Personalized care is delivered at the PCP and specialist level at Newton-Wellesley Hospital, a Tier 1 (lower cost) hospital. Members must choose a Newton-Wellesley Hospital-affiliated primary care provider.

In addition to members' care centered at Newton-Wellesley, members may be referred to Mass General Brigham's renowned academic medical centers and specialty hospitals. Tier 2 (higher) cost sharing for certain services will apply.

Allies Health Navigators help connect members to the benefits, services, providers, resources, and care they might need.

Members get shortened wait times (within three business days from the primary care referral) for appointments with certain specialists, including cardiology, orthopedics, dermatology, and gastroenterology.

Members seeking savings and ultimate convenience can choose Virtual First Primary Care practice at Newton-Wellesley as their primary care provider.

New! Noom® will be added as a qualified weight-loss program.
All plans meet Medicare Part D creditable coverage requirements.
All plans meet minimum creditable coverage requirements.

Effective January 1, 2022

**PRODUCT PORTFOLIO REFERENCE GRID**

### Allies℠ Choice HMO Plans

### OUTPATIENT

<table>
<thead>
<tr>
<th>Metallic Tier</th>
<th>Deductible (D)</th>
<th>Out-of-Pocket Maximum</th>
<th>Source</th>
<th>Office Visit</th>
<th>Emergency Room</th>
<th>Diagnostic Imaging &amp; X-Ray</th>
<th>Lab</th>
<th>High-tech Radiology</th>
<th>Outpatient Surgery</th>
<th>Inpatient Medical</th>
<th>SNF (100 days/benefit period)</th>
<th>Outpatient MH/SU visits including Rehab and Detox</th>
<th>Inpatient MH/SU per admission</th>
<th>Pharmacy Cost-Sharing by Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allies Choice HMO plans with Care Complement</td>
<td>Gold</td>
<td>$1,000/$2,000</td>
<td>$8,550/$17,100</td>
<td>$0</td>
<td>$25/$50</td>
<td>$350</td>
<td>Tier 1: (D) $50 Tier 2: (D) $150</td>
<td>(D)</td>
<td>Tier 1: (D) $250 Tier 2: (D) $1,250</td>
<td>Tier 1: (D) $250 Tier 2: (D) $1,250</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 2: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
</tr>
<tr>
<td>Allies Choice HMO plans with Care Complement</td>
<td>Gold</td>
<td>$1,500/$3,000</td>
<td>$8,550/$17,100</td>
<td>$0</td>
<td>$25/$50</td>
<td>$350</td>
<td>Tier 1: (D) $50 Tier 2: (D) $150</td>
<td>(D)</td>
<td>Tier 1: (D) $250 Tier 2: (D) $1,250</td>
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<td>Tier 2: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
</tr>
<tr>
<td>Allies Choice HMO plans with Care Complement</td>
<td>Gold</td>
<td>$2,000/$4,000</td>
<td>$8,550/$17,100</td>
<td>$0</td>
<td>$25/$50</td>
<td>$450</td>
<td>Tier 1: (D) $50 Tier 2: (D) $150</td>
<td>(D)</td>
<td>Tier 1: (D) $250 Tier 2: (D) $1,250</td>
<td>Tier 1: (D) $250 Tier 2: (D) $1,250</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 2: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
</tr>
<tr>
<td>Allies Choice HMO plans with Care Complement (New for 2022)</td>
<td>Silver</td>
<td>$3,000/$6,000</td>
<td>$8,700/$17,400</td>
<td>$0</td>
<td>$40/$55</td>
<td>$400</td>
<td>Tier 1: (D) $55 Tier 2: (D) $155</td>
<td>(D)</td>
<td>Tier 1: (D) $300 Tier 2: (D) $1,300</td>
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<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 2: (D) $500 Tier 2: (D) $2,000</td>
<td>Tier 1: (D) $500 Tier 2: (D) $2,000</td>
</tr>
</tbody>
</table>

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

- Care Complement® plan designs, which make certain therapies, treatments, and medications more affordable for members.
- For members age 18 and younger: The first three PCP sick office visits and behavioral health office visits at no cost to members.
- 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 fees in a qualified weight-loss program*
- No visit limits for mental health/substance use outpatient visits
- Childbirth education class reimbursement: up to $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
- Routine eye exam at no cost sharing for members diagnosed with diabetes
- Physical/occupational therapy: Coverage up to 60 combined visits for rehabilitation and habilitation each per benefit period
- A referral is needed for specialty care, with the following exceptions:
  - 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

Pharmacy Benefits

Our FlexRx™ 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

About the Allies Choice HMO plans and network

This plan divides the limited tiered 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 Allies Choice HMO network 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:** Lower cost sharing applies to the following hospitals, including their affiliated and freestanding facilities: Newton-Wellesley Hospital, McLean Hospital, Brigham and Women’s Faulkner Hospital, Martha’s Vineyard Hospital, Nantucket Cottage Hospital, North Shore Medical Center, and Spaulding Rehabilitation Hospital.

**Tier 2, higher cost:** Higher cost sharing applies only to the following hospitals and their affiliated facilities: Brigham and Women’s Hospital, Massachusetts Eye and Ear Infirmary, and Massachusetts General Hospital.

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

Underwriting Guidelines

- Can not be offered as a stand-alone option
- Available alongside any Complete HMO/PPO Plus offering.
- Can be a triple option for employers
- Available alongside a Choice Easy Tier plan for groups with 20 or more enrolled subscribers
- Can not be chosen as an off-anniversary buy down
- Employer has to be headquartered in and employees must live in the service area

**Broker Portal tools to support clients considering Allies Choice:**

- Underwriting guidelines
- Proximity tool to help identify employee eligibility and possible savings for employers
- Plan decision-support website link
- Helpful email templates for employers to use with employees during onboarding

*One per policy (either subscriber or dependent), weight loss membership benefit excludes food.*