

MINUTEMAN HEALTH "MY DOC" HMO PLANS FOR INDIVIDUALS & FAMILIES MASSACHUSETTS 2017

Minuteman Health provides CHOICE, VALUE and, most importantly, QUALITY for Massachusetts individuals and families.



CHOICE

We have a variety of "MyDoc" HMO plans to choose from. And with so many options we know that you'll find a plan that is the **right fit for your budget and your health care needs**.

We have plans in every metallic tier, a catastrophic plan for those under the age of 30 and/or who cannot afford a traditional health plan and a brand new plan option that offers people living with chronic medical conditions extra support and health benefits—our "MyDoc" HMO Platinum Extra Value Plan.



VALUE

Not only do our members enjoy lower-cost monthly premiums, our plans also include comprehensive coverage and a number of health care services with no member cost-sharing—that means no out-of-pocket costs!

Services include annual preventive visits, flu shots and other immunizations, annual eye exams, and for those members dealing with chronic health conditions, personalized support through our care management programs.



QUALITY

The quality of the Minuteman Health In-Plan Provider Network is at the heart of our HMO plans. We only partner with providers that share our commitment to providing lower-cost and quality care. Minuteman members have access to an extensive In-Plan Provider Network including In-Plan Hospitals, Specialists, Urgent Care Facilities, Walk-In Health Clinics, Pharmacies, Labs and more.



HMO HEALTH PLANS - AT A GLANCE:

All Minuteman Health plans include coverage for emergency care, urgent care, prescription drug, inpatient and outpatient care coverage. Our plans feature preventive health services—such as routine screenings, checkups and counseling—that can help prevent illness, disease and other health problems, all with **no member cost-sharing**.

WE OFFER:

Plans in every metallic tier: Platinum, Gold, Silver and Bronze

Our "MYDOC" HMO PLATINUM EXTRA VALUE PLAN is for those living with certain chronic health conditions. We understand the challenges that come with living with diabetes, asthma and hypertension, which is why we created the "MyDoc" HMO Platinum Extra Value Plan. Coverage includes:

- \$5 generic medications
- A combination of four In-Plan PCP or In-Plan Specialist visits per year with no member cost-sharing
- · Access to reimbursement for certain fitness, weight loss and holistic wellness services

A Catastrophic HMO plan that is designed for individuals under the age of 30 and/or individuals who cannot afford a traditional health plan. This plan has low monthly premiums and a high deductible; it is designed to protect qualifying individuals from very high-cost health scenarios.

THE MINUTEMAN HEALTH IN-PLAN PROVIDER NETWORK — CHOICE, VALUE AND QUALITY

IN-PLAN PROVIDER NETWORK HIGHLIGHTS:



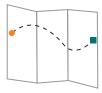
Broad Access – Our In-Plan Provider
Network includes In-Plan Hospitals, Primary
Care Providers (PCPs), Specialists, Urgent
Care Facilities, Behavioral Health Providers,
Ancillary Providers, Pharmacies, Labs
and more.



Behavioral Health Coverage – Our members have access to over 1,000 In-Plan Behavioral Health Providers offering inpatient and outpatient psychiatric care. Our members also have access to In-Plan Therapists who provide outpatient behavioral health services.



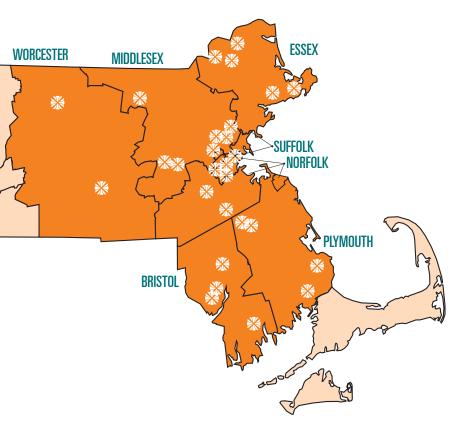
Access to Key Hospitals – Tufts Medical Center, Floating Hospital for Children, Lahey Health and Steward (including Holy Family Hospitals in Methuen and Haverhill and St. Elizabeth's Medical Center in Boston).



Accessibility – Minuteman members live an average of 1.9 miles away from an In-Plan Primary Care Provider (PCP).

Minuteman Health's In-Plan Provider Network for Massachusetts members currently includes the In-Plan Hospitals shown below. Our network continues to evolve. For an up-to-date listing, visit MinutemanHealth.org.

IN-PLAN HOSPITAL PROVIDER MAP MASSACHUSETTS



BRISTOL COUNTY:

- Charlton Memorial Hospital (Fall River)
- Morton Hospital (Taunton)
- St. Anne's Hospital (Fall River)
- St. Luke's Hospital (New Bedford)

FSSFX COUNTY

- Addison Gilbert Hospital Lahey Health(Gloucester)
- Beverly Hospital Lahey Health (Beverly)
- Holy Family Hospital (Methuen)
- Lawrence General Hospital (Lawrence)
- Merrimack Valley Hospital (Haverhill)

MIDDLESEX COUNTY:

- Lahey Hospital and Medical Center (Burlington)
- Lawrence Memorial Hospital of Medford (Medford)
- Melrose-Wakefield Hospital (Melrose)
- MetroWest Medical Center Framingham Union Hospital (Framingham)
- MetroWest Medical Center Leonard Morse Hospital (Natick)
- Nashoba Valley Medical Center (Ayer)
- Winchester Hospital Lahey Health (Winchester)

NORFOLK COUNTY:

- New England Sinai Hospital (Stoughton)
- Norwood Hospital (Norwood)

PLYMOUTH COUNTY:

- Beth Israel Deaconess Hospital-Plymouth (Plymouth)
- Brockton Hospital (Brockton)
- Good Samaritan Medical Center (Brockton)
- Tobey Hospital (Wareham)

SUFFOLK COUNTY:

- Carney Hospital (Dorchester)
- Floating Hospital for Children (Boston)
- St. Elizabeth's Medical Center (Brighton)
- Tufts Medical Center (Boston)

WORCESTER COUNTY:

- Heywood Hospital (Gardner)
- St. Vincent Hospital (Worcester)

Looking for a specific In-Plan Provider? We have an easy solution. Our newly designed and improved In-Plan Provider search tool makes it easy to search for a provider by location, type of provider, hospital affiliation and more.

Start at FIND A PROVIDER at MinutemanHealth.org.

HOW OUR HMO PLANS WORK:

HMO MEMBERS MUST STAY IN-PLAN

Minuteman Health members **MUST** use In-Plan Providers (except in the case of emergency services and when receiving urgent care services outside our New Hampshire service area). That includes services like doctor visits, lab work, x-rays and prescriptions.

The good news is that Minuteman members have access to a growing In-Plan Provider Network. Whether you're looking for a hospital, a primary care provider (PCP), a specialist, an urgent care facility or pharmacy, you'll find one in our In-Plan Provider Network.

There's more good news—our HMO members have access to all urgent care providers when traveling outside our service area. (Read more in the Access to Urgent Care Providers section below.)



THE IMPORTANCE OF AN IN-PLAN PRIMARY CARE PROVIDER (PCP)

Our HMO plans rely on strong relationships between members and their In-Plan PCPs. In fact, we recommend that Minuteman members choose an In-Plan PCP immediately upon enrollment. A PCP can be a physician with a specialty of internal medicine, family practice or pediatrics or a participating nurse practitioner.

We also stress the importance of building a strong relationship with an In-Plan PCP because they play an important part in our members' health and well-being. Here's how:











Can help you reach your health care goals and keep you at your healthiest year-round



ACCESS TO URGENT CARE PROVIDERS

Minuteman members have access to a number of In-Plan Urgent Care Facilities and Walk-In Health Clinics. Using urgent care instead of emergency rooms for non-life-threatening health issues saves our members both time and money, especially for diagnosis and treatment of minor health conditions like muscle sprains, fevers and ear infections.

For extra convenience when traveling, our HMO Minuteman members are covered for urgent care services received at any out-of-plan urgent care facility located *outside* of our Massachusetts service area. (When *inside* the service area, members must **ALWAYS** use In-Plan Urgent Care Facilities or Walk-In Health Care Centers.)

Resources available to Minuteman Health members who need care in a hurry include:



In-Plan PCPs – All of our In-Plan Providers are accessible by phone 24 hours a day, seven days a week. Minuteman members should call their In-Plan PCP for guidance when they are experiencing an urgent care health issue. They are the best person to ask about when and where to get urgent care help.



In-Plan Walk-In Health Centers – Our In-Plan Walk-In Health Centers include all CVS MinuteClinics located throughout Massachusetts. MinuteClinics can help diagnose and treat non-life-threatening illnesses and are open seven days a week.



24-Hour Nurse Line – This free service provides Minuteman members with access to a registered nurse 24 hours a day, seven days a week, when they need health information or guidance. Our nurses can often direct you to the best type of urgent care provider for your specific health issue.

OB/GYN COVERAGE — NO REFERRALS NEEDED

Minuteman members do not need to get a referral from an In-Plan PCP to visit an

In-Plan OB/GYN (or any other In-Plan Specialist for that matter). Our plans cover annual preventive gynecological exams and related services, mammograms, as well as routine prenatal and postpartum care.



Our HMO plans cover most types of prescription drugs, which are organized into "tiers" that include different levels of member cost-sharing. Some preventive drugs, such as certain FDA-approved contraceptives (for females) and tobacco cessation products are available with **no member cost-sharing**.



Our members have access to over 50,000 retail In-Plan Pharmacies nationwide, including Costco, CVS, Rite Aid, Stop & Shop, Target, Walgreens and Walmart.



Through our Access 90 pharmacy program members can obtain a 90-day supply of maintenance drugs that are taken daily for symptoms of chronic conditions at any In-Plan Pharmacy (three copays apply).



Our Specialty Pharmacy program includes home delivery and support services for drugs that treat complex conditions like cancer or multiple sclerosis.

To see a complete list of covered drugs, use our online Drug Look-Up tool at MinutemanHealth.org. To find a plan's drug coverage and associated member cost-sharing, review the plan's Summary of Benefits and Coverage (SBC) at MinutemanHealth.org.

NEW PEDIATRIC DENTAL COVERAGE

Minuteman Health offers dental coverage for members under the age of 19. Find an In-Plan Dental Provider at MinutemanHealth.org.

VALUE ADDED MEMBER BENEFITS



MINUTEMAN HEALTH PREVENTIVE CARE

Our members' health and wellness is important to us, which is why we always remind them to take advantage of the wide range of preventive care services included in every Minuteman Health plan. When seen by an In-Plan Provider for these services, there is **no member cost-sharing**.

Dozens of preventive care services are available to our members (with no member cost-sharing), including:

- Annual preventive care visits
- Well-child check-ups, including hearing and vision screening
- Well-woman check-ups, including related screenings and services
- Routine prenatal and postnatal care for expectant and new mothers
- Blood pressure screenings
- Breast, cervical and colorectal cancer screenings

- A variety of immunizations (including the flu vaccination)
- Certain preventive drugs, such as certain FDA-approved contraceptives (for females) and tobacco cessation products when prescribed by an In-Plan Provider
- Breastfeeding support and supplies including one breast pump (one per child)

It's important to know that while preventive care services do not include member cost-sharing, In-Plan Providers may recommend additional diagnostic services or screenings (e.g., tests or treatments needed to treat a previously diagnosed health condition) during a preventive care visit. Diagnostic services and/or screenings do include out-of-pocket charges.

Find a complete list of Minuteman Health's preventive services by visiting the I'M A MEMBER tab at MinutemanHealth.org.



NEW MINUTEMEMBER WELLNESS REWARD PROGRAM

For Minuteman members, getting an annual preventive visit with an In-Plan PCP pays off in more ways than one. Not only does their health benefit—their wallet does too.

We will reward all Minuteman Health members (18 years or older) with a \$50 incentive check after they complete their annual preventive visits with their In-Plan PCP anytime between January 1 and December 31, 2017.

Another advantage of the MinuteMember Wellness Reward Program—we do all the work. There's no cumbersome paperwork or reimbursement forms for members to fill out.

ROUTINE EYE EXAM BENEFITS FOR ADULTS

All Minuteman Health plans cover one annual routine eye exam for adults with no member cost-sharing.

\bigcirc

NEW ROUTINE EYE EXAM & EYEWEAR BENEFITS FOR CHILDREN

For members under the age of 19, the following benefits are covered (once per calendar year) with **no member cost-sharing:**

- · Routine eve exam
- · Collection Frames*
- Collection Eyeglass Lenses (if contact benefit is not used)*
- Contact lenses (if eyeglass lens benefit is not used)*

Collection Frames are available by visiting an In-Plan Ophthalmologist or an In-Plan Optometrist. Simply ask to see their designated "Collection" frames and lenses.

* Collection eyeglass frame and contact lens benefits are subject to either coinsurance or deductibles for members who have a Catastrophic or a Health Savings Account-compatible plan.



MINUTEMOM PROGRAM — SUPPORT FOR EXPECTANT AND NEW MOMS

We created the MinuteMoms program to provide moms with extra support—before and after delivery. Our plans include routine prenatal and postpartum routine exams, prenatal vitamins, breast pumps (one per child), breastfeeding counseling, parent education, as well as one home visit by an In-Plan Registered Nurse, Physician or Certified Midwife—all with no member cost-sharing.

The MinuteMom program also includes tailor-made mailings with information and tools that will help get mom and new baby off to a good start. We send all new moms a handy immunization tracker tool that helps keep track of vaccines, as well as records the baby's growth and important developmental milestones. And, of course, we don't forget the babies—all newborns receive a special welcome gift.

Because new moms are busy, when babies turn 15 months old, we send another immunization reminder and a special gift to mark your baby's growth from infant to toddler.

MINUTEMAN HEALTH DIRECT EXCLUSIVE MEMBER PORTAL — ONLINE MEMBER ACCESS 24/7

Our members can access important plan information any time by logging into our secure, members-only online portal, Minuteman Health Direct. Members love it because it's an easy and convenient way to access plan and benefit information.

Once registered for Minuteman Health Direct our members can do things like:

- · Find and select an In-Plan PCP
- · Review claim activity
- · Research the cost of common health care services
- · Request a new member ID card
- Access important plan documents like Explanations of Coverage (EOC)
- Take an online Health Assessment to help measure and track personal health goals



For Minuteman members, expert health advice is only a phone call away. Members have direct access to a Registered Nurse 365 days a year, day and night, by calling the 24-hour nurse-line at 866-389-7613.

EXCLUSIVE ONLINE MEMBER TOOLS AND RESOURCES

We've partnered with the health & wellness experts at WebMD® so our members can take an active role in managing their own health.

By logging into Minuteman Health Direct, our members can take a personalized online health assessment, track personal health goals, check symptoms, obtain important information on health conditions and sign up for a variety of eNewsletters and health alerts. There are also numerous interactive tools that can do everything from helping you plan for a doctor's visit to budgeting your healthcare dollars.



Depending on your plan, there are a variety of other wellness benefits available to members. Check MinutemanHealth.org for more details.

QUESTIONS?

For specific plan details, refer to the Summaries of Benefits and Coverage (SBCs) on MinutemanHealth.org.

HOW TO ENROLL IN MINUTEMAN HEALTH?

To enroll, visit MinutemanHealth.org, contact your broker or call an Enrollment Specialist at 855-428-2384,

Monday-Friday 8am-6pm & Saturday 8am-12pm.

Consumers who are eligible for financial assistance can also enroll through Health Connector. To find out more visit **betterhealthconnector.com**.

