

# Care and coverage in your community

As a member of Mass General Brigham, our health plan connects world-class care and comprehensive coverage. We support cities and towns by offering members access to an extensive network of providers from within—and outside—the Mass General Brigham system. The products and programs you'll find here ensure choice, flexibility, and an exceptional member experience.

## Product portfolio delivers flexibility and choice for municipalities

<b>Complete HMO</b>	Network includes world-class doctors, specialists, and hospitals in Massachusetts and many providers beyond the Mass General Brigham system. Extends to parts of New Hampshire and Rhode Island.
<b>Complete PPO Plus</b>	Mass General Brigham Health Plan's full network plus UnitedHealthcare Options PPO network of over 1.6 million providers and 5,600 hospitals nationwide.
<b>Complete Access EPO<sup>SM</sup></b>	A high-value, national network consisting of our full network in MA and NH, plus the UnitedHealthcare Options PPO network outside MA and NH. Members in MA and NH designate PCPs to help coordinate care.
<b>Choice Easy Tier*</b>	These plans let our members decide where they receive care, so they have more control over their out-of-pocket costs. Cost sharing depends on whether they go to a <b>Tier 1</b> (lower cost) or <b>Tier 2</b> (higher cost) location. Most hospitals have lower member cost sharing. Our plans do not tier PCPs or specialists.
<b>Retiree options<sup>†</sup></b>	<p><b>Mass General Brigham Advantage Group PPO:</b> an Employer Group Waiver Plan with extensive network plus benefits beyond basic Medicare coverage like over-the-counter drugs, hearing aids, and dental.</p> <p><b>Medicare Balance<sup>SM</sup>:</b> a Medicare wrap plan that complements Medicare coverage and fills the gaps for deductibles and coinsurance not covered by Medicare.</p>

## Expanding access for more convenient, affordable, and flexible care options

<b>Care Complement<sup>SM</sup></b>	These unique plan designs make certain therapies, treatments, and medications more affordable for members with \$0 member cost sharing for cardiac rehabilitation and the first six visits for chiropractic, acupuncture, and physical/occupational therapies. Also included at no member cost sharing are 11 common prescription medications to treat depression, heart conditions, high blood pressure, and more. For members aged 18 or younger, the first three pediatric sick visits and first three behavioral health visits are \$0 cost sharing. Not available on Health Savings Account (HSA)-compliant plans.
<b>Lyra Health</b>	A behavioral health platform that improves access to care and outcomes. Offered in addition to our Optum network, it offers a range of virtual and in-person options, including on-demand resources, mental health coaching, therapy, and medication management. Members can quickly schedule appointments, often within one to three days.‡
<b>Women's health programs</b>	Our women's health programs offer comprehensive resources and support for all stages of life, including menopause, pregnancy, postpartum, or pelvic health. Included with fully insured plans.
<b>Virtual care</b>	On Demand offers convenient, high-quality virtual urgent care video visits for minor illnesses and injuries—anytime, anywhere in the U.S.‡ We also offer virtual care options for primary care and non-urgent medical and behavioral health services across a variety of platforms.

## Programs that focus on and support employees/employers

<b>LiteSwitch<sup>SM</sup></b>	Onboarding program that makes the transition to Mass General Brigham Health Plan easy with online enrollment tools, clinical navigators, medication transition services, and employee support.
<b>Customer loyalty program</b>	The first employer loyalty program in the U.S. that rewards subscribers with a pair of New Balance <sup>TM</sup> shoes and farm-fresh prepared meals from 9 Miles East Farm. Starts on the 25th month of consecutive coverage.**

## Member wellness and ways to save

<b>Wellness programs</b>	Our state-of-the-art wellness platform delivers individualized programming based on a member's unique interests, health risks, and demographics. Employers can also customize wellness activities offered to their employees by choosing from a range of engaging options.
<b>DoctorSmart<sup>SM</sup> Rewards</b>	Members get \$25–\$500 cash rewards for choosing high-quality, lower-cost providers for certain services.‡
<b>Fitness and weight loss reimbursement</b>	<b>Fitness reimbursement:</b> up to \$150 for individual coverage or \$300 for family coverage per calendar year. <b>Weight loss reimbursement:</b> flexible one- to six-month weight-loss program benefit through WW®, Jenny Craig®, or Noom®. Terms and conditions apply.
<b>Rx Savings Solutions</b>	Rx Savings Solutions provides ways for members to save on prescription costs. This program helps members reduce prescription drug costs by offering alternative, lower cost options.‡

## Innovations in collaboration with Mass General Brigham

<b>Home Hospital</b>	Access one of the largest and most established Home Hospital programs in the country through Mass General Brigham. This innovative approach to bringing hospital-level care to the home offers direct coordination with health plan care managers to improve member experience.
<b>Path to Lifestyle Change<sup>SM</sup></b>	In partnership with the Mass General Hospital Diabetes Center. Virtual group sessions by registered dietitians offer education and support to help members delay or avoid the onset of diabetes. For members at risk of type 2 diabetes.‡
<b>Down Syndrome Clinic to You (DSC2U.org)</b>	Developed by teams at the Down Syndrome Program and Lab of Computer Science at Massachusetts General Hospital and Harvard Medical School. Offers members with Down syndrome personalized care reports that include best practice and health-related information.

\* This plan includes a Tiered Provider Network called Choice Easy Tier. In this plan, 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 Choice Easy Tier provider directory to determine the tier of providers in the Choice Easy Tier network.

† Both options only available on large group. PDP and service area restrictions apply depending upon option chosen.

‡ Included with fully insured plans and available to self-funded groups at an additional cost.

\*\* Included at no cost for fully insured customers with 51+ eligible employees. Starting on the 25th month of consecutive coverage, each subscriber will be entitled to one set of rewards, per 12-month period, upon anniversary each year.



### Want to know more?

We're a full service health plan with all the funding arrangements employers want. For more information, contact your employee benefits advisor, visit [MGBHP.org/local](https://MGBHP.org/local), or call **1-866-643-8392**.

[MGBHP.org/local](https://MGBHP.org/local)

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

15047-0425-02