



## PRODUCT PORTFOLIO REFERENCE GRID

# AllWays Health Partners Complete HMO Plans for Non-Group Intermediaries

Effective July 1, 2019

## A fresh start. A new option.

A commitment to innovations that are accessible to all.

AllWays Health Partners<sup>SM</sup> is dedicated to redefining health insurance by challenging the current status quo and putting the needs of the people we serve front and center.

To do this, we continue to listen to and partner with brokers, employers, members, and providers.

To all, we offer our commitment to developing straightforward products and services that improve access to care and make the healthcare experience easier, smarter, better, and more customer-focused.

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# AllWays Health Partners Complete HMO Plans for Non-Group Intermediaries

Effective July 1, 2019

All plans meet Medicare Part D creditable coverage requirements.  
All plans meet Minimum Creditable Coverage requirements.

Complete HMO Plans	Metallic Tier	Deductible (D) Individual/Family (embedded)	Out-of-Pocket Maximum Individual/Family (embedded)	OUTPATIENT					INPATIENT	MENTAL HEALTH & SUBSTANCE USE (MH/SU)		PHARMACY
				Office Visit PCP/ Specialist	Emergency Room (Copayment waived if Admitted)	Diagnostic Imaging, X-Ray and 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
Complete HMO 20/40	Platinum	None	\$3,000/\$6,000	\$20/\$40	\$150	\$0	\$150	\$250	\$500	\$20	\$500	\$5/\$10/\$25/\$50/\$25/\$50
Complete HMO 1000	Gold	\$1,000/\$2,000	\$5,000/\$10,000	\$25/\$45	(D) \$150	(D) \$25	(D) \$200	(D) \$250	(D) \$500	\$25	(D) \$500	\$5/\$20/\$40/\$60/\$40/\$60
Complete HMO 2000	Silver	\$2,000/\$4,000	\$7,900/\$15,800	\$30/\$55	(D) \$300	(D) \$50	(D) \$500	(D) \$500	(D) \$1,000	\$30	(D) \$1,000	\$5/\$25/\$50/(D)\$75/\$50/(D)\$75
Complete HMO 1500 30%	Gold	\$1,500/\$3,000	\$6,350/\$12,700	\$25/\$45	(D) 30%	(D) \$50	(D) 30%	(D) 30%	(D) 30%	\$25	(D) 30%	\$5/\$25/\$50/(D)30%/\$50/(D)30%
Complete HMO HSA 3000	Silver	\$3,000/\$6,000	\$6,750/\$13,500	(D)	(D) \$250	(D) \$75	(D) \$150	(D) \$250	(D) \$500	(D)	(D) \$500	(D) then: \$5/\$30/\$60/\$100/\$125/\$175
Complete HMO 2750	Bronze	\$2,750/\$5,500	\$7,900/\$15,800	(D): \$25/\$50	(D) \$250	(D) \$50	(D) \$500	(D) \$500	(D) \$750	(D) \$25	(D) \$750	\$5/\$25/(D)\$50/(D)\$100/(D)\$50/(D)\$100

(D) = Deductible must be met first, then copayment or coinsurance may apply. Cost sharing for medical, behavioral health, pharmacy, and dental applies to the out-of-pocket maximum (OOPM).  
Note: Plans are ordered based on relativity to the first plan of this grid.

# Comprehensive benefits that are simple to understand and easy to use

## Embedded Deductible and/or Maximum Out-of-Pocket

All members are responsible for the individual deductible per benefit period. The family deductible can be satisfied by combining the deductibles paid by covered family members. With family coverage, the family out-of-pocket maximum is satisfied by combining the deductibles, coinsurance, and copayment amounts paid by covered family members. A covered family member will not exceed the individual out-of-pocket amount maximum.

## All Plans Include:

- Access to our strong and growing provider network that is on par with other insurers
- Exclusive access to Partners HealthCare on Demand<sup>SM</sup> for convenient, high-quality urgent care for minor illnesses or injuries right from your tablet, smart phone, or computer
- DoctorSmart<sup>SM</sup> Rewards program gives members cash back when they select to have certain services with a high-value provider
- Fitness benefit: One month gym membership fee (covers a minimum of \$150 per policy)\*
- Weight loss benefit: Up to 6 months of membership at Weight Watchers or Jenny Craig\*†
- No limits for mental health/substance use outpatient office visits or inpatient admissions
- Childbirth education class reimbursement: \$130 per pregnancy
- Pediatric vision benefits for members up to age 19 powered by EyeMed
- Pediatric Dental for members up to age 19 through Delta Dental

## Medical Benefits (Outpatient, Inpatient, Other)

- No copayment, deductible or coinsurance applies to preventive services when through an in-network provider
- Routine eye exam at no cost sharing for members diagnosed with diabetes\*\*
- Physical/occupational therapy: Coverage up to 120 combined visits per benefit period
- A referral is needed for any specialty care, with the following exceptions, when provided by an AllWays Health Partners provider:
  - Gynecologist or Obstetrician for routine, preventive, or urgent care
  - Family planning services
  - Outpatient and diversionary behavioral health services
  - Emergency services provided by any provider
  - Routine eye exam
  - Physical, occupational, and speech therapy

## Pharmacy Benefits

Our FlexRx<sup>SM</sup> pharmacy solutions control pharmacy costs while offering money and time savings for members:

- 6-Tier coverage for a wide variety of medications, including a \$5 low-cost tier\*\*
- Coverage of 11 common prescriptions to treat chronic conditions, such as depression, diabetes, high cholesterol, and high blood pressure with \$0 cost sharing\*\*
- An over-the-counter (OTC) drug benefit that covers many common OTC cough, cold, and allergy drugs and products with a prescription
- A 90-day supply of maintenance medications through mail order or retail pharmacies. Cost-sharing is 2x/2x/2x/3x of the 30-day supply, except on tiers with coinsurance.

\* One per policy (either subscriber or dependent)

\*\* Deductible applies first for HSA plans, following IRS rules

† Weight loss membership benefit excludes food

Evidence of Coverage is comprised of the AllWays Health Partners Schedule of Benefits and Member Handbook.

Underwritten by AllWays Health Partners, Inc.