

## PRODUCT PORTFOLIO REFERENCE GRID

# Allies<sup>SM</sup> Choice HMO Plans for Merged Market

Effective January 1, 2024

**Allies is designed to make getting care easier, more convenient, less costly, and less confusing**

- Behavioral health benefits 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
- Premium savings compared to our full network plans
- Members get local, community-based primary and specialty care from providers affiliated with Newton-Wellesley Hospital, Salem Hospital, or South Shore Hospital. All three are Tier 1 (lower cost) hospitals
- When referred, members have access to Mass General Brigham academic medical centers and specialty hospitals. Tier 2 (higher) cost sharing for certain services will apply at Mass General Hospital, Brigham and Women's Hospital, and Mass Eye and Ear
- Members also have access to Mass General Brigham specialists (from Mass General Brigham academic medical centers and specialty hospitals) right in their own community
- Health navigators and an Allies transition experience specialist help to coordinate it all and simplify getting access to care
- Members can get certain specialist appointments faster (within three business days from a PCP's referral) in Dermatology, Orthopedics, Cardiology, and Gastroenterology
- No cost-sharing for all virtual visits. Virtual first primary care options are available

**IMPORTANT NOTICE:** This plan includes a limited tiered provider network called Allies Choice HMO and provides access to a network that is smaller than Mass General Brigham Health Plan's full commercial HMO provider network. Members have access to network benefits only from the providers in the Allies Choice HMO network and 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 provider directory or visit the provider search tool at [MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrighamhealthplan.org) to determine which providers are included in the Allies Choice HMO network and the tier of those providers.

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# Allies<sup>SM</sup> Choice HMO Plans

Effective January 1, 2024

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

Allies Choice HMO plans	Metallic Tier	Deductible (D) Individual/Family (embedded)	Out-of- Pocket Maximum Individual/Family (embedded)	Telemedicine (Virtual Visit) with PCP, SPEC, On Demand or for MH/SU	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
Allies Choice HMO 1000 25/50 /350 with Care Complement	Gold	\$1,000/\$2,000	\$9,000/\$18,000	\$0	\$25/\$50	\$350	Tier 1: (D) \$50 Tier 2: (D) \$150	(D)	Tier 1: (D) \$250 Tier 2: (D) \$1,250	Tier 1: (D) \$250 Tier 2: (D) \$1,250	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$25	(D) \$500	\$10/\$30/\$75/\$200/ \$250/\$500
Allies Choice HMO 1500 25/50 ER350 with Care Complement	Gold	\$1,500/\$3,000	\$9,000/\$18,000	\$0	\$25/\$50	\$350	Tier 1: (D) \$50 Tier 2: (D) \$150	(D)	Tier 1: (D) \$250 Tier 2: (D) \$1,250	Tier 1: (D) \$250 Tier 2: (D) \$1,250	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$25	(D) \$500	\$10/\$20/\$75/\$200/ \$250/\$500
Allies Choice HMO 2000 20/40/400 with Care Complement	Gold	\$2,000/\$4,000	\$9,000/\$18,000	\$0	\$20/\$40	\$400	Tier 1: (D) \$50 Tier 2: (D) \$150	(D)	Tier 1: (D) \$250 Tier 2: (D) \$1,250	Tier 1: (D) \$250 Tier 2: (D) \$1,250	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$20	(D) \$500	\$10/\$20/\$75/\$200/ \$250/\$500
Allies Choice HMO 3000 40/55/500 with Care Complement	Silver	\$3,000/\$6,000	\$9,450/\$18,900	\$0	\$40/\$55	(D) \$500	Tier 1: (D) \$80 Tier 2: (D) \$180	(D) \$55	Tier 1: (D) \$300 Tier 2: (D) \$1,300	Tier 1: (D) \$300 Tier 2: (D) \$1,300	Tier 1: (D) \$500 Tier 2: (D) \$2,000	(D) \$500	\$40	(D) \$500	\$10/\$35/\$75/(D) \$300/ \$350/(D) \$500

(D) = Deductible must be met first, then copayment may apply.  
Cost sharing for medical, behavioral health, dental, and pharmacy applies to the out-of-pocket maximum.

**Broker Portal tools to support clients considering Allies Choice:**

- Underwriting guidelines
- Proximity tool to help identify employee eligibility and possible savings for employers
- Plan decision-support website link
- Helpful email templates for employers to use with employees during onboarding

# 2024 Underwriting Guidelines for our Merged Market Plans

## Allies Choice HMO

- Cannot be offered as a stand-alone option.
  - Available alongside any Complete HMO/PPO Plus offering.
  - Can be a triple option for employers.
  - Cannot be chosen as an off-anniversary buy-down.
  - Available alongside a Choice Easy Tier plan for groups with 20 or more enrolled subscribers.
  - Employer must be headquartered in (and employees must live in) the service area.
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## Choice Easy Tier HMO and PPO Plus

- 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.
  - Employer groups with between 5 and 19 enrolled subscribers may offer three plan options total from the Choice Easy Tier HMO, Choice Easy Tier PPO Plus, and Complete HSA plans, if the PPO Plus product is being offered only to the enrolled employees who reside outside of the service area.
  - 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's service area may select any PPO Plus plan as a standalone offering.
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## Complete HMO

- Employer groups may offer two total plan options from the Complete HMO and Complete PPO Plus portfolios.
  - Employer groups with 20 or more enrolled subscribers may offer three plan options total from the Complete HMO, Complete PPO Plus, and Allies Choice HMO portfolios.
  - Employer groups with between 5 and 19 enrolled subscribers may offer three plan options total from the Complete HMO, Complete PPO Plus, and Allies Choice HMO portfolios, if the PPO Plus product is being offered only to the enrolled employees who reside outside of the service area.
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## Complete PPO Plus

- Employer groups may offer two total plan options from the Complete HMO and Complete PPO Plus portfolios.
  - Employer groups with between 5 and 19 enrolled subscribers may offer three plan options total from the Complete HMO, Complete PPO Plus and Allies Choice HMO portfolios, if the PPO Plus product is being offered only to the enrolled employees who reside outside of the service area.
  - Employer groups with 20 or more enrolled subscribers may offer three total plan options from the Complete HMO, Complete PPO Plus, and Allies Choice 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.
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