



**Fiscal Year 2024 – 2025**

***MAYFLOWER MUNICIPAL  
HEALTH GROUP***

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

**BCBSMA NETWORK BLUE HMO TRADITIONAL**

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

**BCBSMA NETWORK BLUE NE HMO BENCHMARK**

**HPHC HMO TRADITIONAL**

**HPHC HMO RATE SAVER**

**HPHC HMO CHOICENET BENCHMARK**

BCBSMA=BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

HPHC=HARVARD PILGRIM HEALTH CARE

EFFECTIVE 7/1/2024

EFFECTIVE 7/1/2024

## FY25 Mayflower Municipal Health Group Plan Benefit Comparison Blue Cross Blue Shield and Harvard Pilgrim Health Care (HMO) Options

Effective 7-1-2024

	BLUE CROSS BLUE SHIELD			HARVARD PILGRIM HEALTH CARE		
BENEFIT	NETWORK BLUE HMO TRADITIONAL	NETWORK BLUE NEW ENGLAND (NE) HMO RATE SAVER	NETWORK BLUE NE DEDUCTIBLE HMO BENCHMARK PLAN	HPHC HMO TRADITIONAL	HPHC HMO RATE SAVER	HPHC CHOICENET HMO BENCHMARK
<b>Deductible</b>	None	None	\$300 per member per Plan Year \$900 per family per Plan Year	None	None	\$300 per member per Plan Year \$900 per family per Plan Year
<b>Out of Pocket (OOP) Maximum-Plan Year</b>	\$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  \$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	\$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
<b>Eligible Dependents</b>	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.	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.
<b>Service Area- (check participating providers online)</b>	MA	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, and VT (CT no longer in service area effective 1/1/2024)	MA, NH, ME, RI, and VT (CT no longer in service area effective 1/1/2024)	MA, NH, ME, RI, and VT (CT no longer in service area effective 1/1/2024)

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BENEFIT	BLUE CROSS BLUE SHIELD			HARVARD PILGRIM HEALTH CARE		
	NETWORK BLUE HMO TRADITIONAL	NETWORK BLUE NEW ENGLAND (NE) HMO RATE SAVER	NETWORK BLUE NE DEDUCTIBLE HMO BENCHMARK PLAN	HPHC HMO TRADITIONAL	HPHC HMO RATE SAVER	HPHC CHOICENET HMO BENCHMARK
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>INPATIENT</b>						
<b>General Hospital, Mental Hospital, Substance Abuse Facility (semi-private room and board and special services)</b>	Nothing	\$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.	Nothing	\$250 per admission	\$500 Tier 1 copay after deductible \$500 Tier 2 copay after deductible \$1,500 Tier 3 copay after  Tier 1 deductible then \$200 per admission for Mental Hospital or Substance Abuse Hospital
<b>Physician Services, Surgical Charges, Anesthesia and Consultations.</b>	Nothing	Nothing	Nothing after deductible	Nothing	Nothing	Nothing
<b>Skilled Nursing Facility</b>	Nothing up to 100 days per member per plan year at a semi-private rate	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	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
<b>Rehabilitation Hospital</b>	Nothing to 60 days per plan year benefit maximum	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	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
<b>OUTPATIENT HOSPITAL</b>						
<b>Emergency Room Visits for Emergency or Accident Care</b>	\$75 copay (waived if admitted)	\$100 copay (waived if admitted)	\$100 copay after deductible (waived if admitted)	\$75 copay (waived if admitted)	\$100 copay (waived if admitted)	Deductible then \$100 copay (waived if admitted)
<b>OutPatient Surgery</b>	Nothing if performed at Hospital or Day Surgical Facility	\$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	Nothing	\$150 per admission	Deductible then \$250 copay
<b>Radiation and Chemotherapy</b>	Nothing	Nothing	Nothing after deductible	Nothing	Nothing	Deductible then no charge
<b>Diagnostic X-ray &amp; Lab</b>	Nothing	Nothing	Nothing after deductible	Nothing	Nothing	Deductible then no charge

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	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>High Tech Radiology (MRI, CT, PT Scans)</b>	Nothing	\$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)	Nothing	\$100 copayment per procedure (Copay waived at free-standing facilities)	Deductible then \$100 per procedure (Copay waived at free-standing facilities)
<b>Hemodialysis</b>	Nothing	Nothing	Nothing after deductible	\$15 copay	Nothing	Deductible then no charge
<b>Physical Therapy</b>	\$15 copay up to 60 visits per member per plan year.	\$35 copay up to 60 visits per member per plan year.	\$20 copay up to 60 visits per member per plan year	\$15 co-pay per visit; 60 visits PT/OT per <u>plan</u> year	\$20 co-pay per visit; 60 visits PT/OT per plan year	\$20 copay per visit 60 visits PT/OT per plan year
<b>PHYSICIAN'S OFFICE</b>						
<b>PCP OV</b>						
Tier 1	\$15 copay	\$20 copay	\$20 copay	\$15 copay	\$20 copay	\$20 copay
Tier 2	No tiering	No tiering	No tiering	No tiering	No tiering	\$20 copay
Tier 3	No tiering	No tiering	No tiering	No tiering	No tiering	\$20 copay
<b>Specialist OV</b>						
Tier 1	\$15 copay	\$35 copay	\$60 copay	\$15 copay	\$35 copay	\$60 copay
Tier 2	No tiering	No tiering	No tiering	No tiering	No tiering	\$60 copay
Tier 3	No tiering	No tiering	No tiering	No tiering	No tiering	\$60 copay
<b>Mental Health Care, Substance Abuse Care</b>	\$15 copay	\$20 copay	\$20 copay	\$15 copay	\$20 copay	\$20 copay
<b>Well Child Care- up to Age 19</b>	Nothing	Nothing	Nothing	Nothing	Nothing	Nothing
<b>Adult Routine Physicals- Age 19 and over</b>	Nothing	Nothing	Nothing	Nothing	Nothing	Nothing
<b>Routine GYN Exam- 1 visit per plan year</b>	Nothing - 1 visit per plan year	Nothing - 1 visit per plan year	Nothing - 1 visit per plan year	Nothing	Nothing	Nothing
<b>Routine Colonoscopy (without surgery)</b>	Nothing	Nothing	Nothing	Nothing	Nothing	Nothing

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	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>Routine Mammogram</b>	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 -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	Nothing
<b>Routine Vision Exam Preventative Vision Exam</b>	Nothing - 1 visit per member every 12 months	Nothing - 1 visit per member every 12 months	Nothing - 1 visit every 24 months	\$15 copay (1 visit per plan year)	\$20 copay (1 visit per plan year)	Nothing - 1 visit every 2 Plan years
<b>Family Planning Services</b>	Nothing	Nothing	Nothing	Member cost share depends on type of service provided (contraception/counseling covered in full/ Infertility services, \$15 copay per visit)	Member cost share depends on type of service provided (contraception/counseling covered in full/ Infertility services, \$20 copay per visit)	Member cost share depends on type of service provided (contraception/counseling covered in full/ Infertility OV's, applicable copay/ treatments and procedures, deductible, then nothing)
<b>OTHER OUTPATIENT</b>						
<b>Visiting Nurse Home Health Care</b>	Nothing	Nothing	Nothing after deductible	Nothing	Nothing	Member cost share depends on type of service provided and the tier placement of the provider rendering services. Deductible, then no charge
<b>Hospice Services</b>	Nothing	Nothing	Nothing after deductible	Nothing	Nothing	Deductible then nothing
<b>Cardiac Rehabilitation</b> (When medically necessary and authorized by a plan physician)	\$15 copay	\$35 copay	\$60 copay	\$15 copay	\$20 Copay PCP (level1) \$35 copay Outpatient-(level 2)	Deductible then no charge
<b>Durable Medical Equipment</b>	20% (no dollar max) (prosthetics at 20% with no maximum)	20% (no dollar max) (prosthetics at 0% with no maximum)	20% after deductible (no dollar max)	Covered in Full no benefit limit	Covered in Full no benefit limit	Deductible then no charge (no benefit limit)
<b>Ambulance</b> (when medically necessary)	Nothing	Nothing	Nothing after deductible	Nothing	Nothing	Deductible then no charge

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	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>Dental Care</b>	\$10 copay per visit for all members. One cleaning every 6 months. Includes x-rays, oral exams and fillings. \$300 plan year max for members age 19 and over. <b>Must use Dental Blue PPO Network Provider.</b>	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. \$15 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	\$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
<b>Chiropractor Visits</b>	\$15 copay per visit - 12 visits per plan year	\$35 copay per visit	\$20 copay per visit	\$15 copay per visit - 12 visits per plan year	\$20 copay per visit - 12 visits per plan year.	\$20 copay per visit (20 visits per plan year)
<b>Hearing Aids</b>	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	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 \$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
<b>Acupuncture</b>	\$15 copay per visit - 12 visits per member per plan year	\$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)	\$15 copay 12 visits per plan year at Participating providers	\$20 copay 12 visits per plan year at Participating providers	\$20 copay 12 visits per plan year at Participating providers
<b>Prescription Drugs</b> (See also *CanaRx program for certain brand named prescriptions with no cost share)	Formulary drugs: Tier 1: \$10 copay Tier 2: \$20 copay Tier 3: \$35 copay  Mail Order/CVS: Tier 1: \$20 copay Tier 2: \$40 copay Tier 3: \$70 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: \$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: \$20 copay Tier 3: \$35 copay  Mail Order: Tier 1: \$20 copay Tier 2: \$40 copay Tier 3: \$105 copay  30-day supply retail pharmacy or 90-day supply mail service  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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	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>Telemedicine- Virtual visits available on your computer, tablet or smart phone for medical care and behavioral health</b>	\$15 Copay per visit with a Well Connection Provider or a Doctor in the BCBSMA Network that provides Telemedicine Services	\$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. \$15 Copay	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
<b>OTHER BENEFITS</b>	<b>Benefit</b>	<b>Benefit</b>	<b>Benefit</b>	<b>Benefit</b>	<b>Benefit</b>	<b>Benefit</b>
<b>Fitness Benefit/Special Programs</b>	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, lifestart 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. <b><i>New for 2024 Enhanced Fitness Benefits: •Bicycles/Bicycle Helmets - Bicycles that are purchased for recreational use and bicycle helmets. •Athletic Shoes- Athletic shoes designed to be worn for sports, exercising, or recreational activity. •Sports Activity Fees- Sports activity fees including (but not limited to): ski passes, fees for sports leagues (such as town sports, tennis, golf, or basketball), and race participation fees.</i></b>			Up to \$300 reimbursement per calendar year <b>towards:</b> <ul style="list-style-type: none"> <li>•Gym membership</li> <li>•Exercise classes</li> <li>•Virtual fitness subscriptions</li> <li>•Town, club, school athletic fees</li> <li>•Various nutritional and mindfulness apps</li> </ul> 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. <b><i>Reimbursement of up to \$150 per calendar year for childbirthing classes.</i></b>		
<b>Mind and Body Reimbursement</b>	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.			N/A		
<b>*CanaRx Prescription Savings Program-</b> <a href="https://www.canarx.com/plan/?planid=MMHG">https://www.canarx.com/plan/?planid=MMHG</a>	Program eligible for certain Brand Name maintenance prescriptions at no cost- visit <a href="https://www.canarx.com/plan/?planid=MMHG">https://www.canarx.com/plan/?planid=MMHG</a>			Program eligible for certain Brand Name maintenance prescriptions at no cost- visit <a href="https://www.canarx.com/plan/?planid=MMHG">https://www.canarx.com/plan/?planid=MMHG</a>		
<b>SmartShopper Incentive Program</b>	SmartShopper program eligible-Shop for high quality providers and get rewarded			Not eligible	Not eligible	Not eligible
<b>Learn to Live- confidential online cognitive behavioral therapy</b>	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 <a href="http://learntolive.com/partners">learntolive.com/partners</a> and enter the code MMHG. Take a quick free confidential assessment.					
<b>MMHG Wellness Program</b>	<b><i>QUARTERLY NEWSLETTER, WELLNESS SEMINARS/SCREENINGS/WEBINARS/CHALLENGES, INCENTIVE PROGRAMS, ON DEMAND VIRTUAL FITNESS &amp; MINDFULNESS CLASSES/NUTRITION/SLEEP, HEALTHY RESOURCES WEBSITE/INSTAGRAM &amp; MORE</i></b> (PARTICIPATION IN CERTAIN PROGRAMS MAY VARY BY MEMBER UNIT. PLEASE CHECK WITH YOUR BENEFIT COORDINATOR OR WELLNESS COORDINATOR AND OUR WEBSITE - <a href="http://www.MMHG.org">www.MMHG.org</a> - FOR MORE INFORMATION)					
<b>ANYTHING THAT APPEARS IN BOLD ITALIC TYPE INDICATES A CHANGE IN THE BENEFIT OR WORDING FROM THE PREVIOUS YEAR.</b> Please note there are no waiting periods, lifetime benefit maximums or pre-existing exclusions for any of the MMHG health insurance plans. <b>Disclaimer:</b> 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.						