



January 11, 2010

Name

Address 1

Address 2

City, State, ZIP

Important Changes to the Group Insurance Commission Plan plan effective February 1, 2010

Dear HNE Provider:

Effective February 1, 2010, there will be important changes to the GIC's health insurance coverage through HNE. These changes include:

- A Calendar Year deductible applied to some services.
- An out-of-pocket maximum for Copays greater than \$100.
- Copay increases for some services.

Attached is a breakdown of the changes the members will incur effective February 1, 2010.

If you have any questions about your plan, please feel free to call Provider Services at 413-233-3313 or 800-842-4464, extension 5000. Our staff is available Monday-Friday, 8 a.m.-4 p.m.

We would be happy to help you.

Sincerely,

A handwritten signature in cursive script that reads "Joanne Walton-Bicknell".

Joanne Walton-Bicknell
Provider Relations Manager

Important changes to the HNE GIC Healthplan: effective February 1, 2010.

GROUP INSURANCE COMMISSION PLAN CHANGES

Effective February 1, 2010 the GIC Benefit is changing as follows:

Deductible

For all services except those listed below, Members are responsible for meeting a Calendar Year deductible before the plan pays benefits. This deductible is: **\$250 per Member / \$750 per family**

These services are excluded from the deductible:

- Prescription Drugs
- PCP office visits*
- Adult routine physical exam*
- Pediatric preventive care visits*
- Routine prenatal and postpartum visits*
- Medically necessary child and adult immunizations
- Eye exams*
- Annual gynecological exam*
- Screening mammograms
- Specialist office visits and second opinions*
- Individual diabetic education
- Group diabetic education
- Early Intervention services
- Physical therapy, occupational therapy and speech therapy*
- Day Rehabilitation*
- Cardiac rehabilitation*
- Outpatient mental health and substance abuse services
- Scalp Hair Protheses (wigs) for hair loss due to treatment of cancer or leukemia
- Hearing aids
- Nutritional counseling
- Screening Colonoscopies

*** Important note:** Ancillary services such as tests and procedures performed during a visit are subject to the deductible.

Out-of-Pocket Maximum

The out-of-pocket maximum includes the deductible and all medical services with a Copay greater than \$100 (including the Copay for durable medical equipment and prosthetics). Once the member has met the out-of-pocket maximum, the member will not have to pay Copays for those services for the rest of the Calendar Year. The out-of-pocket maximum is **\$5,000 per individual / \$10,000 per family**.

Copay Increases

Copays are increased as shown below:

Benefit	Copay before February 1, 2010	Copay effective February 1, 2010
• PCP office visits • Diagnostic testing in a PCP office • Eye Exams • Hearing tests by your PCP • Annual gynecological exam • Adult routine physical exams and immunizations by your PCP • Individual diabetic education • Group diabetic education • Early intervention services • Speech, hearing and language disorders • Cardiac rehabilitation • Nutritional Counseling	\$15/visit	\$20/visit
• Specialist office visits • Second opinions • Surgical procedures in a specialist office • Diagnostic testing in a specialist office		
Specialists in Cardiology, Orthopedics, Dermatology, Otolaryngology, Gastroenterology, Endocrinology, Rheumatology, Obstetrics/Gynecology and Pulmonology	Tier 1: \$20/visit Tier 2: \$30/visit Tier 3: \$40/visit	Tier 1: \$25/visit Tier 2: \$35/visit Tier 3: \$45/visit
Other specialists	\$30/visit	\$35/visit
Emergency room	\$75/visit	\$100/visit
Retail clinic	\$15/visit	\$20/visit
Outpatient surgical services and diagnostic testing in an outpatient hospital or ambulatory surgical setting	\$100/visit	\$110/visit
Advanced Diagnostic Imaging (CT Scans, MRIs, MRAs, PET Scans)	\$75/day	\$100/day
Outpatient short-term rehabilitation services (physical therapy and occupational therapy)	\$20/visit/treatment type	\$25/visit/treatment type
Outpatient mental health and substance abuse visit	\$15/visit	\$20/visit