



Your priorities come first in our health plans

So which one is right for you?

- AlliesSM HMO
- Full network HMO

MassGeneralBrighamHealthPlan.org/allies

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Right away you'll be treated like our most important customer.

Hailey, our transition experience specialist, is here for you if you have any questions or want help deciding which plan is right for you.

You can talk with Hailey by emailing allies@allwayshealth.org or by calling 1-800-776-0031.



It feels good knowing your plan cares for the whole you.

As a member of Mass General Brigham, we are committed to combining the clinical expertise of one of the world's leading health care systems with our own 35 years of experience offering plans that support every aspect of your care to empower a healthier you. Our plans' tools, resources, programs, and customer services are built to make it easier for you to get great care when and how you need it. Your health is everything to us.

Every plan works to support your health and wellness goals

- Benefits include medical, pharmacy, behavioral health, wellness programs, and more.
- Virtual visits with select primary care providers, specialists, and behavioral health providers are also available. 24/7 virtual urgent care visits are always available through On Demand.
- There's no copayment, deductible, or coinsurance for preventive services and preventive lab tests when delivered by an in-network provider.
- Our Care Complement package removes cost sharing for certain pain and chronic condition therapies to help you save on care your doctor prescribes. Care Complement is included with all Allies plans and some full network plan options.
- For those who get their pharmacy coverage through us, our coverage gives access to thousands of participating pharmacies nationwide, including CVS Pharmacy®, independent pharmacies, and chains like Walgreens® and RiteAid®.

Option One:

Allies HMO

Allies is a high-value network HMO designed to make getting care easier, more convenient, less costly, and less confusing. It gives you highly-integrated PCP and specialist care, access to local and world-class hospitals, a simplified member experience, and savings on premiums.

How it works:

- Choose a primary care provider (PCP) affiliated with Newton-Wellesley Hospital, Salem Hospital, or South Shore Hospital, three leading community hospitals.
- Primary care providers (PCPs) and specialists at these local hospitals form your care team for coordinated outpatient and inpatient services.
- Your PCP may also refer you to leading academic medical centers and specialty hospitals within the Mass General Brigham system, including Brigham and Women's Hospital, Massachusetts General Hospital, Mass Eye and Ear, McLean Hospital, and Spaulding Rehabilitation Center.
- You also have access to certain specialists from Mass General Brigham academic medical centers and specialty hospitals right in your own community.
- If you need to see a specialist quickly, this plan gives you faster access (within three business days from PCP referral) to certain specialist appointments in Dermatology, Orthopedics, Cardiology, and Gastroenterology.
- There's no out-of-pocket cost sharing for all virtual visits for primary and specialty care, behavioral health, and 24/7 urgent care.
- Virtual primary care visits are available. This lets you see your PCP and save on gas, parking, babysitters, time away from work, etc.
- Have questions or need help with your care? An Allies Health Navigator can help connect you to the services, providers, care and any coverage answers you might need.



The Allies HMO offers a savings on premiums compared to full network plans.

IMPORTANT NOTICE: These plans provide access to networks that are smaller than Mass General Brigham Health Plans' full commercial HMO provider network. In Allies HMO plans, members have access to network benefits only from the providers in the Allies HMO network. In Allies Choice HMO plans, members have access to network benefits only from providers in the Allies Choice HMO network, and members pay different levels of copayments, coinsurance, and/or deductibles depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. Please consult the Allies HMO or the Allies Choice HMO provider directory to determine which providers are included in each plan's network and, if applicable, the tier of those providers.

The Allies HMO is available to employees who live in towns in the following service area:



Abington	Cambridge	Halifax	Marlborough			
Acton	Canton	Hamilton	Marshfield			
Andover	Carlisle	Hanover	Maynard	Norwell	Somerville	
Arlington	Chelsea	Hanson	Medfield	Norwood	Southborough	
Ashland	Cohasset	Hingham	Medford	Peabody	Stoneham	
Avon	Concord	Holbrook	Medway	Pembroke	Stoughton	
Bedford	Danvers	Holliston	Melrose	Quincy	Stow	W Bridgewater
Belmont	Dedham	Hopkinton	Middleton	Randolph	Sudbury	Westborough
Beverly	Dover	Hudson	Millis	Raynham	Swampscott	Weston
Billerica	E Bridgewater	Hull	Milton	Reading	Tewksbury	Westwood
Boston	Easton	Ipswich	Nahant	Revere	Topsfield	Weymouth
Boxford	Essex	Lexington	Natick	Rockland	Wakefield	Whitman
Braintree	Everett	Lincoln	Needham	Rowley	Walpole	Wilmington
Bridgewater	Foxboro	Lynn	Newbury	Salem	Waltham	Winchester
Brockton	Framingham	Lynnfield	Newton	Saugus	Watertown	Winthrop
Brookline	Franklin	Malden	Norfolk	Scituate	Wayland	Woburn
Burlington	Georgetown	Manchester	North Andover	Sharon	Wellesley	
Byfield	Gloucester	Marblehead	North Reading	Sherborn	Wenham	

Allies covers cities and towns in Greater Boston, North and South of Boston, and the Metrowest area. Is your town on this list? If so, you qualify for an Allies plan.

Is your Allies option an Allies Choice HMO or an Allies HMO?

The Allies Choice HMO is different than the Allies HMO in one important way: the Allies Choice HMO has a provider network with two tiers. This can save you money.

Lower cost sharing applies to Tier 1 hospitals, including their affiliated facilities: Newton-Wellesley Hospital, Salem Hospital, South Shore Hospital, McLean Hospital, Brigham and Women's Faulkner Hospital, Martha's Vineyard Hospital, Nantucket Cottage Hospital, and Spaulding Rehabilitation Network.

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

The following facilities affiliated with Tier 2 hospitals have Tier 1 lower cost sharing: Brigham and Women's/Mass General Health Care - Foxborough, Mass General/North Shore Center for Outpatient Care - Danvers, and Mass General - Waltham.

In addition, the tiering only applies to these services:

- Inpatient acute 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)



To look up any network hospital's tier, visit [MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrighamhealthplan.org).

Option Two:

Full network HMO

A full network HMO plan gives access to the providers you trust and makes the important things easy.

How it works:

- This HMO plan option provides access to an expansive network of doctors and specialists.
- With an HMO, your care starts with your primary care provider (PCP), who will treat you when you're sick or hurt, and for routine care.
- When you need specialty care, your PCP will refer you to specialists to help ensure coordinated care.
- Referrals are needed for certain specialty services. Some services or procedures may require a prior authorization from us.
- Some full network HMO plans also include hospital tiering with different levels of cost sharing. See the Schedule of Benefits available from your employer.
- No matter where you travel, you're covered for urgent and emergency care.



To find doctors in our full network plans

Go to [MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrighamhealthplan.org).
And, if you don't see your provider in our directory, please let us know.



We are a member of Mass General Brigham

As a member of one of America's most respected health care leaders, we are in a unique position to improve care and coverage together. We think of all our members as patients, too—whether patients of Mass General Brigham providers or of any other provider in our expansive provider network.

Compare your health plan options

Questions	Allies Choice or Allies HMO	Full network HMO
How much will this plan cost?	Lowest cost	Lower cost
Do I have to designate a primary care physician (PCP)?	Yes Your healthcare services are coordinated by your designated PCP at Newton-Wellesley Hospital, Salem Hospital, or South Shore Hospital.	Yes Your healthcare services are coordinated by your designated PCP.
Do I have to get referrals to use another doctor?	Yes Your PCP will provide a referral to an in-network specialist. Faster access (within 3 business days) to certain specialists may be available.	Yes Your PCP will provide a referral to an in-network specialist.
If I have a doctor or specialist who is out of network, will I still be able to see him or her and have the costs covered?	No The only exception is for true medical emergencies.	No The only exception is for true medical emergencies.
Am I covered for urgent and emergency care wherever I travel?	Yes	Yes
Where can I learn the exact costs of this plan?	See the Schedule of Benefits in your enrollment information or available from your employer.	See the Schedule of Benefits in your enrollment information or available from your employer.

Do you have any questions about your care needs or services?

Do you have any upcoming provider visits, treatments, or procedures that will start or continue into the month you become a member? Questions about your prescriptions or therapies? Call us at **866-643-8392**, or email **customerservice@allwayshealth.org** to get the answers you need.

Ready to make a selection?

Ready to make a selection? Follow up with your employer or HR department. If you aren't sure or need more information to help you choose which plan is right for you, connect with Hailey, our transition experience specialist, via email at **allies@allwayshealth.org** or call **1-800-776-0031**.

Once you become a member

We welcome you to join our exclusive online member community at **MassGeneralBrighamHealthPlan.org**, where you can share thoughts and ideas on everything from products and services to better ways to help you access the care you need. Your insights help us to make Mass General Brigham Health Plan better for you and other members. We always want to know what's important to you.



MassGeneralBrighamHealthPlan.org/allies

Mass General Brigham Health Plan includes Mass General Brigham Health Plan, Inc. and Mass General Brigham Health Insurance Company.