

## 5 good reasons to find peace of mind in your Medicare Balance plan



### 1. No cost sharing—no deductibles, no co-insurance, and no copays

Medicare Balance for Town of Hopkinton retirees pays the deductibles and coinsurance for medical services and care covered by Medicare. No need for you to worry about out-of-pocket costs or what percentage of the bill you owe—your new plan fills in all the gaps.

### 3. Complete benefits and more

We pay your share of costs for Medicare-covered services, such as hospital admissions, doctor office visits, diagnostic tests, including X-rays and lab services, and medically necessary durable medical equipment, such as wheelchairs and oxygen.

Unlike Original Medicare, your Medicare Balance plan also covers one annual routine physical and emergency care needed anywhere in the world.

### 2. Coast-to-coast coverage

Wherever you go in the United States, this plan goes with you. You can receive services for any Medicare-covered service from any doctor who accepts Medicare—anywhere in the U.S.

Need to see a specialist? Go ahead and make an appointment. You don't need a referral with this plan.

### 4. Get reimbursed for eyewear, hearing aids, fitness, and weight-loss fees

Medicare Balance helps pay for certain things that help you be at your best, including:

- Up to \$150 for eyewear purchases every year
- Up to \$500 for hearing aid purchases every 36 months
- Up to \$250 fitness reimbursement every year\*
- Up to 6 months of weight-loss program fees every year (food not included)

### 5. Congratulations! You've already earned a loyalty reward. Now go redeem it!

The Town of Hopkinton is a member of our exclusive loyalty program. You're now eligible to receive valuable rewards every year that you remain a plan subscriber.

- Free pair of New Balance sneakers. Up to a \$110 value.
- Free farm-fresh prepared meals from 9 Miles East Farm. \$60 value.
- Free CVS-brand sunscreen (6 oz. Clear, Sport, or Regular; SPF 40 or 50)

To redeem your reward: Log in to [Member.MassGeneralBrighamHealthPlan.org](https://Member.MassGeneralBrighamHealthPlan.org) and look for Customer Loyalty under the Tools & Resources.



To get full details about your plan, log in to [Member.MassGeneralBrighamHealthPlan.org](https://Member.MassGeneralBrighamHealthPlan.org) or call the customer service number on the back of your member ID card.

*\* Medicare Balance will reimburse up to \$250 towards your gym memberships, fitness equipment and devices (treadmill, Fitbit, Peloton, video subscriptions), personal trainer classes, golf fees, and ski passes.*