

Cape Cod Municipal Health Group BENEFITS GUIDE

KNOW YOUR BENEFITS



WELCOME FROM YOUR BOARD AND STEERING COMMITTEE

Fellow Cape and Vineyard municipal employees and retirees:

It is our pleasure to welcome you to this guide which is full of information and opportunities available to you as a member of the **Cape Cod Municipal Health Group (CCMHG)**. Our objective is wellness for all our members and their families through proper medical care and fostering healthy lifestyles. Inside you will find the many programs and benefits that are offered through your employer and our wellness consultants. We sincerely hope that you and your family will take advantage of all that are appropriate for you so that all of us will lead healthy lives. Feel free to bring any of your concerns to the Steering Committee or the Board. Stay Healthy!

More detailed information is available at www.CCMHG.com

Skip Finnell, Chair Steering Committee
Noreen Mavro-Flanders, Board Chair

STRATEGIC PLAN

Cape Cod Municipal Health Group (CCMHG) will promote a culture of wellness throughout its membership believing that this approach, over time, will improve quality of life of employees and retirees, improve productivity, and lower health care cost increases.

CCMHG will help its members become prudent purchasers of health services.

IMPORTANT REMINDERS

- ❖ New hires must enroll in coverage during the first 30 days of their employment.
- ❖ Once you choose health care coverage, you cannot change plans until the next Annual Open Enrollment period unless you have a Qualifying Event. Even if your doctor or hospital leaves your network you must remain enrolled in your selected plan. Qualifying Events include marriage, birth or adoption of a child, divorce, death, or involuntary loss of other coverage.
- ❖ Doctors within your network may change during the year. If your doctor is no longer available your health insurance carrier will help you find a new one.
- ❖ Student coverage: check with your specific health plan for details.
- ❖ Change of personal information: Contact your Benefits Administration/HR Office.

YOUR HEALTH CARE PROVIDERS WORKING FOR YOU



MASSACHUSETTS

High-Quality, Affordable Health Care

Blue Cross Blue Shield of Massachusetts is proud to partner with the Cape Cod Municipal Health Group. With a health plan from Blue Cross, you'll enjoy:

Greater Access

The care you need is accessible and convenient with our extensive network of doctors, hospitals, and specialists in Massachusetts and beyond.

World-Class Customer Service

We've been named J.D. Power Best in Member Satisfaction among Commercial Health Plans in Massachusetts for three straight years.



The Most Trusted Brand in Health Benefits

With over 80 years of dedicated service, we've earned our reputation as America's #1 health brand.

Learn More on MyBlue

Visit bluecrossma.com/myblue to access more information about our plans, tools, and resources.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association. ®Registered Marks of the Blue Cross and Blue Shield Association. ©2019 Blue Cross and Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.



Harvard Pilgrim Health Care – proud to partner with Cape Cod Municipal Health Group

Harvard Pilgrim is a leading not-for-profit health services company that serves as a guide to better health for its members in Massachusetts, New Hampshire, Maine, Connecticut and beyond. Our flagship health plans in New England provide coverage to more than 1.2 million members.

Founded in 1969, we've built our reputation on innovation and collaboration with a goal of lowering health care costs, improving care and providing outstanding member service. Our coverage solutions offer strong value and flexibility and include:

- Health maintenance organization (HMO) and preferred provider organization (PPO) plans
- Consumer-directed plans with health savings account (HSA) and well-being incentive program options
- Medicare Enhance for retirees

Members can register for an online account and access health plan information anywhere, anytime. Members can:

- Look up the details of their plan
- Compare costs for tests and procedures
- Explore different health topics and ways to be well
- Check out ways to save with discounts on eyewear, reimbursement for fitness programs and more!

Learn more at harvardpilgrim.org.

Planning on Retiring in the next 6 months? Are you over 65?
 Please refer to our [Retiree Section](#) to answer important questions you may have!

CCMHGCanaRx \$0 COPAY—Select Brand Name Medications

As an added benefit non-Medicare eligible Retirees and Dependents of participating units in the Cape Cod Municipal Health Group have the option of ordering select Brand Name maintenance medications at a \$0 COPAY through the CanaRx program: CCMHGCanaRx. Members must be enrolled in Network Blue HMO, Blue Care Elect Preferred PPO, Master Health Plus or Harvard Pilgrim HMO or PPO. (Members enrolled in the HSA-Qualified plans are not eligible for the program at this time.)

CanaRx programs offer a \$0 COPAY to members, and reduced drug costs to plan holders, by taking advantage of prescription drug prices negotiated between most developed nations and the pharmaceutical companies. CanaRx contracts with government-licensed pharmacies in Canada, the United Kingdom and Australia (all Tier-One countries), designated by Congress to have licensing and safety standards at least as strong as the United States, to supply Brand Name medications, packaged and sealed by the original manufacturer, for direct mail delivery to all program participants.

This voluntary mail order program ships medications in a 3-month supply (shipping & handling included at no charge to members) and provides a convenient prescription refill service (members are called one month prior to each renewal to ensure a continuous supply). When compared to current domestic 90-day retail copays, annually you will save \$300 (Tier 2 medication) to \$660 (Tier 3 medication).

For more information, please call 1-866-893-6337 or visit www.CCMHGCanaRx.com.



Delta Dental -- Our Dental Benefits Partner

The Cape Cod Municipal Health Group is pleased to partner with Delta Dental of Massachusetts for many of our members' dental coverage. As the largest provider of dental benefits in the state, Delta Dental covers more than 2 million members. Delta Dental is committed to improving oral health and making our Commonwealth a better place to live.

To meet member needs, Delta Dental offers a broad range of flexible plans with comprehensive coverage and large provider networks that include nearly all the dentists in the state. The company's plans focus on preventive care, but also cover more serious needs such as surgeries.

Members can view their coverage and claims and find a dentist online at the Delta Dental secure member portal on the [Delta Dental website](#) using their desk or laptop computer or any mobile device. As a leading advocate for prevention and wellness, Delta Dental maintains strong partnerships with the oral health research community. By staying informed about new therapies, the organization's benefits reflect best practices in good oral health care.

You can learn more about Your Delta Dental Coverage through your employers Benefits Office or if you are already covered visit [deltadentalma.com](#).



The Good Health Gateway® Diabetes Care Rewards Program helps members with diabetes and pre-diabetes live their healthiest life.



Members get \$0 copays on covered diabetes medications and supplies when they meet the basic program requirements.

It's easy to get started.
Simply call or go online
to register today.

800.643.8028

[GoodHealthGateway.com](#)





Cape Cod Municipal Health Group

Convenient **CARE** when you **NEED** it most!

- 1 First complete the welcome registration process and **Download the "Access a Doctor" mobile app** in the Android & Apple store.
- 2 **Schedule a visit with a doctor** 24 hours a day, 365 days a year, by web, phone, or mobile app.
- 3 **Talk to the doctor.** Consult with a Doctor by video or phone. Take as much time as you need.... **there's no limit!**
- 4 If medically necessary, a **prescription** will be sent to the **pharmacy of your choice. Anywhere, Anytime.**

Doctors can be hard to reach, illnesses can occur in the middle of the night, and sometimes you just have a question. In all of those circumstances- and many more- MyTelemedicine is a convenient and FREE solution. As a member you now receive access to a national network of U.S. board-certified doctors who are available 24/7/365 to treat many of your medical issues by video, phone or email.

MyTelemedicine is being offered to all CCMHG employees with a \$0 consultation fee

my+elemedicine
Access a Doctor when you need it most

www.mytelemedicine.com
1.800.611.5601



CCMHG Pharmacy Benefit Tips You Can Use!

- If you have any questions or concerns about your prescriptions- **ASK YOUR PHARMACIST.**
- Check your prescription while still at the pharmacy counter if at all possible. If the pills look at all different, ask your pharmacist about it. Once leaving the counter, the prescription cannot be returned.
- If you utilize mail order, you'll pay about 2.5 times the monthly copay for a 3-month supply.
- Certain brand name prescription drugs are available to CCMHG plan members via the CCMHGCanRx program, where you can get certain brand name drugs at \$0 copay for a 90-day supply each time.
- Shopping around by calling at least 3 pharmacies can help you save on generic prescriptions.
- Generic prescriptions contain the same active ingredients as brand name drugs, and cost less. \$10/30 day supply is the plan max some pharmacies offer 30-day prescriptions for less than \$10.
- Bring a list of all meds and any over the counter (OTC) or supplements which you take to doctor visits.
- A good question to ask your doctor (or pharmacist) when prescribed a new drug is if there a generic or lower cost drug that does the same thing, and if the doctor has samples or copay cards you can use?
- Some copay cards are available online. Look online at: www.cou-co.com. If you do not find your drug through that website, just Google your drug's name and the words "prescription copay card".

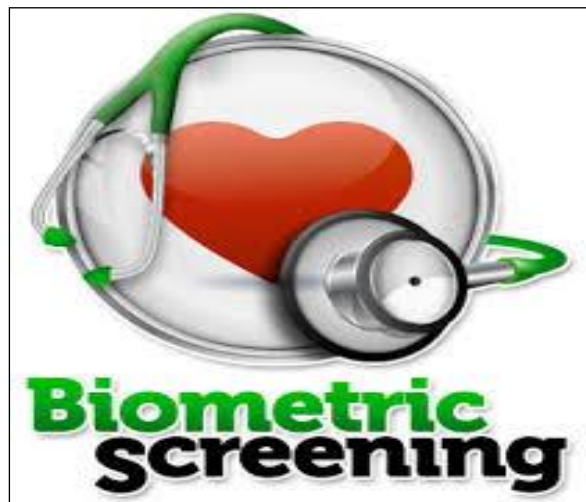
**THINK
WHEN IN
DOUBT
FIND OUT!**

**Not sure who to contact with your questions?
When in doubt call your Benefits and/or
Human Resource Office. They will help you!
Contact Information on Pages 10 and 11**

WELLNESS PROGRAMS

Do you know how many wellness programs are available to YOU? Cape Cod Municipal Health Group Members have so many to choose from! Our consultants are working hard to bring you the best and brightest around! In addition to the programs below we offer a varied menu including stress reduction, healthy eating, nutrition education, step challenges and walking programs, as well as many more. Our programming is always evolving to best suit your needs while promoting a culture of wellness amongst all our municipal employees.

If you have any questions on any wellness programs contact Deanna L. Desroches at capecodhealthyconnections@gmail.com or for specific MV programs contact Ccmhgmvwelness@gmail.com



Your Health Matters Newsletter

*CCMHG – Your Town, County, District, Authority
Working together for your health*

Subscribe via email capecodhealthyconnections@gmail.com



Our Wellness Portal is here for YOU! Follow the [Sign Up Now](#) Link to start your road to wellness!



Everything to live a healthier life.

Members Sign In:

Username

Password

[forgot_username?](#)

[forgot_password?](#)

Sign Up Now!

The information you provide on this site will be kept in accordance with the Blue Cross Blue Shield of Massachusetts *Commitment to Confidentiality* statement.

Our Wellness Portal is available to ALL active and retired Harvard Pilgrim, Blue Cross, and Tufts members! [Log in today to see all the healthy tools available to you!](#)



Cape Cod Municipal Health Group



Take part in the Cape Cod Municipal Health Group Incentive Program!

Make regular preventive health screenings a priority in your life and earn an incentive. Cape Cod Municipal Health Group subscribers and spouses can earn an incentive for completing the appropriate, recommended preventive screenings:

- Health Screening: Subscribers and spouses who have a cholesterol and blood pressure screening at their doctor's office will be eligible for a chance to win one of 300 **\$50 American Express Gift Cheques.**
- Mammogram: Women subscribers and spouses age 40 and over (or recommended by a physician) who have a mammogram will receive a **\$25 American Express Gift Cheque.**
- Colonoscopy: Subscribers and spouses age 50 and over (or recommended by a physician) who have a colonoscopy will receive a **\$50 American Express Gift Cheque.**

Your participation in the incentive program is completely confidential. Your employer will not be notified if you do or do not participate.

Here's how you can earn your incentive:

1. Complete all appropriate health screenings between July 1, 2019 - June 30, 2020.
2. Have your health care provider sign and date the certification form for each screening you complete.
3. When you have completed all applicable screenings, return the original certification form to:
**LMR Processing Center
P.O. Box 3624
Plymouth, MA 02361-3624**
4. Returned form must be postmarked by July 6, 2020 You can submit one form only.
5. You will receive your Gift Cheque approximately 6-8 weeks after receipt of your certification form.¹

RETIREES AND ACTIVE MEMBERS OVER 65

In addition to both Blue Cross and Harvard Pilgrim Products, the CCMHG offers Tufts Health Plan to members over 65 and retired.



**Tufts Health Plan is proud to partner with
Cape Cod Municipal Health Group**

As the only Massachusetts plan to receive Medicare's highest rating of 5 out of 5 stars four years in a row, Tufts Health Plan is the local plan nationally recognized for its commitment to providing innovative, high-quality health care coverage. Based in Watertown we are committed to our mission of improving the health and wellness of the diverse communities we serve. With a range of plans to meet different needs and budgets, we can help you find the plan that fits you best:

- Thousands of doctors and specialists
- Plans start at \$0 a month
- Up to \$400 in wellness reimbursements
- \$150 eyeglasses reimbursement
- Prescription drug coverage
- Preventive dental coverage
- And more

For more information call 1-800-936-1902 or visit thpmp.org. Every year, Medicare evaluates plans based on a 5-Star Rating System. Tufts Medicare Preferred HMO plans received 5 out of 5 stars for contract years 2016, 2017, 2018, and 2019. Tufts Health Plan is an HMO plan with a Medicare contract.



Are you turning




If you are within four (4) months of turning 65 years of age you should contact:

- ✓ **Your appropriate Benefits Office (listed on pages 10 & 11)**
- ✓ **Social Security Administration 800-772-1213**
- ✓ **Your appropriate Retirement Office:**
 - **Barnstable County Retirement Association 508-775-1110**
 - **Dukes County Contributory Retirement System 508-696-3846**
 - **Falmouth Retirement Board 508-457-0578**
 - **Massachusetts Teachers Retirement System 617-679-6887**

If you are actively employed and are considering retirement in the next 6 months you should contact your appropriate Retirement Office. The process can take time and you don't want to be met with any surprises!



Your Health Group at work for YOU!

 Cape Cod
Municipal Health Group
c/o Gallagher Benefit Insurance Services
11 Midstate Drive, Suite #200
Auburn, MA 01501