The PPO plan features:

- A network of approximately 29,000 providers and 91 hospitals
- In-network and out-of-network benefits
- Wellness and disease management programs to help keep members healthy while controlling costs
- Discounts on fitness club memberships, acupuncture, massage, and more.

How the Plan Works

When a member chooses to receive care from an in-network provider, he or she will generally pay only a copayment for office visits.

When members receive care from an out-of-network provider, they pay a deductible and then coinsurance until they reach the out-of-pocket maximum, if applicable. Once they reach the out-of-pocket maximum, they are covered at 100% of the reasonable charge for services subject to the deductible. Members may also be responsible for paying any difference between what the plan covers and what the out-of-network provider charges for a service. Members may need to submit a claim form covered services they receive from out-of-network providers.

Emergency medical care is covered at the in-network level of benefits.

Pharmacy Coverage

If your plan includes a pharmacy benefit, members will pay a cost-share for each prescription, according to our three-tier pharmacy copayment program:

- Tier 1: Lowest copayment; includes most generic drugs
- Tier 2: Middle copayment; includes many brand-name drugs
- Tier 3: Highest copayment; includes the most costly covered brand-name drugs not included in other tiers.

Superior Customer Service

Our Member Services department offers your employees a staff of highly trained professionals. One phone call is all it takes to reach our Member Specialists. They are available to answer members’ questions about the plan and their benefits. We also offer language-translation services and TTY capabilities as needed.

Note: This is a summary of the plan features. Please refer to the benefit document for a detailed explanation of coverage. If there is a difference between the information in this document and the benefit document, the terms of the benefit document will govern.

For more information, contact your sales office:
Watertown 800-208-8013 | Worcester 800-208-9545 | Providence 800-455-2012