



# **MMHG INSURANCE OVERVIEW**

## **FY24 MMHG Comparison of Benefits**

- **FY24 HMO COMPARISON**
- **FY24 PPO 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

### **PPO Plans**

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

## **EyeMed Vision Plan (Voluntary) FY24**

(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.MMHGRX.com](http://www.MMHGRX.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](#)