

Getting Connected is as Simple as 1-2-3:

Compare Commonwealth Choice health insurance options. **GOLD, SILVER, BRONZE** and **YOUNG ADULT** benefit options are available from:

- Blue Cross Blue Shield of Massachusetts
- Fallon Community Health Plan
- Harvard Pilgrim Health Care
- Health New England
- Neighborhood Health Plan
- Tufts Health Plan

Select the Commonwealth Choice option that best meets your budget and needs.

Enroll in a plan online at www.MAhealthconnector.org or by phone at 1-877-MA-ENROLL (623-6765)

TTY for hearing or speech impaired callers: 888-213-8163



Commonwealth Choice

*Your Connection
to Good Health*

Most Massachusetts adults are required to have health insurance or pay a significant tax penalty. Find the right plan with the help of the state's Health Connector.

We're your connection to comprehensive health insurance. Compare benefits and prices from brand-name health plans.

With the Health Connector's **Commonwealth Choice** plans, you have options.

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Gold Plans

Welcome to the Health Connector!

Most Massachusetts adults are required to have health insurance or pay a significant tax penalty.

Health insurance is a big decision. That's why the state created the Health Connector!

We're working to make health insurance easier to get and more affordable. Only the plans that get our Seal of Approval can be called Commonwealth Choice. We'll help you get the tools and the facts that you need to compare, select and enroll in the right health plan.

Choose from:

- Blue Cross Blue Shield of Massachusetts
- Fallon Community Health Plan
- Harvard Pilgrim Health Care
- Health New England
- Neighborhood Health Plan
- Tufts Health Plan

This brochure summarizes the **GOLD** plans offered through Commonwealth Choice. **SILVER, BRONZE** and **YOUNG ADULT** plans are also available.

The Health Connector also offers low or no-cost plans for qualified Massachusetts residents. We can let you know if you qualify.



Check out the Commonwealth Choice plans on-line at www.MAhealthconnector.org or call us toll-free at 1-877-MA-ENROLL (623-6765)

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The Health Connector: Your Connection to Good Health

Commonwealth Choice Summary of Benefits* • GOLD

		Blue Cross Blue Shield of Massachusetts	Fallon Community Health Plan	Harvard Pilgrim Health Plan	Health New England	Neighborhood Health Plan	Tufts Health Plan
Benefit / Feature		<i>HMO Blue Premium</i>	<i>FCHP Select Care</i>	<i>Harvard Pilgrim Tiered Copayment HMO 15</i>	<i>HNE Health</i>	<i>NHPOne</i>	<i>HMO Select 15</i> Limited choice of doctors & hospitals
Annual Deductible (individual / family)		None / None	None / None	None / None	None / None	None / None	None / None
Annual Out-of-Pocket Maximum (individual / family) **		Unlimited / Unlimited	\$1,000 / \$2,000	\$2,000 / \$4,000	\$500 / \$1,000	Unlimited / Unlimited	Unlimited / Unlimited
Annual Benefit Maximum		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
What you pay for covered services (copays, deductibles, and co-insurance)							
OFFICE VISITS	Adult routine physical	\$15	No charge	\$15	No charge	\$15	\$15
	Routine gynecological (GYN) exam	\$15	No charge	\$15	No charge	\$15	\$15
	Well-child care	\$15	No charge	\$15	No charge	\$15	\$15
	Routine vision exam	\$25	\$15	\$15	No charge	\$25	\$15
	Other Primary Care Physician (PCP) office visit	\$15	\$15	\$15	\$15	\$15	\$15
	Specialist office visit	\$25	\$25	\$25	\$25	\$25	\$25
LABORATORY + IMAGING	Diagnostic lab	No charge	No charge	No charge	No charge	No charge	No charge
	Diagnostic X-ray	No charge	No charge	No charge	No charge	No charge	No charge
	Diagnostic CT / MRI / MRA / PET scan	\$25	No charge	No charge	No charge	No charge	\$100
PRESCRIPTION DRUGS (Rx): Retail (up to 30 day supply) ***	Separate Rx deductible	None	None	None	None	None	None
	Tier 1 - (primarily generic)	\$10	\$10	\$10	\$10	\$10	\$10
	Tier 2 - (preferred brand)	\$25	\$25	\$30	\$25	\$25	\$25
	Tier 3 - (non-preferred brand)	\$45	\$45	\$50	\$45	\$45	\$45
	Rx notes						Generic focused formulary; Mail order required for maintenance medications
EMERGENCY	Emergency room visit (waived if admitted)	\$75	\$75	\$75	\$75	\$75	\$75
INPATIENT HOSPITAL	General hospital	\$100 per admission	\$100 per admission	\$100 per admission	\$100 per admission	\$100 per admission	\$100 per admission
OUTPATIENT SURGERY	Outpatient surgery	\$100	\$100	\$100	\$100	\$100	\$100
MENTAL HEALTH SERVICES (BIOLOGICALLY-BASED)	Mental health outpatient office visit	\$15	\$15	\$15 for individual session; \$10 for group therapy	\$15	\$15	\$15
	Mental health inpatient admission	\$100 per admission	No charge	\$100 per admission	\$100 per admission	\$100 per admission	\$100 per admission

* This chart is intended to be a summary and not a comprehensive explanation of benefits. For a full explanation of benefits, please call the Health Connector at 1-877-MA-ENROLL (623-6765) or visit us on-line at www.MAhealthconnector.org

** Please note that not all services apply to the Out-of-Pocket Maximum.

*** Important note: some plans limit or exclude benefits for certain drugs or classes of drugs. Make sure you understand how any drugs you take will be covered before selecting a plan. All Gold plans offer a mail order prescription drug program.