plus plan as a standalone offering.

\*One per policy (either subscriber or dependent)

† Weight loss membership benefit excludes food

Evidence of Coverage is comprised of the AllWays Health Partners Schedule of Benefits and Member Handbook.

Underwritten by AllWays Health Partners, Inc.