PRODUCT PORTFOLIO REFERENCE GRID

Allies SM HMO Plans

Effective January 1, 2022

- Costs up to 20% less than our full-network plans
- Newton-Wellesley Hospital, a leading community hospital in Massachusetts, and its PCPs and specialists, are the centerpiece of the offering
- Dedicated health navigators oversee seamless care experiences for members and providers
- Members get access to Newton-Wellesley Hospital’s PCPs and specialists with areas of expertise including cardiology, oncology, maternity services and women’s health, sports medicine, and more
- Convenient and easy-to-access virtual visits are available with select primary and specialty care providers—and for mental health and 24/7 urgent care issues
- Members who select the Virtual First Primary Care practice enjoy the convenience of virtual visits, can see a provider within one business day, pay $0 visit copays, and do online scheduling. Of course, office visits are available, when needed.
- When a patient needs complex care, world-class academic and teaching hospitals like Massachusetts General Hospital and Brigham and Women’s Hospital are in-network with no tiering
- New! Noom® will be added as a qualified weight-loss program

IMPORTANT NOTICE: This plan includes a limited provider network called Allies HMO. This plan provides access to a network that is smaller than AllWays Health Partners Health Partners’ full commercial HMO provider network. In this plan, members have access to network benefits only from the providers in the Allies HMO network. Please consult the provider directory or visit the provider search tool at allwayshealthpartners.org to determine which providers are included in the Allies HMO network.
**PRODUCT PORTFOLIO REFERENCE GRID**

### Allies HMO Plans

**Effective January 1, 2022**

**All plans meet Medicare Part D creditable coverage requirements. All plans meet minimum creditable coverage requirements.**

<table>
<thead>
<tr>
<th>ALLIES HMO PLANS</th>
<th>DEDUCTIBLE (D)</th>
<th>OUT-OF-POCKET MAXIMUM INDIVIDUAL/FAMILY</th>
<th>TELEMEDICINE (VIRTUAL VISIT) WITH PCP/SPEC ON DEMAND OR FOR MH/SU</th>
<th>OFFICE VISIT PCP/SPECIALIST</th>
<th>EMERGENCY ROOM (D)</th>
<th>DIAGNOSTIC IMAGING, X-RAY AND LAB</th>
<th>HIGH-TECH RADIOLGY</th>
<th>OUTPATIENT SURGERY</th>
<th>INPATIENT MEDICAL, SNF (100 DAYS/BENEFIT PERIOD) AND REHAB (65 DAYS/BENEFIT PERIOD) PER ADMISSION</th>
<th>OUTPATIENT MH/SU VISITS INCLUDING REHAB AND DETOX</th>
<th>INPATIENT MH/SU PER ADMISSION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allies HMO 1000 with Care Complement</td>
<td>$1,000/$2,000</td>
<td>$4,000/$8,000</td>
<td>$0</td>
<td>$20/$20</td>
<td>$250</td>
<td>(D)</td>
<td>(D)</td>
<td>(D)</td>
<td>(D)</td>
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<td>(D)</td>
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<tr>
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<td>$4,500/$9,000</td>
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<td>$25/$25</td>
<td>$250</td>
<td>(D)</td>
<td>(D)</td>
<td>(D)</td>
<td>(D)</td>
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<td>(D)</td>
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<tr>
<td>Allies HMO 3000 with Care Complement</td>
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<td>(D)</td>
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<td>(D)</td>
<td>$25</td>
<td>(D)</td>
</tr>
</tbody>
</table>

**FlexRx PHARMACY OPTIONS**

| OPTION A | COST-SHARING BY TIER FOR A 30-DAY SUPPLY: $5/$15/$33/$60/10% UP TO $200 PER SCRIPT MAX/20% UP TO $250 PER SCRIPT MAX/90 DAY SUPPLY: $10/$30/$70/$180 |
| OPTION B | COST-SHARING BY TIER FOR A 30-DAY SUPPLY: $5/$20/$40/$65/$100/$150/90 DAY SUPPLY: $10/$40/$80/$195 |
| OPTION C | COST-SHARING BY TIER FOR A 30-DAY SUPPLY: $5/$25/$50/$100/$150/$200/90 DAY SUPPLY: $10/$50/$100/$300 |
| OPTION D | COST-SHARING BY TIER FOR A 30-DAY SUPPLY: $5/$15/$30/$50/$100/$150/90 DAY SUPPLY: $10/$50/$60/$150 |
| OPTION E | COST-SHARING BY TIER FOR A 30-DAY SUPPLY: $5/$20/$40/$65/$40/$65/90 DAY SUPPLY: $10/$40/$80/$195 |

(D) = Deductible applies. Cost sharing for medical, behavioral health, and pharmacy applies to the out-of-pocket maximum.
Comprehensive benefits that elevate the health experience

**Care Complement**
Care Complement™ removes cost barriers to various care options. The following benefits are at $0 cost sharing:
- 11 common prescriptions to treat chronic conditions, such as depression, diabetes, high cholesterol, and high blood pressure
- Cardiac rehabilitation therapy
- Medication assisted therapy office visits and certain prescription medications
- The first 6 physical/occupational therapy and chiropractic visits
- The first 6 acupuncture visits (limit of 20 visits per benefit period)
- Diabetes education and nutritional counseling

**All Plans Include:**
- Access to Newton-Wellesley Hospital primary care providers (PCPs), specialty services, and the hospital itself
- Access to Massachusetts General Brigham’s world-class and specialty hospitals for complex care when needed and referred by an Allies HMO PCP. These hospitals include Massachusetts General Hospital, Brigham and Women’s Hospital, Mass Eye and Ear, McLean Hospital, and Spaulding Rehabilitation Network
- 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

**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 100 combined visits 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 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:
- A low-cost generic tier
- 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

**Allies HMO Side-by-Side Allowances with AllWays Health Partners plans**
- Available alongside a comparable Complete network plan
- Available alongside Complete HMO plan high/low offering
- Available alongside Complete HMO/PPO Plus offering
Choice Easy Tier plans are not allowed with an Allies HMO plan.

*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.