

Product Portfolio Reference Grid

Choice Easy Tier PPO Plus Plans for Merged Market

Effective January 1, 2023

All plans meet Medicare Part D creditable coverage requirements.
All plans meet Minimum Creditable Coverage requirements.

| Choice Easy Tier PPO Plus plans | Metallic Tier | Deductible (D) Individual/Family (embedded) | Out-of-Pocket Maximum Individual/Family (embedded) | OUTPATIENT | | | | | INPATIENT | | | MENTAL HEALTH & SUBSTANCE USE (MH/SU) | | PHARMACY |
|--|---------------|--|--|------------------------------|---|---|----------------------------|---|---|---|---|---|-------------------------------|--|
| | | | | Office Visit PCP/ Specialist | Emergency Room (copayment waived if admitted) | Diagnostic, Imaging & X-ray | Lab | High-tech Radiology | Outpatient Surgery | Inpatient Medical | SNF (100 days/benefit period) and Rehab (60 days/ benefit period) per Admission | Outpatient MH/SU Visits Including Rehab and Detox | Inpatient MH/SU per Admission | Pharmacy Cost-Sharing by Tiers for a 30-day Supply 1/2/3/4/5/6 |
| Choice Easy Tier PPO Plus 500 25/40 | Gold | IN: \$500/\$1,000 OON: \$1,000/\$2,000 | IN: \$8,550/\$17,100 OON: \$17,100/\$34,200 | IN \$25/\$40 OON (D) 20% | IN \$400 | Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20% | IN (D) \$35 OON (D) 20% | Tier 1: IN (D) Tier 2: IN (D) \$450 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$25 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| NEW: Choice Easy Tier PPO Plus 1000 25/40/300 with Care Complement | Gold | IN: \$1,000/\$2,000 OON: \$2,000/\$4,000 | IN: \$8,550/\$17,100 OON: \$17,100/\$34,200 | IN \$25/\$40 OON (D) 20% | IN \$300 | Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20% | IN (D) \$20 OON (D) 20% | Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$25 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| Choice Easy Tier PPO Plus 1000 25/40/300 | Gold | IN: \$1,000/\$2,000 OON: \$2,000/\$4,000 | IN: \$8,550/\$17,100 OON: \$17,100/\$34,200 | IN \$25/\$40 OON (D) 20% | IN \$300 | Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20% | IN (D) \$20 OON (D) 20% | Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$25 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| Choice Easy Tier PPO Plus 1500 25/40/300 | Gold | IN: \$1,500/\$3,000 OON: \$3,000/\$6,000 | IN: \$8,550/\$17,100 OON: \$17,100/\$34,200 | IN \$25/\$40 OON (D) 20% | IN \$300 | Tier 1: IN (D) \$35 Tier 2: IN (D) \$135 OON (D) 20% | IN (D) \$20 OON (D) 20% | Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$25 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| NEW: Choice Easy Tier PPO Plus 2000 25/40 with Care Complement | Gold | IN: \$2,000/\$4,000 OON: \$4,000/\$8,000 | IN: \$8,550/\$17,100 OON: \$17,100/\$34,200 | IN \$25/\$40 OON (D) 20% | IN \$400 | Tier 1: IN (D) Tier 2: IN (D) \$100 OON (D) 20% | IN (D) \$20 OON (D) 20% | Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$25 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| Choice Easy Tier PPO Plus 2000 25/40 | Gold | IN: \$2,000/\$4,000 OON: \$4,000/\$8,000 | IN: \$8,550/\$17,100 OON: \$17,100/\$34,200 | IN \$25/\$40 OON (D) 20% | IN \$400 | Tier 1: IN (D) Tier 2: IN (D) \$100 OON (D) 20% | IN (D) OON (D) 20% | Tier 1: IN (D) \$75 Tier 2: IN (D) \$525 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$25 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| Choice Easy Tier PPO Plus 3000 45/55 | Silver | IN: \$3,000/\$6,000 OON: \$6,000/\$12,000 | IN: \$9,100/\$18,200 OON: \$18,200/\$36,400 | IN \$45/\$55 OON (D) 20% | IN (D) \$600 | Tier 1: IN (D) \$150 Tier 2: IN (D) \$250 OON (D) 20% | IN (D) \$75 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$250 Tier 2: IN (D) \$1,500 OON (D) 20% | Tier 1: IN (D) \$500 Tier 2: IN (D) \$2,000 OON (D) 20% | IN (D) \$500 OON (D) 20% | IN \$45 OON (D) 20% | IN (D) \$500 OON (D) 20% | \$10/\$25/ \$75/\$200/ \$300/\$500 |
| Choice Easy Tier PPO Plus 2500 40/55 15%/35% | Silver | IN: \$2,500/\$5,000 OON: \$5,000/\$10,000 | IN: \$9,100/\$18,200 OON: \$18,200/\$36,400 | IN \$40/\$55 OON (D) 20% | IN (D) 15% | Tier 1: IN (D) \$100 Tier 2: IN (D) \$200 OON (D) 20% | IN (D) \$60 OON (D) 20% | Tier 1: IN (D) 15% Tier 2: IN (D) 35% OON (D) 35% | Tier 1: IN (D) 15% Tier 2: IN (D) 35% OON (D) 35% | Tier 1: IN (D) 15% Tier 2: IN (D) 35% OON (D) 35% | IN (D) 15% OON (D) 35% | IN \$40 OON (D) 20% | IN (D) 15% OON (D) 35% | \$10/\$35/IN (D) 35%/IN (D) 35%/IN (D) 35%/IN (D) 35% |

IMPORTANT NOTICE: These plans include a Tiered Provider Network called Choice Easy Tier PPO Plus network. In these plans, members pay different levels of copayments, coinsurance, and/or deductibles depending on the tier of the provider delivering a covered service or supply. These plans may make changes to a provider's benefit tier annually on January 1. Please consult the provider directory or visit [MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrighamhealthplan.org) to determine the tier of providers in the Choice Easy Tier PPO Plus network.



Product Portfolio Reference Grid

Choice Easy TierSM HMO and PPO Plus Plans for Merged Market

Effective January 1, 2023

Great Access and Value

- **New!** Behavioral health benefits now include access to Lyra Health's full range of personalized care options, tools, resources, and support. This is in addition to Optum's behavioral health network
- PPO Plus members will be able to access health care outside of Massachusetts and New Hampshire through the UnitedHealthcare Options PPO network of over 1 million physicians and about 5,200 hospitals
- For members age 18 and younger: The first three in-network PCP sick office visits and behavioral health office visits at no cost to members
- Our fitness reimbursement provides up to \$150 for individual coverage or up to \$300 for family coverage per calendar year and includes virtual subscriptions

Product Portfolio Reference Grid

Choice Easy Tier HMO Plans for Merged Market

Effective January 1, 2023

All plans meet Medicare Part D creditable coverage requirements.
All plans meet Minimum Creditable Coverage requirements.

| Choice Easy Tier HMO Plans | Metallic Tier | Deductible (D) Individual/Family (embedded) | Out-of-Pocket Maximum Individual/Family (embedded) | Office Visit PCP/ Specialist | Emergency Room (Copayment waived if Admitted) | OUTPATIENT | | | | INPATIENT | | MENTAL HEALTH & SUBSTANCE USE (MH/SU) | | PHARMACY |
|---|---------------|---|--|------------------------------|---|--|----------|--|--|--|--|---|-------------------------------|--|
| | | | | | | Diagnostic, Imaging & X-ray | Lab | High-tech Radiology | Outpatient Surgery | Inpatient Medical | SNF (100 days/ benefit period) and Rehab (60 days/ benefit period) per Admission | Outpatient MH/SU Visits Including Rehab and Detox | Inpatient MH/SU per Admission | Pharmacy Cost-Sharing by Tiers for a 30-day supply 1/2/3/4/5/6 |
| Choice Easy Tier HMO 500 25/40 | Gold | \$500/\$1,000 | \$8,550/\$17,100 | \$25/\$40 | \$400 | Tier 1: (D) \$35 Tier 2: (D) \$135 | (D) \$35 | Tier 1: (D) Tier 2: (D) \$450 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$25 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| NEW: Choice Easy Tier HMO 1000 25/40/300 with Care Complement | Gold | \$1,000/\$2,000 | \$8,550/\$17,100 | \$25/\$40 | \$300 | Tier 1: (D) \$35 Tier 2: (D) \$135 | (D) \$20 | Tier 1: (D) \$75 Tier 2: (D) \$525 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$25 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| Choice Easy Tier HMO 1000 25/40/300 | Gold | \$1,000/\$2,000 | \$8,550/\$17,100 | \$25/\$40 | \$300 | Tier 1: (D) \$35 Tier 2: (D) \$135 | (D) \$20 | Tier 1: (D) \$75 Tier 2: (D) \$525 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$25 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| Choice Easy Tier HMO 1500 25/40/300 | Gold | \$1,500/\$3,000 | \$8,550/\$17,100 | \$25/\$40 | \$300 | Tier 1: (D) \$35 Tier 2: (D) \$135 | (D) \$20 | Tier 1: (D) \$75 Tier 2: (D) \$525 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$25 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| NEW: Choice Easy Tier HMO 2000 25/40 with Care Complement | Gold | \$2,000/\$4,000 | \$8,550/\$17,100 | \$25/\$40 | \$400 | Tier 1: (D) Tier 2: (D) \$100 | (D) | Tier 1: (D) \$75 Tier 2: (D) \$525 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$25 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| Choice Easy Tier HMO 2000 25/40 | Gold | \$2,000/\$4,000 | \$8,550/\$17,100 | \$25/\$40 | \$400 | Tier 1: (D) Tier 2: (D) \$100 | (D) | Tier 1: (D) \$75 Tier 2: (D) \$525 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$25 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| Choice Easy Tier HMO 3000 45/55 | Silver | \$3,000/\$6,000 | \$9,100/\$18,200 | \$45/\$55 | (D) \$600 | Tier 1: (D) \$150 Tier 2: (D) \$250 | (D) \$75 | Tier 1: (D) \$500 Tier 2: (D) \$1,500 | Tier 1: (D) \$250 Tier 2: (D) \$1,500 | Tier 1: (D) \$500 Tier 2: (D) \$2,000 | (D) \$500 | \$45 | (D) \$500 | \$10/\$25/\$75/ \$200/\$300/\$500 |
| Choice Easy Tier HMO 2500 40/55 15%/35% | Silver | \$2,500/\$5,000 | \$9,100/\$18,200 | \$40/\$55 | (D) 15% | Tier 1: (D) \$100 Tier 2: (D) \$200 | (D) \$60 | Tier 1: (D) 15% Tier 2: (D) 35% | Tier 1: (D) 15% Tier 2: (D) 35% | Tier 1: (D) 15% Tier 2: (D) 35% | (D) 15% | \$40 | (D) 15% | \$10/\$35/(D) 35%/ (D) 35%/(D) 35%/(D) 35% |

(D) = Deductible must be met first, then copayment or coinsurance may apply. Cost sharing for medical, behavioral health, pharmacy, and dental applies to the out-of-pocket maximum.
Note: Plans are ordered based on relativity to the first plan on this grid.

IMPORTANT NOTICE: These plans include a Tiered Provider Network called Choice Easy Tier HMO network. In these plans, members pay different levels of copayments, coinsurance, and/or deductibles depending on the tier of the provider delivering a covered service or supply. These plans may make changes to a provider's benefit tier annually on January 1. Please consult the provider directory or visit [MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrigham.org) to determine the tier of providers in the Choice Easy Tier HMO network.

About Choice Easy Tier Plans and network

Easy Tier plans are simple to understand and use. This plan divides the 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 Choice Easy Tier network plans 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: Most hospitals and affiliated facilities fall into the lower-cost tier, including popular local hospitals like Newton-Wellesley Hospital, North Shore Medical Center, and South Shore Hospital.

Tier 2, higher cost: Higher cost sharing applies only to the following hospitals and some of their affiliated facilities: Beth Israel Deaconess Medical Center, Boston Children's Hospital, Boston Medical Center, Brigham and Women's Hospital, Dana Farber Cancer Institute, Massachusetts Eye and Ear Infirmary, Massachusetts General Hospital, New England Baptist Hospital, Tufts Medical Center, and UMASS Memorial Medical Center.

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

Care Complement

Care Complement removes cost barriers to various care options. When you choose Care Complement, the following in-network benefits are at \$0 cost sharing:

- 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 (benefit limit of 20 visits)
- Diabetes education and nutritional counseling
- 11 common prescriptions to treat chronic conditions, such as depression, diabetes, high cholesterol, and high blood pressure

Embedded Deductible and/or Out-of-Pocket Maximum

All members are responsible for the individual deductible per benefit period. The family deductible can be satisfied by combining the deductibles paid by covered family members. With family coverage, the family out-of-pocket maximum is satisfied by combining the deductibles, coinsurance, and copayment amounts paid by covered family members. A covered family member will not exceed the individual out-of-pocket maximum amount.

All Plans Include:

- Access to our expansive provider network of doctors and specialists
- Access to On DemandSM for convenient, high-quality virtual urgent care visits for minor illnesses or injuries right from a tablet, smart phone, or computer
- DoctorSmartSM Rewards program gives members cash back when they select to have certain services with a high-value provider
- Fitness reimbursement: Up to \$150 for individual coverage or \$300 for family coverage per calendar year

[MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrigham.org)

- Weight loss benefit: Up to 6 months of membership fees in a qualified weight-loss program*
- No limits for mental health/substance use outpatient office visits or inpatient admissions
- Childbirth education class reimbursement: \$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 when through an in-network provider
- Routine eye exam at no cost sharing for members diagnosed with diabetes when through an in-network provider
- Physical/occupational therapy: Coverage up to 60 combined visits for rehabilitation and habilitation each per benefit period
- For HMO plans, a referral is needed for any specialty care, with the following exceptions when provided by an Mass General Brigham Health Plan provider:
 - 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
- Referrals are not needed for PPO Plus plans

Pharmacy Benefits

Our FlexRxSM 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
- 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

Underwriting Guidelines

- Employer groups may offer two plan options total from the Choice Easy Tier HMO and Choice Easy Tier PPO Plus portfolio. Choice Easy Tier plans may only be offered alongside Choice Easy Tier or Complete HSA plans. Groups with under 19 enrolled subscribers, an Out of Area exception may be granted. Please contact your Sales Executive.
- Employer groups with 20 or more enrolled subscribers may offer three plan options total from the Choice Easy Tier HMO, Choice Easy Tier PPO Plus and Allies Choice HMO portfolios.
- Employer groups with 50% of enrolled subscribers residing within Mass General Brigham Health Plan service area may select any PPO Plus plan as a standalone offering.

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

Evidence of Coverage is comprised of the Mass General Brigham Health Plan's Schedule of Benefits and Member Handbook.

Underwritten by Mass General Brigham Health Plan, Inc.