

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

Effective January 1, 2021

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)	Out-of-Pocket Maximum 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	Lab	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	
Choice Easy Tier PPO Plus 500	Gold	IN: \$500/\$1,000 OON: \$1,000/\$2,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	IN \$25/\$40 OON (D) 20%	IN \$300	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) \$250 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20%	IN (D) \$500 OON (D) 20%	IN \$25 OON (D) 20%	IN (D) \$500 OON (D) 20%	\$10/\$25/ \$50/\$100/ \$150/\$250
Choice Easy Tier PPO Plus 1000	Gold	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	IN \$25/\$40 OON (D) 20%	IN \$300	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) \$250 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20%	IN (D) \$500 OON (D) 20%	IN \$25 OON (D) 20%	IN (D) \$500 OON (D) 20%	\$10/\$25/ \$50/\$100/ \$150/\$250
Choice Easy Tier PPO Plus 1500	Gold	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	IN \$25/\$40 OON (D) 20%	IN \$300	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) \$250 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20%	IN (D) \$500 OON (D) 20%	IN \$25 OON (D) 20%	IN (D) \$500 OON (D) 20%	\$10/\$25/ \$50/\$100/ \$150/\$250
Choice Easy Tier PPO Plus 2000	Gold	IN: \$2,000/\$4,000 OON: \$4,000/\$8,000	IN: \$8,150/\$16,300 OON: \$16,300/\$32,600	IN \$25/\$40 OON (D) 20%	IN \$300	Tier 1: IN (D) Tier 2: IN (D) \$100 OON (D) 20%	IN (D) OON (D) 20%	Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20%	Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20%	IN (D) \$500 OON (D) 20%	IN \$25 OON (D) 20%	IN (D) \$500 OON (D) 20%	\$10/\$25/ \$50/\$100/ \$150/\$250
Choice Easy Tier PPO Plus 1500 10%/30%	Gold	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: \$7,900/\$15,800 OON: \$15,800/\$31,600	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%	\$10/\$25/ IN (D) 30%/ IN (D) 30%/ IN (D) 30%/ IN (D) 30%
Choice Easy Tier PPO Plus 3000	Silver	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: \$8,150/\$16,300 OON: \$16,300/\$32,600	IN \$40/\$50 OON (D) 20%	IN (D) \$500	Tier 1: IN (D) \$125 Tier 2: IN (D) \$225 OON (D) 20%	IN (D) \$75 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20%	Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20%	IN (D) \$500 OON (D) 20%	IN \$40 OON (D) 20%	IN (D) \$500 OON (D) 20%	\$10/\$25/ \$50/\$100/ \$150/\$250
Choice Easy Tier PPO Plus 2500 15%/35%	Silver	IN: \$2,500/\$5,000 OON: \$5,000/\$10,000	IN: \$8,150/\$16,300 OON: \$16,300/\$32,600	IN \$35/\$50 OON (D) 20%	IN (D) 15%	Tier 1: IN (D) \$75 Tier 2: IN (D) \$175 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%	\$10/\$30/ IN (D) 35%/ IN (D) 35%/ IN (D) 35%/ IN (D) 35%

(D) = Deductible must be met first, then copayment or coinsurance may apply. Cost sharing for medical, behavioral health, pharmacy, and dental applies to the out-of-pocket maximum.
Note: Plans are ordered based on relativity to the first plan on this grid.

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 to determine the tier of providers in the Easy Tier Hospital Network.



AllWays Health Partners Choice Easy TierSM HMO and PPO Plus Plans for Merged Market

Effective January 1, 2021

Great Access and Value

- As of January 1, 2021, PPO Plus members will be able to access health care outside of Massachusetts and New Hampshire through the UnitedHealthcare Options PPO network of over 690,000 providers nationwide.
- For members age 18 and younger: The first three in-network PCP sick office visits and behavioral health office visits at no cost to members
- Our fitness reimbursement provides up to \$150 for individual coverage or up to \$300 for family coverage per calendar year.

AllWays Health Partners Choice Easy Tier HMO Plans for Merged Market

Effective January 1, 2021

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)	Out-of-Pocket Maximum 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	Lab	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	\$7,900/\$15,800	\$25/\$40	\$300	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) Tier 2: (D) \$450	Tier 1: (D) \$250 Tier 2: (D) \$1,500	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$25	(D) \$500	\$10/\$25/\$50/\$100/\$150/\$250
Choice Easy Tier HMO 1000	Gold	\$1,000/\$2,000	\$7,900/\$15,800	\$25/\$40	\$300	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) \$75 Tier 2: (D) \$525	Tier 1: (D) \$250 Tier 2: (D) \$1,500	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$25	(D) \$500	\$10/\$25/\$50/\$100/\$150/\$250
Choice Easy Tier HMO 1500	Gold	\$1,500/\$3,000	\$7,900/\$15,800	\$25/\$40	\$300	Tier 1: (D) \$35 Tier 2: (D) \$135	(D) \$35	Tier 1: (D) \$75 Tier 2: (D) \$525	Tier 1: (D) \$250 Tier 2: (D) \$1,500	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$25	(D) \$500	\$10/\$25/\$50/\$100/\$150/\$250
Choice Easy Tier HMO 2000	Gold	\$2,000/\$4,000	\$8,150/\$16,300	\$25/\$40	\$300	Tier 1: (D) Tier 2: (D) \$100	(D)	Tier 1: (D) \$75 Tier 2: (D) \$525	Tier 1: (D) \$250 Tier 2: (D) \$1,500	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$25	(D) \$500	\$10/\$25/\$50/\$100/\$150/\$250
Choice Easy Tier HMO 1500 10%/30%	Gold	\$1,500/\$3,000	\$7,900/\$15,800	\$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%	\$10/\$25/(D) 30%/ (D) 30%/(D) 30%/(D) 30%
Choice Easy Tier HMO 3000	Silver	\$3,000/\$6,000	\$8,150/\$16,300	\$40/\$50	(D) \$500	Tier 1: (D) \$125 Tier 2: (D) \$225	(D) \$75	Tier 1: (D) \$500 Tier 2: (D) \$1,500	Tier 1: (D) \$250 Tier 2: (D) \$1,500	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$40	(D) \$500	\$10/\$25/\$50/ \$100/\$150/\$250
Choice Easy Tier HMO 2500 15%/35%	Silver	\$2,500/\$5,000	\$8,150/\$16,300	\$35/\$50	(D) 15%	Tier 1: (D) \$75 Tier 2: (D) \$175	(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%	\$10/\$30/(D) 35%/ (D) 35%/(D) 35%/(D) 35%

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

Note: Plans are ordered based on relativity to the first plan on this grid.

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 to determine the tier of providers in the Easy Tier Hospital Network.

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.

Embedded Deductible and/or Out-of-Pocket Maximum

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 out-of-pocket maximum is satisfied by combining the deductibles, coinsurance, and copayment amounts paid by covered family members. A covered family member will not exceed the individual out-of-pocket maximum amount.

All Plans Include:

- Access to our strong and growing provider network that is on par with other insurers
- Exclusive access to On DemandSM for convenient, high-quality virtual urgent care visits for minor illnesses or injuries right from a tablet, smart phone, or computer
- DoctorSmartSM Rewards program gives members cash back when they select to have certain services with a high-value provider
- Fitness reimbursement: Up to \$150 for individual coverage or \$300 for family coverage per calendar year
- 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 60 combined visits for rehabilitation and habilitation each 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 FlexRxSM pharmacy solutions control pharmacy costs while offering money and time savings for members:

- 6-Tier coverage for a wide variety of medications, including a \$10 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. Cost-sharing is 2x/2x/2x/3x of the 30-day supply, except on tiers with coinsurance

Underwriting Guidelines

- Employer groups may offer two plan options total from the Choice Easy Tier HMO and Choice Easy Tier PPO Plus portfolio. Choice Easy Tier plans may only be offered alongside Choice Easy Tier or Complete HSA plans. Groups with under 19 enrolled subscribers, an Out of Area exception may be granted. Please contact your Sales Executive.
- Employer groups with 20 or more enrolled subscribers may offer three plan options total 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.