



MMHG INSURANCE OVERVIEW

FY24 MMHG Comparison of Benefits

- **FY24 HMO COMPARISON**
- **FY24 PPO COMPARISON**
- **FY24 HSA QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN (HDHP) COMPARISON**

Disclaimer: The above 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.

FY24 Blue Cross Blue Shield Complete Benefit EKit

(contains summary, SBC, and more)

HMO Plans

- Network Blue HMO Traditional: EKit *(includes limited Dental Benefit listed in SBC) (limited providers - check BCBS website)
- Network Blue NE HMO Rate Saver: EKit
- Network Blue NE HMO Benchmark: EKit
- Network Blue NE HMO HD/HSA: EKit

PPO Plans

- Blue Care Elect PPO Traditional: EKit
- Blue Care Elect Value PPO Rate Saver: EKit
- Blue Care Elect Preferred PPO Benchmark: EKit
- Blue Care Elect Preferred PPO HD/HSA: EKit

FY24 Harvard Pilgrim Information

Schedule of benefits, SBC, RX,

- HMO Traditional = Schedule, SBC, RX
- HMO Rate Saver = Schedule, SBC, RX
- HMO Choicenet Benchmark = Schedule, SBC, RX
- HMO High Deductible = Schedule, SBC, RX

FY 24 MMHG Delta Dental Plan Information

(Member unit participation varies) (CONTRIBUTORY PLAN-EMPLOYER CONTRIBUTES TOWARDS PREMIUM)

- Delta Dental PPO Plus Premier Summary of Benefits- new CYM\$1,500

FY24 EyeMed Vision Plan (Voluntary)

(member unit participation varies-check with your Benefit office for more information)

- Summary of benefits



MMHG Smart Consumer Programs

Check out the following programs that may help you save time and money!

Telehealth-

What is Telehealth? Members can visit doctors and providers anytime, anywhere in the United States using their smartphone, tablet, or computer with a webcam. Check out the flyers below for the most common conditions treated including Behavioral Health.

- [BCBSMA Telehealth Flyer](#)
- [HP Telehealth Flyer](#)

SmartShopper Incentive-

(BCBSMA Members only)-Receive a reward for shopping for high quality lower cost services.

- [SmartShopper Incentive Program Information \(BCBSMA non Medicare Members only\) FAQs](#)

CanaRx mail order prescription drug- This cost saving program is for members taking brand name maintenance medications approved by their doctor. It provides no copays with the convenience of receiving medications in the mail:

Visit www.MMHGGRX.com for up to date information with current BCBS/HP Formulary/Enrollment Form

Learn to Live Program* (all employees/retirees are eligible)

Are you struggling with Stress, Depression, Anxiety, Insomnia, Substance use? Try our free confidential online program: You and your family members (age 13 and older) can enroll for free in any of the interactive programs: RESILIENCE I STRESS, ANXIETY & WORRY I SOCIAL ANXIETY I DEPRESSION I INSOMNIA I SUBSTANCE USE I PANIC.

- [Learn to Live overview](#)

MMHG Wellness Program (all members are eligible)- we offer many

seminars, webinars, cooking demos, smoking cessation, weight management programs, healthier you initiatives, exercise classes, and much more!

- [MMHG Wellness Website](#)
- [MMHG Wellness Webinars \(watch anytime\)](#)
- [Savory Living program-limited free spots still available](#)