

## About AllWays Health Partners

### Who is AllWays Health Partners?

AllWays Health Partners is a not-for-profit health plan that is a member of one of the leading health systems in the nation, Mass General Brigham.

AllWays Health Partners has served Massachusetts-based employers for more than 35 years. In fact, we're proud that the City of Boston was our very first employer customer.



At AllWays Health Partners, we put our members at the center of everything we do, and we're dedicated 100 percent toward improving the health care experience – focusing on what people want:

- easy-to-use plans
- a strong network of leading hospitals and providers
- speedy and effective customer service
- coverage for over-the-counter medications
- a member app that puts everything you need right in your hand, from a digital ID card, live chat with customer service, to find providers and urgent care, and see your coverage and cost details

Because we are part of Mass General Brigham, we also can offer you exclusive services like virtual urgent care in Massachusetts with providers from Massachusetts General Hospital, Brigham and Women's Hospital and Community Physicians Organization. Our iHeart Champion<sup>SM</sup> program through Brigham and Women's Hospital helps our members reduce their bad cholesterol, blood pressure, and risk of heart attacks using simple digital tools without the need for office visits.

Because of the great service, experience, provider excellence, and value we offer, we've continued to grow our membership in the City of Boston. We look forward to caring for you and your family.

## About the Value HMO

### What are the advantages of the Value HMO?

Your Value HMO plan keeps your cost sharing simple with no deductibles and straightforward copays. You'll get access to our strong network that includes world-class hospitals like Massachusetts General Hospital and Brigham and Women's, as well as many local doctors you already see. Our unique relationship with Mass General Brigham allows us to work directly with clinical experts on programs for our members like On Demand virtual urgent care, our iHeart Champion program designed to reduce your risk of heart disease, and more. If you ever have questions about your plan you can reach out to the friendly and knowledgeable members of our customer service team by phone, email, or live chat. They'll also work with you to make transitioning your care to AllWays Health Partners as smooth and stress-free as possible. Get the health plan that's ready for today!

### Are benefits the same as the current coverage through the City of Boston administered by AllWays Health Partners?

Yes! The plan benefits for the City of Boston plan are the same as they are now. In fact, compared to the other plan options, the Value HMO plan has lower premiums and no deductibles.

### What is the difference between an HMO and a PPO?

In an HMO you have a Primary Care Provider (PCP) who is your health advocate and coach, providing care when you are sick and preventive care to keep you as healthy as you can be. When you need specialty care, your PCP will refer you for care. Referrals are not required to visit a gynecologist or obstetrician for routine, preventive or urgent care; Family Planning services; Outpatient and Diversionary Behavioral Health Services; Physical Therapy; Occupational Therapy; Speech Therapy; Routine Eye exam; and Emergency Services.

PPOs don't require members to select a PCP. In addition, PPOs do not require referrals and members can seek care from non-participating providers at higher cost sharing. It is important to know that through your Value HMO coverage you're always covered for urgent and emergency care no matter where you travel.

## About the Value HMO provider network

### Which providers are in the Value HMO network?

The Value HMO network is designed to help ensure access to the highest quality care with the greatest value for City of Boston employees and retirees. Many of the region's most respected institutions are part of our network – Massachusetts General Hospital, Brigham and Women's Hospital, Beth Israel Deaconess Medical Center, Lahey Clinic, Spaulding Rehab, Mass Eye and Ear, Boston Medical Center, New England Baptist Hospital, Newton-Wellesley Hospital, North Shore Medical Center, South Shore Hospital and many more. We also work with many of the leading provider organizations like Atrius Health, including Harvard Vanguard. Our network overview flyer provides examples of major providers who participate and do not participate in the network. We encourage you to see if your providers participate by searching our online provider directory at [allwayshealthpartners.org/cityofboston](https://allwayshealthpartners.org/cityofboston). You can also call us for assistance:

- Current plan members can call us at 866-567-9175
- If you are not a member yet, please call 800-871-2223

### Which providers do not participate in the Value HMO network?

Boston Children's Hospital, Dana-Farber Cancer Institute and Tufts Medical Center are examples of hospitals that are not in the Value HMO Network. Members will be able to receive specialty care at many leading hospitals, including the Mass General Cancer Center, MassGeneral Hospital for Children, and Mass Eye and Ear. Please see our network overview for a list of the major participating network providers. We also encourage you to see if your providers participate by searching our online provider directory at [allwayshealthpartners.org/cityofboston](https://allwayshealthpartners.org/cityofboston). Current plan members can also call us at 866-567-9175. If you are not a member yet, please call 800-871-2223.

### Are there any changes to the behavioral health providers?

There are no changes to the behavioral health provider network. Our current behavioral health providers will be in the Value HMO network.

## About the Value HMO plan

### How much does your plan cost?

We are proud to administer the lowest cost/highest value option through the City of Boston. We can do this because of a more targeted provider network that is designed for City of Boston employees and retirees. With the Value HMO plan you will pay less out of your paycheck each month and pay less out of pocket when you need care. You can put that money toward other important things in your life, like payments toward tuition, a vacation, or a car. AND you get access to some of the leading hospitals and providers.

If you and your family are enrolled in a PPO plan today and move to the Value HMO, you could save up to \$7,400 a year in premium, and you'll also pay less when you need care. If you and your family are in the Harvard Pilgrim HMO today, you could save up to \$1,000 a year and pay less when you need care by choosing the Value HMO.

### Does your plan have deductibles?

No. The City of Boston Value HMO plan is the same design as the plan in effect as of 7/1/2020 – no deductibles. Just straightforward copayments for medical and behavioral care as well as prescription drug coverage.

## Member perks or added benefits with the Value HMO

### What are some of the benefits, perks, and discounts I get with my plan?

Here are just some of the programs and services you get with your plan\*:

- Fitness program reimbursement up to \$150 for you and up to \$150 for a covered family member that includes small group workouts through SplitFit's personal trainer partners.
- Flexible one- to six-month weight-loss program benefit at WW® or Jenny Craig®\*
- Diabetic eye exam at no member cost sharing
- Discounted eyewear powered by EyeMed
- Free tobacco cessation program and coverage for nicotine replacement
- Reimbursement up to \$130 for childbirth education
- Reimbursement for breast feeding classes
- Discounts or partial reimbursements on home safety products, bike helmets, and more

\* Terms and conditions apply.

### ***Over-the-counter (OTC) drug benefit at low or no cost to you***

You pay nothing, or a lower cost, for many routine OTC drugs with a prescription.

### ***Wellness tools and programs to help you be your best***

To support your personal health and wellness goals, your plan comes with free wellness resources and programs to help you be your healthiest self:

- Take a health and wellness assessment and get a personalized report on how to focus on and prioritize your goals
- Use any of the free healthy living programs available to you, including live interactive webinars, videos, a health library, blogs, online communities, and more
- Join a fitness or nutrition challenge to motivate you
- Take advantage of free one-on-one health coaching

## We're here to help with your transition

### What if I want to switch to AllWays Health Partners from another plan but am worried about ongoing care?

We want to ensure that your care is uninterrupted and that you get all the services you need on day one, and our trained professionals are ready to help. Are you or a family member planning for an upcoming treatment, procedure, or surgery? Taking prescription drugs that require special authorization? Relying on durable medical equipment, such as a wheelchair or sleep apnea device? Undergoing care for an illness, chronic condition, behavioral health, or special need? Our specially trained professionals are available to discuss any current or planned health care needs you or your family may have. We can help get existing approvals from your current insurer transferred to us, find you providers in our network, and ensure a smooth transition and coordination of your care. And don't worry—any information you share is confidential. The privacy of your personal health information is very important to us.

### Will I need to do anything to stay on as a member of a plan administered by AllWays Health Partners?

There is nothing you need to do. If you do not decide to change plans for the coming plan year you will be automatically enrolled in the Value HMO.

**Will I get new ID Cards?**

Yes, you will receive a new welcome guide and new ID Cards for you and any covered family members before your coverage becomes effective on July 1.

**I am a current member, who can I contact with questions or concerns about care transition?**

Most of our members will not have any transition issues at all. If any of your current providers are not in the Value HMO network, and you are concerned about your care needs, our specially trained professionals are available to discuss any current or planned health care needs you or your family may have. Please contact our Customer Service professionals for help using the information below.

**Who can I contact with questions?**

If you are already a plan member, please call us at 866-567-9175. If you are not a member yet, please call 800-871-2223. We are available Monday through Friday, 8:00 AM to 6:00 PM and 8:00 AM to 8:00 PM on Thursdays. At our website at [allwayshealthpartners.org/cityofboston](https://allwayshealthpartners.org/cityofboston), you can also live chat with one of our customer service professionals. Finally, you also may email us at [customerservice@allwayshealth.org](mailto:customerservice@allwayshealth.org).

**Important notice:** This plan includes a limited provider network called Value HMO. This plan provides access to a network that is smaller than AllWays Health Partners' full commercial HMO provider network. In this plan, members have access to network benefits only from the providers in the Value HMO network. Please consult the Value HMO provider directory or visit the provider search tool at [allwayshealthpartners.org](https://allwayshealthpartners.org) to determine which providers are included in the Value HMO network.

This plan is administered by AllWays Health Partners Insurance Company, which processes claims for payment but does not assume financial risk for claims.