



# **MMHG INSURANCE OVERVIEW**

## **FY25 MMHG Comparison of Benefits**

- [FY25 HMO COMPARISON](#)
- [FY25 PPO COMPARISON](#)
- [FY25 HSA QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN \(HDHP\) 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.*

## **FY25 Blue Cross Blue Shield Benefit E Kits**

(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](#)
- [Network Blue NE HMO HD/HSA: EKit](#)

### **PPO Plans**

- [Blue Care Elect PPO Traditional: EKit](#)
- [Blue Care Elect Value PPO Rate Saver: EKit](#)
- [Blue Care Elect Preferred PPO Benchmark: EKit](#)
- [Blue Care Elect Preferred PPO HD/HSA: EKit](#)

## **FY25 Harvard Pilgrim Information Benefit E Kits**

(contains summary, SBC, and more)

- [HMO Traditional: EKit](#)
- [HMO Rate Saver: EKit](#)
- [HMO Choicenet Benchmark: EKit](#)
- [HMO High Deductible: EKit](#)

## **FY 25 MMHG Delta Dental Plan Information**

(Member unit participation varies) (CONTRIBUTORY PLAN-EMPLOYER CONTRIBUTES TOWARDS PREMIUM)

- [Delta Dental PPO Plus Premier Summary of Benefits](#)
- [Delta Dental additional plan information](#)

## **FY25 EyeMed Vision Plan (Voluntary)**

(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 <https://www.canarx.com/plan/?planid=MMHG> 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 | STRESS, ANXIETY & WORRY | SOCIAL ANXIETY | DEPRESSION | INSOMNIA | SUBSTANCE USE | 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](#)