



Fiscal Year 2023 – 2024

MAYFLOWER MUNICIPAL HEALTH GROUP

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**TOWN OF HANOVER HMO COMPARISON OF BENEFITS**  
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Comparison of the following HMO medical plans:

**BCBSMA NETWORK BLUE NEW ENGLAND (NE) HMO RATE SAVER
BCBSMA NETWORK BLUE NE HMO BENCHMARK
HPHC HMO RATE SAVER
HPHC HMO CHOICENET BENCHMARK**

EFFECTIVE 7/1/2023

**BCBSMA=BLUE CROSS BLUE SHIELD OF MASSACHUSETTS
HPHC=HARVARD PILGRIM HEALTH CARE**

EFFECTIVE 7/1/2023

FY24 Mayflower Municipal Health Group Plan Benefit Comparison Blue Cross Blue Shield and Harvard Pilgrim Health Care (HMO) Options

Effective 7-1-2023

	BLUE CROSS BLUE SHIELD		HARVARD PILGRIM HEALTH CARE	
	NETWORK BLUE NEW ENGLAND (NE) HMO RATE SAVER	NETWORK BLUE NE DEDUCTIBLE HMO BENCHMARK PLAN	HPHC HMO RATE SAVER	HPHC CHOICENET HMO BENCHMARK
BENEFIT				
Deductible	None	\$300 per member per Plan Year \$900 per family per Plan Year	None	\$300 per member per Plan Year \$900 per family per Plan Year
Out of Pocket (OOP) Maximum- Plan Year	\$2,000 per member/\$4,000 per family (per plan year) for Medical benefits \$3,000 per member/\$6,000 per family (per plan year) for prescription drug benefits OOP is for all services except - premiums, balance-billed charges, and health care this plan doesn't cover.	\$2,000 per member/\$4,000 per family (per plan year) for Medical benefits \$3,000 per member/\$6,000 per family (per plan year) for prescription drug benefits OOP is for all services except - premiums, balance-billed charges, and health care this plan doesn't cover.	\$2,000 per member/\$4,000 per family (per plan year) for Medical benefits AND \$3,000 per member/\$6,000 per family (per plan year) for prescription drug benefits Out of pocket max. for all services	\$2,000 per member/\$4,000 per family (per plan year) for Medical benefits AND \$3,000 per member/\$6,000 per family (per plan year) for prescription drug benefits Out of pocket max. for all services
Eligible Dependents	Dependents up through the month dependent turns age 26, regardless of the dependent's financial dependency, student status, or employment status. Must use in-network providers for most services except emergency.	Dependents up through the month dependent turns age 26, regardless of the dependent's financial dependency, student status, or employment status. Must use in-network providers for most services except emergency.	Dependents up through the month dependent turns age 26, regardless of the dependent's financial dependency, student status, or employment status. Must use in-network providers for most services except emergency.	Dependents up through the month dependent turns age 26, regardless of the dependent's financial dependency, student status, or employment status. Must use in-network providers for most services except emergency.
Service Area- (check participating providers online)	Service area includes the Commonwealth of Massachusetts, State of Rhode Island, State of Vermont, State of Connecticut, State of New Hampshire, and State of Maine. Based on where selected PCP is located.	Service area includes the Commonwealth of Massachusetts, State of Rhode Island, State of Vermont, State of Connecticut, State of New Hampshire, and State of Maine. Based on where selected PCP is located.	MA, NH, ME, RI, VT and CT (CT will no longer be in service area effective 1/1/2024)	MA, NH, ME, RI, VT and CT (CT will no longer be in service area effective 1/1/2024)

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	YOU PAY	YOU PAY	YOU PAY	YOU PAY
INPATIENT				
General Hospital, Mental Hospital, Substance Abuse Facility (semi-private room and board and special services)	\$250 per admission (including maternity care)	General Hosp: \$500 per admit after deductible Higher Cost share Hosp: \$1,500 per admit after deductible \$200 per admission after deductible for Mental Hosp or Substance Abuse Hosp.	\$250 per admission	\$500 Tier 1 copay after deductible \$500 Tier 2 copay after deductible \$1,500 Tier 3 copay after deductible Tier 1 deductible then \$200 per admission for Mental Hospital or Substance Abuse Hospital
Physician Services, Surgical Charges, Anesthesia and Consultations.	Nothing	Nothing after deductible	Nothing	Nothing
Skilled Nursing Facility	Nothing up to 100 days per member per plan year at a semi-private rate	Nothing after deductible up to 100 days per plan year	Nothing up to 100 days per plan year at a semi-private rate for each benefit	Deductible then 20% coinsurance up to 100 days per plan year
Rehabilitation Hospital	Nothing to 60 days per plan year benefit maximum	Nothing after deductible up to 60 days per plan year benefit maximum	Covered in full when medically necessary and authorized by a plan physician - up to 60 days per plan year	Deductible then no charge when medically necessary
OUTPATIENT HOSPITAL				
Emergency Room Visits for Emergency or Accident Care	\$100 copay (waived if admitted)	\$100 copay after deductible (waived if admitted)	\$100 copay (waived if admitted)	Deductible then \$100 copay (waived if admitted)
OutPatient Surgery	\$150 per admission surgical facility, hospital, or surgical day care unit	\$250 after deductible per admission at surgical facility, hospital, or surgical day care unit	\$150 per admission	Deductible then \$250 copay
Radiation and Chemotherapy	Nothing	Nothing after deductible	Nothing	Deductible then no charge
Diagnostic X-ray & Lab	Nothing	Nothing after deductible	Nothing	Deductible then no charge

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BENEFIT	YOU PAY	YOU PAY	YOU PAY	YOU PAY
High Tech Radiology (MRI, CT, PT Scans)	\$100 per category per date of service out of pocket maximum is \$375 per member per calendar year (copay waived at free-standing facilities)	\$100 copayment per category per date of service after deductible (\$375 maximum copayment amount per member per calendar year)(copay waived at free-standing facilities)	\$100 copayment per procedure (Copay waived at free-standing facilities)	Deductible then \$100 per procedure (Copay waived at free-standing facilities)
Hemodialysis	Nothing	Nothing after deductible	Nothing	Deductible then no charge
Physical Therapy	\$35 copay to 60 visits per member per plan year.	\$20 copay up to 60 vists per member per plan year	\$20 co-pay per visit; 60 visits PT/OT per plan year	\$20 copay per visit 60 visits PT/OT per plan year
<u>PHYSICIAN'S OFFICE</u>				
<u>PCP OV</u>				
Tier 1	\$20 copay	\$20 copay	\$20 copay	\$20 copay
Tier 2	No tiering	No tiering	No tiering	\$20 copay
Tier 3	No tiering	No tiering	No tiering	\$20 copay
<u>Specialist OV</u>				
Tier 1	\$35 copay	\$60 copay	\$35 copay	\$60 copay
Tier 2	No tiering	No tiering	No tiering	\$60 copay
Tier 3	No tiering	No tiering	No tiering	\$60 copay
Mental Health Care, Substance Abuse Care	\$20 copay	\$20 copay	\$20 copay	\$20 copay
Well Child Care- up to Age 19	Nothing	Nothing	Nothing	Nothing
Adult Routine Physicals- Age 19 and over	Nothing	Nothing	Nothing	Nothing
Routine GYN Exam- 1 visit per plan year	Nothing - 1 visit per plan year	Nothing - 1 visit per plan year	Nothing	Nothing
Routine Colonoscopy (without surgery)	Nothing	Nothing	Nothing	Nothing

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	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Routine Mammogram	Nothing -One baseline mammogram during the 5-year period in which the member is age 35 - 39 and one mammogram each <u>plan</u> year from age 40 or older.	Nothing -One baseline mammogram during the 5-year period in which the member is age 35 - 39 and one mammogram each <u>plan</u> year from age 40 or older.	Nothing	Nothing
Routine Vision Exam Preventative Vision Exam	Nothing - 1 visit per member every 12 months	Nothing - 1 visit every 24 months	\$20 copay (1 visit per plan year)	Nothing - 1 visit every 2 Plan years
Family Planning Services	Nothing	Nothing	<i>Member cost share depends on type of service provided (contraception/counseling covered in full/ Infertility services, \$20 copay per visit)</i>	<i>Member cost share depends on type of service provided (contraception/counseling covered in full/ Infertility OVs, applicable copay/ treatments and procedures, deductible, then nothing)</i>
<u>OTHER OUTPATIENT</u>				
Visiting Nurse Home Health Care	Nothing	Nothing after deductible	Nothing	Member cost share depends on type of service provided and the tier placement of the provider rendering services. Deductible, then no charge
Hospice Services	Nothing	Nothing after deductible	Nothing	Deductible then nothing
Cardiac Rehabilitation (When medically necessary and authorized by a plan physician)	\$35 copay	\$60 copay	\$20 Copay PCP (level1) \$35 copay Outpatient-(level 2)	Deductible then no charge
Durable Medical Equipment	20% (no dollar max) (prosthetics at 0% with no maximum)	20% after deductible (no dollar max)	Covered in Full no benefit limit	Deductible then no charge (no benefit limit)
Ambulance (when medically necessary)	Nothing	Nothing after deductible	Nothing	Deductible then no charge

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Dental Care	Not covered except for members under 18 to treat cleft lip and cleft palate.	Not covered except for preventive dental care for members under 18 to treat cleft lip and cleft palate (no cost)	\$0 copay preventive care for children up to age 13; 2 visits per plan year including exam, cleaning, x-rays, & fluoride treatment; \$35 copay for extraction of unerupted teeth impacted in bone in an office setting and initial emergency treatment. Must see a network provider. THIS IS A PEDIATRIC DENTAL RIDER AND COVERAGE IS LIMITED SEE SUMMARY FOR DETAILS	Tier 1 Primary care copay: \$20 per visit for preventative Dental care for children up to age 13; 2 visits per plan year including exam, cleaning, x-rays, & fluoride treatment; Deductible then no charge for extraction of unerupted teeth impacted in bone in an office setting and initial emergency treatment. Must see a network provider. THIS IS A PEDIATRIC DENTAL RIDER AND COVERAGE IS LIMITED SEE SUMMARY FOR DETAILS
Chiropractor Visits	\$35 copay per visit	\$20 copay per visit	\$20 copay per visit -12 visits per plan year.	\$20 copay per visit (20 visits per plan year)
Hearing Aids	Nothing - \$2,000 per ear every 36 months for members 21 and under Benefit limit	Nothing - \$2,000 per ear every 36 months for members 21 and under Benefit limit (Not subject to deductible)	No Charge Limited to \$2000 per hearing aid every 36 months for each ear , for members up to age 22	No Charge Limited to \$1,500 per hearing aid every 2 plan years for each ear . No age restriction applies
Acupuncture	\$35 copay per visit - 12 visits per member per plan year	\$60 copay per visit - 12 visits per member per plan year (Deductible and or coinsurance not applicable)	\$20 copay 12 visits per plan year at Participating providers	\$20 copay 12 visits per plan year at Participating providers
Prescription Drugs (See also *CanaRx program for certain brand named prescriptions with no cost share)	Formulary drugs: Tier 1: \$10 copay Tier 2: \$25 copay Tier 3: \$45 copay Mail Order/CVS: Tier 1: \$20 copay Tier 2: \$50 copay Tier 3: \$90 copay 30-day supply retail pharmacy or 90-day supply mail service/CVS retail locations Non-formulary drugs: all charges	Formulary drugs: Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$65 copay Mail Order/CVS: Tier 1: \$25 copay Tier 2: \$75 copay Tier 3: \$165 copay 30-day supply retail pharmacy or 90-day supply mail service/CVS retail locations Non-formulary drugs: all charges	Retail: Tier 1: \$10 copay Tier 2: \$25 copay Tier 3: \$45 copay Mail Order: Tier 1: \$20 copay Tier 2: \$50 copay Tier 3: \$90 copay 30-day supply retail pharmacy or 90-day supply mail service Non-formulary drugs: all charges	Retail: Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$65 copay Mail order: Tier 1: \$25 copay Tier 2: \$75 copay Tier 3: \$165 copay 30-day supply retail pharmacy or 90-day supply mail service Non-formulary drugs: all charges

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Telemedicine- Virtual visits available on your computer, tablet or smart phone for medical care and behavioral health	\$20 or \$35 copay (depending on provider) with a Well Connection Provider or a Doctor within the BCBSMA Network that provides Telemedicine Services	\$20 or \$60 copay (depending on provider) with a Well Connection Provider or a Doctor within the BCBSMA Network that provides Telemedicine Services	Virtual visits available through Doctor on Demand and for HPHC providers who provide telemedicine visits. \$20 Copay for DoD and Level 1 providers/ \$35 for Level 2	Virtual visits available through Doctor on Demand and for HPHC providers who provide telemedicine visits. \$20 Copay for DoD and Level 1 providers/ \$60 for Level 2
	Benefit	Benefit	Benefit	Benefit
OTHER BENEFITS				
Fitness Benefit/Special Programs	Up to \$300 reimbursement toward membership or exercise classes at a health club or virtual fitness memberships or classes or home fitness equipment. Discounts on eyewear, acupuncture, massage therapy, nutrition counseling, personal health assessment, lifestyle prenatal care programs. Enroll in a qualified Weight Watchers or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees.		Up to \$300 reimbursement per calendar year. Must be an active member of HPHC for at least 4 months and a member of any qualified health & fitness club for 4 consecutive months. Free Eyewear at Visionworks and discounts at participating EyeMed affiliated providers with eye exam. Discounts on health education and approved nutrition counseling. Enroll in a qualified Weight Watchers or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees.	
New!!!! Mind and Body Reimbursement	<i>Up to \$300 reimbursement per family per Calendar Year for Holistic Health such as Massage Therapy, Tai Chi, Hypnosis Therapy, Qi (chi) gong, Meditation Therapy and Breathing and meditation apps. You can also receive 30% off standard rates when you use an alternative health practitioner in the BCBSMA Network.</i>		N/A	
*CanaRx Prescription Savings Program- www.MMHGRX.com	<u>Program eligible for certain Brand Name maintenance prescriptions at no cost- visit www.MMHGRX.com for details</u>		<u>Program eligible for certain Brand Name maintenance prescriptions at no cost- visit www.MMHGRX.com for details</u>	
SmartShopper Incentive Program	SmartShopper program eligible-Shop for high quality providers and get rewarded		Not eligible	Not eligible
Learn to Live- confidential online cognitive behavioral therapy	Free confidential 24/7 online cognitive behavioral therapy for Worry, Stress, Anxiety, Depression, Insomnia, Panic, Resilience, Substance Abuse. All employees and their family members (age 13 and over) are eligible. Visit learntolive.com/partners and enter the code MMHG. Take a quick free confidential assessment.			
<u>MMHG Wellness Program</u>	<u>QUARTERLY NEWSLETTER, WELLNESS SEMINARS/SCREENINGS/WEBINARS/CHALLENGES, INCENTIVE PROGRAMS, ON DEMAND VIRTUAL FITNESS & MINDFULNESS CLASSES/NUTRITION/SLEEP, HEALTHY RESOURCES POSTED ON OUR WEBSITE/FACEBOOK/TWITTER/INSTAGRAM & MORE</u> <u>(PARTICIPATION IN CERTAIN PROGRAMS MAY VARY BY MEMBER UNIT. PLEASE CHECK WITH YOUR BENEFIT COORDINATOR OR WELLNESS COORDINATOR AND OUR WEBSITE - www.MMHG.org FOR MORE INFORMATION)</u>			
ANYTHING THAT APPEARS IN ITALIC BOLD TYPE INDICATES A CHANGE IN THE BENEFIT OR WORDING FROM THE PREVIOUS YEAR. Please note there are no waiting periods, lifetime benefit maximums or pre-existing exclusions for any of the MMHG health insurance plans. Disclaimer: This comparison summarizes benefits of the plan(s). The Subscriber Certificate(s) & applicable riders define the terms & conditions of these benefits in greater detail. Should any questions arise, the certificate(s) & riders will govern. Please call the "member service" phone number on your ID card for specific coverage questions.				
Reviewed by Blue Cross Blue Shield of Massachusetts and Harvard Pilgrim Health Care.				