



**LOWER PIONEER VALLEY  
EDUCATIONAL COLLABORATIVE  
HEALTH AND WELLNESS INFO  
PACKET  
FY24**

**FOR MORE DETAILED INFORMATION GO TO  
[LPVEC.ORG](http://LPVEC.ORG) >>STAFF INFORMATION AND FORMS>>BENEFITS>> HEALTH**



## BENEFITS OPEN ENROLLMENT FOR FY24

**OPEN ENROLLMENT PERIOD: MAY 1, 2023 – JUNE 2, 2023**

**for changes effective 7/1/2023**

The **Lower Pioneer Valley Educational Collaborative**, through its affiliation with Scantic Valley Regional Health Trust (SVRHT), has designated May 1 – June 2 as the annual Open Enrollment period for all eligible employees. Please use this opportunity to assess your benefit needs and revise your health, dental, and/or vision insurance coverage selections.

**LPVEC continues to offer HMO plans from Blue Cross Blue Shield, Health New England, and Tufts Health Plans and the Blue Care Elect Preferred PPO (Deductible Plan only) from Blue Cross Blue Shield to eligible employees.** The Benefit Comparison Charts provided in this packet are a high-level overview of the plans offered.

A complete Summary of Benefits and additional information for each health plan is available on the Scantic Valley Regional Health Trust website at: [www.scantichealth.org](http://www.scantichealth.org).

Group numbers are provided on the Insurance Rate Sheet in this packet. If you have specific questions about plan coverage, contact Member Services at the number below and reference the appropriate Group #:

- Blue Cross/Blue Shield 1-800-486-1136
- Health New England 1-800-310-2835
- Tufts Health Plan EPO 1-800-462-0224

**! No action is required by you if you are currently on a LPVEC sponsored health, dental, or vision plan and do not wish to make any changes to your coverage!**  
*You will remain on your current coverage plan(s) without having to re-enroll.*

**LPVEC continues to offer 2 options for the Dental Blue Freedom plan.** The Dental Blue Freedom offers the largest network of dentists nationwide including more than 90 percent of dentists in Massachusetts. **The Calendar Year Benefit Maximum is \$2,000.** There is NO increase to the premium for these plans for the upcoming fiscal year.

**LPVEC will also continue to offer the Blue 20/20 Vision plan that includes Hearing discounts on the Blue 20/20 Standard Vision Access Network Plan.** Blue 20/20 can save you money on eyeglasses, contacts, and preventive care, including eye exams. You also get access to one of the nation's largest vision networks. Blue 20/20 includes discounts for hearing exams and hearing aids. More information is included in this packet. There is NO increase to the premium for these plans for the upcoming fiscal year.

**All enrollment forms and supporting documents (if required) must be received by the LPVEC Payroll Department by end of business on Friday, June 2, 2023.**

Remember: Once enrolled in a health and/or dental plan, you will not be able to make changes until the next Open Enrollment period, unless there is a qualifying event.

\*If you do not receive insurance cards and/or enrollment information by July 1, contact your selected insurance company.

### **! Important**

**If you are enrolling in any plan for the first time and are on the 22-week pay period schedule (Hourly employees such as Drivers, Monitors, and some classroom staff), you must submit a check, payable to LPVEC, for the July and August premium in full with your enrollment form. Regular payroll deductions will begin in September. *Please reference rate sheet for monthly employee share costs.***

**OPEN ENROLLMENT CHANGES ARE EFFECTIVE JULY 1, 2023.**

**Enrollment forms and all required documents (and premium payment, if applicable) MUST BE RECEIVED BY 4:00 PM EST FRIDAY, JUNE 2, 2023 TO ALLOW SUFFICIENT TIME FOR PROCESSING. SEND ALL DOCUMENTS TO PAYROLL VIA ONE OF THE FOLLOWING METHODS:**

- SCAN AND EMAIL TO PAYROLL@LPVEC.ORG
- SEND BY INTEROFFICE MAIL TO PAYROLL
- OR MAIL TO:  
LPVEC, PAYROLL  
174 BRUSH HILL AVENUE  
WEST SPRINGFIELD, MA 01089

**HEALTH INSURANCE RATES FY24**

PRODUCT	TYPE	COVERAGE	MONTHLY PREMIUM	ACTIVE EMPLOYEES				RETIREES	INACTIVE
				Collaborative Monthly Share	Employee Monthly Share	Employee Share Per Pay Period	Employee Share Per Pay Period	Non-Medicare Eligible Monthly Share	COBRA Rates
			100%	70%	30%	26	22	50%	
Network Blue Standard Plan Group #002238438	HMO	Single	\$930.00	\$651.00	\$279.00	\$128.77	\$152.18	\$465.00	\$948.60
		Family	\$2,302.00	\$1,611.40	\$690.60	\$318.74	\$376.69	\$1,151.00	\$2,348.04
Network Blue Deductible Plan Group #004056369	HMO	Single	\$903.00	\$632.10	\$270.90	\$125.03	\$147.76	\$451.50	\$921.06
		Family	\$2,242.00	\$1,569.40	\$672.60	\$310.43	\$366.87	\$1,121.00	\$2,286.84
Health New England Standard Plan Group #S030420016	HMO	Single	\$814.00	\$569.80	\$244.20	\$112.71	\$133.20	\$407.00	\$830.28
		Family	\$2,027.00	\$1,418.90	\$608.10	\$280.66	\$331.69	\$1,013.50	\$2,067.54
Health New England Deductible Plan Group #S030420026	HMO	Single	\$786.00	\$550.20	\$235.80	\$108.83	\$128.62	\$393.00	\$801.72
		Family	\$1,961.00	\$1,372.70	\$588.30	\$271.52	\$320.89	\$980.50	\$2,000.22
Tufts Standard Plan Group #16211	EPO	Single	\$941.00	\$658.70	\$282.30	\$130.29	\$153.98	\$470.50	\$959.82
		Family	\$2,352.00	\$1,646.40	\$705.60	\$325.66	\$384.87	\$1,176.00	\$2,399.04
Tufts Deductible Plan Group #16209	EPO	Single	\$856.00	\$599.20	\$256.80	\$118.52	\$140.07	\$428.00	\$873.12
		Family	\$2,135.00	\$1,494.50	\$640.50	\$295.62	\$349.36	\$1,067.50	\$2,177.70
Blue Care Elect Preferred - Standard Plan Group #002345370	PPO	Single	\$1,586.00	\$1,110.20	\$475.80	\$219.60	\$259.53	\$793.00	\$1,617.72
		Family	\$3,451.00	\$2,415.70	\$1,035.30	\$477.83	\$564.71	\$1,725.50	\$3,520.02

\*\*see below note for hourly employees

**DENTAL INSURANCE RATES no change FY24**

PRODUCT	TYPE	COVERAGE	MONTHLY PREMIUM	ACTIVE EMPLOYEES			RETIREES
				Employee Monthly Share	Employee Share Per Pay Period	* Employee Share Per Pay Period	Non-Medicare Eligible Monthly Share
			100%	100%	26	22	100%
Dental Blue Freedom 100/50/50%, \$2,000 max, \$25/\$75 deductible	OPTION 1	Single	\$48.24	\$48.24	\$22.26	\$26.31	\$48.24
		Family	\$130.11	\$130.11	\$60.05	\$70.97	\$130.11
Dental Blue Freedom 100/80/50%, \$2,000 max, \$50/\$150 deductible	OPTION 2	Single	\$55.20	\$55.20	\$25.48	\$30.11	\$55.20
		Family	\$148.93	\$148.93	\$68.74	\$81.23	\$148.93

**VISION INSURANCE RATES no change FY24**

PRODUCT	TYPE	COVERAGE	MONTHLY PREMIUM	ACTIVE EMPLOYEES			RETIREES
				Employee Monthly Share	Employee Share Per Pay Period	* Employee Share Per Pay Period	Non-Medicare Eligible Monthly Share
			100%	100%	26	22	100%
Blue 20/20 Access Network Group Plan #20288		Single	\$7.82	\$7.82	\$3.61	\$4.27	\$7.82
		Employee+Spouse only	\$13.30	\$13.30	\$6.14	\$7.25	\$13.30
		Empl+child/children(no spouse)	\$13.69	\$13.69	\$6.32	\$7.47	\$13.69
		Family	\$21.51	\$21.51	\$9.93	\$11.73	\$21.51

\* New enrollments/coverage changes for 22 week/10-month paid employees:

7/1/2023 enrollment

A check must be submitted payable to LPVEC for the cost of the employee share premiums for the months of July and August with your enrollment form. Regular deductions will begin in the month of September.

**\*\* For hourly employees, your first check in September may not have enough pay to cover your regular biweekly insurance premium. If that is the case, we will be making up the amount not paid/still owed in the next two paychecks.**



# Lower Pioneer Valley Educational Collaborative

Member of SCANTIC VALLEY REGIONAL HEALTH TRUST

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Dear LPVEC Employee,

As part of a continuing effort to help control the rising cost of health insurance premiums for its employers and employees, Scantic Valley Regional Health Trust, through which your employer purchases health insurance, requires its members to verify the eligibility of each employee and the employee's dependent when enrolling employees in a family health insurance plan. **All Scantic Valley Regional Health Trust subscribers who are enrolled in a plan are required to comply with this requirement.**

The following is a list of the necessary documentation that must be submitted to verify eligibility for each employee and employee's dependent enrolled on a LPVEC health insurance policy.

<u>Relationship</u>	<u>Documentation</u>
Employee	Photocopy of town- or city-issued birth certificate ( <b><u>hospital records are not accepted</u></b> ).
Spouse	Photocopy of town- or city-issued marriage certificate ( <b><u>church or Justice of the Peace certificates are NOT accepted</u></b> ), <b><u>AND</u></b> Page 1 of your filed Federal Tax Return (1040 or 1040A.) Social Security numbers and income may be blacked out. Federal Tax Return requirement does not apply to same-sex marriages (affidavit will be provided).
Divorced or Separated Spouse	Photocopy of the health insurance provision language from divorce/ separation agreement, <b><u>AND</u></b> first page listing names of both parties or signature page.
Child up to age 26	Photocopy of town- or city-issued birth certificate (long form listing parents' names) ( <b><u>hospital records are not accepted</u></b> ), or Court Order documenting guardianship, or adoption papers.

Documents such as marriage or birth certificates may be obtained at the Clerk's Office in the City/Town where the event occurred. Please note there may be a delay in obtaining certain documentation. We urge you to contact the appropriate offices as soon as possible.

The following page explains dependent eligibility under Scantic Valley Regional Health Trust and carrier guidelines. For dependents that are not eligible, insurance may be available through the Health Connector, an online health insurance marketplace for residents of Massachusetts. Go to [www.mahealthconnector.org](http://www.mahealthconnector.org) for more information.

***Failure to comply with this requirement will result in the removal of your dependent(s) from the health plan.***

**LOWER PIONEER VALLEY EDUCATIONAL COLLABORATIVE**

**174 BRUSH HILL AVENUE, WEST SPRINGFIELD, MA 01089    PHONE 413-735-2200    FAX 413-735-2280**

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# Lower Pioneer Valley Educational Collaborative

Member of SCANTIC VALLEY REGIONAL HEALTH TRUST

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## Scantic Valley Regional Health Trust REGULATIONS FOR COVERING SPOUSES/DEPENDENTS

**Eligible Spouses** - The subscriber may enroll an eligible spouse for coverage under his or her health plan membership. An 'eligible spouse' includes the subscriber's legal spouse.

In the event of a divorce or legal separation, the person who was the spouse of the subscriber prior to the divorce or legal separation will remain eligible for coverage under the subscriber's health plan membership, whether or not the judgment was entered prior to the effective date of this health plan. The former spouse will remain eligible for this coverage only until the subscriber is no longer required by the judgment to provide health insurance for the former spouse or the subscriber or former spouse remarries, whichever comes first.

If the subscriber remarries, the former spouse may continue coverage under a separate health plan membership with the subscriber's group, provided the divorce judgment requires that the subscriber provide health insurance for the former spouse. This is true even if the subscriber's new spouse is not enrolled under the subscriber's health plan membership. However, the former spouse must move from family coverage to individual coverage and additional premiums will be required; the former spouse only remains eligible under the group if the divorce decree provided for such coverage. If the former spouse remarries, the former spouse's eligibility ends.

**Eligible Dependents** - The subscriber may enroll eligible dependents for coverage under his or her health plan membership. The subscriber's 'eligible dependents' include: a dependent child who is between the ages of 19 and 26 (19 and 25 for BCBS members). These include the subscriber's or legal spouse's dependent children who qualify as dependents as subject of a court order that require the subscriber to provide health insurance for the children. These may include:

1. A newborn child – the effective date of coverage for a newborn child will be the child's date of birth provided that the subscriber formally notified the plan sponsor within 30 days of the date of birth.
2. An adopted child – the effective date of coverage for an adopted child will be the date of placement with the subscriber for the purpose of adoption. The effective date of coverage for an adoptive child who has been living with the subscriber and for whom the subscriber has been getting foster care payments will be the date the petition to adopt is filed. If the subscriber is enrolled under a family plan as of the date he or she assumes custody of a child for the purpose of adoption, the child's health care services for injury or sickness will be covered from the date of custody.
3. A child who is recognized under a Qualified Medical Child Support Order as having the right to enroll for health care coverage.
4. A dependent child who is between the ages of 19 and 26 (19 and 25 for BCBS members).
5. An unmarried disabled dependent child may maintain coverage under the subscriber's health plan membership. The child must be either mentally or physically handicapped so as not to be able to earn his or her own living, as determined by the health plan carrier. The subscriber must make arrangements for the disabled child to continue coverage under the family contract no more than 30 days after the date the child would normally lose eligibility.

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## **IMPORTANT – PLEASE READ**

### **Special Enrollment Notice**

The Patient Protection and Affordable Care Act passed by Congress in 2010 requires that we provide a **Summary of Benefit and Coverage (SBC)** for each of the health plans available to you during the open enrollment period.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or other dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage.) However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage.)

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact a Human Resources representative at 413-735-2200 or email to [PAYROLL@LPVEC.ORG](mailto:PAYROLL@LPVEC.ORG).

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**SCANTIC VALLEY REGIONAL HEALTH TRUST  
(SVRHT)**

**IMPORTANT - PLEASE READ**

The attached benefit comparison charts are a high level overview of the plans offered by SVRHT.

The plan documents available to registered users on the carrier sites are the documents that describe full and complete plan details.

The carrier documents are the only documents that coverage is based on.

Should you have a question about specific coverage, you will need to contact the Member Service number on your ID card for detail or visit the carrier website.



## SVRHT Plan Benefit Comparison

NO DEDUCTIBLES

Effective 7-1-23

These pages summarize 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.

BENEFIT	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Choice Copay EPO
		In-Network	Out-of-Network		
<b>Deductible</b>	None	None	\$400 Individual \$800 Family	None	None
<b>Out-of-Pocket (OOP) Maximum</b> - <i>Once your out-of-pocket expenses for applicable services reaches this amount, you pay \$0 for remainder of plan year (July 1 to June 30).</i>	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family	<b>Medical:</b> \$3,000 per member	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family
<b>Lifetime Benefit Maximum</b>	None	None	None	None	None
<b>INPATIENT</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>
<b>General Hospital/Mental Hospital/Substance Abuse Facility (semi-private room and board and special services)</b>	\$500 copay	\$500 copay	20% coinsurance* Processes at in-network rate for emergency/accident admissions	\$500 copay	\$500 copay
<b>Physician Services</b>	Nothing	Nothing	20% coinsurance* Processes at in-network rate for emergency/accident admissions	Nothing	Nothing
<b>Skilled Nursing Facility</b>	Nothing to 100 days per calendar year benefit maximum	Nothing to 100 days per calendar year benefit maximum combined with out of network days	20% coinsurance* to 100 days per calendar year benefit maximum, combined with in-network days	\$0 copay for up to 100 days per calendar year, combined with inpatient rehabilitation	Nothing up to 100 days per plan year
<b>Rehabilitation Hospital</b>	Nothing to 60 days per calendar year benefit maximum	Nothing to 60 days per calendar year benefit maximum	20% coinsurance* to 60 days per calendar year benefit maximum	\$0 copay for up to 100 days per calendar year, combined with skilled care.	Nothing up to 100 days per plan year
<b>OUTPATIENT HOSPITAL</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>
<b>Emergency Room Visits for Emergency or Accident Care</b>	\$100 copay (waived if admitted or for observation stay)	\$100 copay (waived if admitted or for observation stay)	\$100 copay (waived if admitted or for observation stay)	\$100 copay, (waived if admitted)	\$100 copay, (waived if admitted)
<b>Emergency Room Visits for Medical Care</b>	\$100 copay (waived if admitted or for observation stay)	\$100 copay (waived if admitted or for observation stay)	\$100 copay (waived if admitted or for observation stay)	\$100 copay, waived if admitted	\$100 copay, waived if admitted

## SVRHT Plan Benefit Comparison

Effective 7-1-23

These pages summarize 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.

BENEFIT	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Choice Copay EPO
		In-Network	Out-of-Network		
<b>Surgery</b>	\$150 copay	\$150 copay	20% coinsurance*	\$150 copay	\$150 copay
<b>Radiation and Chemotherapy</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Diagnostic X-ray and Lab</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine Colonoscopy (without symptoms)</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>High Cost Radiology (MRI, CT &amp; PET)</b>	\$100 copay* - copay waived if received at non-hospital facilities	\$100 copay* - copay waived if received at non-hospital facility	20% coinsurance* No deductible for OON	Outpatient hospital based services \$100 copay; \$0 for non-hospital based services	\$100 copay* waived when there is an active cancer diagnosis
<b>Hemodialysis</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Physical Therapy</b>	\$20 copay to 60 visits per calendar year	\$20 copay to 100 visits per calendar year	20% coinsurance* to 100 visits per calendar year	\$20 copay (60 visits per calendar year for PT and OT)	\$35 co-pay - 30 visits per year
<b>PHYSICIAN'S OFFICE</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>
<b>Surgery</b>	\$20 PCP Office \$35 Specialists Office	\$20 PCP Office \$35 Specialists Office	20% coinsurance*	\$20 PCP Office \$35 Specialists Office	\$20 PCP Office \$35 Specialists Office
<b>Adult Preventative Exam (includes preventative lab)</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>PCP Medical Care/ Mental Health Care/ Substance Abuse Care</b>	\$20 copay	\$20 copay	20% coinsurance*	\$20 copay	\$20 copay
<b>Well Child Care (includes preventative lab tests)</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine GYN Exam (one per calendar year, includes preventative lab tests)</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine Mammogram</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine Vision Exam</b>	\$0 copay (once every 12 months)	\$0 copay (once per calendar year)	20% coinsurance after deductible(once per calendar year)	\$0 copay (once per calendar year)	\$20 copay (once per plan year)
<b>Specialist Office Visit</b>	\$35 copay	\$35 copay	20% coinsurance*	\$35 copay	\$35 copay
<b>OTHER OUTPATIENT</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>	<b>YOU PAY</b>
<b>Visiting Nurse Home Health Care</b>	Nothing (Includes Hospice Care)	Nothing	20% coinsurance*	Nothing	Nothing
<b>Durable Medical Equipment</b>	Member pays 20%, plan pays 80% with no limit	Member pays 20%, plan pays 80% with no limit*	40% coinsurance after deductible	Member pays 20%, plan pays 80% with no limit	Member pays 30%, plan pays 70% with no limit **breast, hand, arm and feet prosthetics Member pays 20%, plan pays 80%



# SVRHT Plan Benefit Comparison

## DEDUCTIBLE PLANS

### Deductible Plans - Effective 7-1-23

These pages summarize 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.

*After Deductible	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Advantage EPO
Deductible	\$250 per member up to \$750 per family	In-Network	Out-of-Network	\$250 per member up to \$750 per family	\$250 per member up to \$750 per family
<b>Out-of-Pocket (OOP) Maximum</b> - <i>Once your out-of-pocket expenses for applicable services reaches this amount, you pay \$0 for remainder of plan year (July 1 to June 30).</i>	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family	<b>Medical:</b> \$3,000 per member	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family	<b>Medical:</b> \$2,000 per member \$4,000 per family <b>Prescription:</b> \$3,000 per member \$6,000 per family
<b>Lifetime Benefit Maximum</b>	None	None	None	None	None
INPATIENT	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>General Hospital/Mental Hospital/Substance Abuse Facility (semi-private room and board and special services) - Deductible Applies</b>	\$500 copay*	\$500 copay*	20% coinsurance* Processes at in-network rate for emergency/accident admissions	\$500 copay*	\$500 copay*
<b>Physician Services</b>	Nothing	Nothing	20% coinsurance* Processes at in-network rate for emergency/accident admissions	Nothing	Nothing
<b>Skilled Nursing Facility - Deductible Applies</b>	Nothing* to 100 days per calendar year benefit maximum	Nothing* to 100 days per calendar year benefit maximum combined with out of network days	20% coinsurance* to 100 days per calendar year benefit maximum, combined with in-network days	\$0 copay for up to 100 days per calendar year, combined with inpatient rehabilitation	Nothing* up to 100 days per plan year
<b>Rehabilitation Hospital - Deductible Applies</b>	Nothing* to 60 days per calendar year benefit maximum	Nothing* to 60 days per calendar year benefit maximum	20% coinsurance* to 60 days per calendar year benefit maximum	\$0 copay for up to 100 days per calendar year, combined with inpatient rehabilitation	Nothing* up to 100 days per plan year

## SVRHT Plan Benefit Comparison

### Deductible Plans - Effective 7-1-23

These pages summarize 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.

*After Deductible	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Advantage EPO
		In-Network	Out-of-Network		
OUTPATIENT HOSPITAL	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>Emergency Room Visits for Emergency or Accident Care - Deductible Applies</b>	\$100 copay* (waived if admitted or for observation stay)	\$100 copay* (waived if admitted or for observation stay)	\$100 copay* (waived if admitted or for observation stay)	\$100 copay*, (waived if admitted)	\$100 copay*, (waived if admitted)
<b>Emergency Room Visits for Medical Care - Deductible Applies</b>	\$100 copay* (waived if admitted or for observation stay)	\$100 copay* (waived if admitted or for observation stay)	\$100 copay* (waived if admitted or for observation stay)	\$100 copay*, waived if admitted	\$100 copay*, waived if admitted
<b>Surgery - Deductible Applies</b>	\$150 copay*	\$150 copay*	20% coinsurance*	\$150 copay*	\$150 copay*
<b>Radiation and Chemotherapy - Deductible Applies</b>	\$0 copay*	\$0 copay*	20% coinsurance*	\$0 copay*	\$0 copay*
<b>Diagnostic X-ray and Lab - Deductible Applies</b>	\$0 copay*	\$0 copay*	20% coinsurance*	\$0 copay*	\$0 copay*
<b>Routine Colonoscopy (without symptoms)</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>High Cost Radiology (MRI, CT &amp; PET) - Deductible Applies</b>	\$100 copay* - copay waived if received at non-hospital facilities	\$100 copay* - copay waived if received at non-hospital facility	20% coinsurance* No deductible for OON	Outpatient hospital based services \$100 copay*; \$0 for non-hospital based services	\$100 copay*
<b>Hemodialysis - Deductible Applies</b>	\$0 copay*	\$0 copay*	20% coinsurance*	\$0 copay*	\$0 copay*
<b>Physical Therapy - Deductible Applies</b>	\$20 copay to 60 visits per calendar year	\$20 copay to 100 visits per calendar year	20% coinsurance* to 100 visits per calendar year	\$20 copay (60 visits per calendar year for PT and OT)	Deductible, then covered in full

## SVRHT Plan Benefit Comparison

### Deductible Plans - Effective 7-1-23

These pages summarize 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.

*After Deductible	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Advantage EPO
PHYSICIAN'S OFFICE	YOU PAY	In-Network YOU PAY	Out-of-Network YOU PAY	YOU PAY	YOU PAY
<b>Surgery - NO Deductible</b>	\$20 PCP Office \$35 Specialists Office	\$20 PCP Office \$35 Specialists Office	20% coinsurance*	\$20 PCP Office \$35 Specialists Office	\$20 PCP Office \$35 Specialists Office
<b>Adult Preventative Exam</b> <i>(includes preventative lab)</i>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>PCP Medical Care/ Mental Health Care/ Substance Abuse Care</b>	\$20 copay	\$20 copay	20% coinsurance*	\$20 copay	\$20 copay
<b>Well Child Care</b> <i>(includes preventative lab tests)</i>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine GYN Exam</b> <i>(one per calendar year, includes preventative lab tests)</i>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine Mammogram</b>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay
<b>Routine Vision Exam</b>	\$0 copay (once every 12 months)	\$0 copay (once per calendar year)	20% coinsurance after deductible	\$0 copay (once per calendar year)	\$20 copay (once per plan year)
<b>Specialist Office Visit</b>	\$35 copay	\$35 copay	20% coinsurance*	\$35 copay	\$35 copay
OTHER OUTPATIENT	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>Visiting Nurse Home Health Care - Deductible Applies</b>	Nothing* (Includes Hospice Care)	Nothing*	20% coinsurance*	Nothing*	Nothing*
<b>Durable Medical Equipment - Deductible Applies</b>	Member pays 20%, plan pays 80% with no limit	Member pays 20%, plan pays 80% with no limit*	40% coinsurance after deductible	Member pays 20%, plan pays 80% with no limit	Covered in full after deductible *breast, hand, arm and feet prosthetics Member pays 20%, plan pays 80%

# SVRHT Plan Benefit Comparison

## Deductible Plans - Effective 7-1-23

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*After Deductible	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Advantage EPO
		In-Network	Out-of-Network		
<b>Ambulance - Deductible Applies</b>	Covered in full after ded (for emergency or medically necessary transport)	Covered in full after deductible (for emergency or medically necessary transport)	Deductible then 20% coinsurance* other medically necessary ambulance transport	\$25 co-pay per member per day (included Chair Van services)	Covered in full after deductible
<b>Routine Pediatric Dental (under age 12)</b>	Nothing (covered services each six months)	Not Covered	Not Covered	Not Covered	Not Covered
<b>Chiropractor Visits</b>	\$20 copay per visit (up to 12 visits per calendar year)	\$20 copay per visit (up to 12 visits per calendar year)	20% coinsurance (up to 12 visits per calendar year)	\$20 copay per visit (up to 12 visits per calendar year)	\$20 copay per visit (up to 12 visits per year)
<b>Prescription Drugs</b>	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$25.00 copay Tier 3: \$50.00 copay  Mail Order: (90 day supply) Tier 1: \$20.00 copay Tier 2: \$50.00 copay Tier 3: \$110.00 copay  CVS Caremark is the PBM	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$25.00 copay Tier 3: \$50.00 copay  Mail Order: (90 day supply) Tier 1: \$20.00 copay Tier 2: \$50.00 copay Tier 3: \$110.00 copay  CVS Caremark is the PBM	OON NOT COVERED	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$25.00 copay Tier 3: \$50.00 copay  Mail Order: (90 day supply) Tier 1: \$20.00 copay Tier 2: \$50.00 copay Tier 3: \$110.00 copay  OptumRx is the PBM for retail and mail order.	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$25.00 copay Tier 3: \$50.00 copay  Mail Order: (90 day supply) Tier 1: \$20.00 copay Tier 2: \$50.00 copay Tier 3: \$110.00 copay  Optum Rx is the PBM
<b>Weight Loss</b>	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals, WeightWatchers®	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals, WeightWatchers®	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals, WeightWatchers®	Up to \$200/ind and \$400/fam reimbursement per calendar year towards fitness club membership, Aerobic and Wellness classes, Personal Trainer fees and school and town sports registration fees, wellness and fitness apps, nutrition apps, mindfulness apps, bike shares and Weight Watchers®	JENNY CRAIG DISCOUNTS: -\$200 in food savings
<b>Fitness Benefit</b>	Up to \$150 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training	Up to \$150 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training	Up to \$150 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular		Up to \$150 fitness reimbursement per household, per plan year \$150 reimbursement per plan year, when enrolled in a weight loss program

# SVRHT Plan Benefit Comparison

## Deductible Plans - Effective 7-1-23

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*After Deductible	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		HMO	Advantage EPO
		In-Network	Out-of-Network		
	programs; or virtual /online fitness memberships,subscriptions , programs providing the same. Now includes home gym equipment	programs; or virtual /online fitness memberships,subscriptions , programs providing the same. Now includes home gym equipment	and strength-training programs; or virtual /online fitness memberships,subscriptions , programs providing the same. Now includes home gym equipment	program.	





## **SVRHT-Insured employees**

**Blue Cross Blue Shield** - BCBS members are entitled to reimbursement for up to \$150 per calendar year for qualified fitness centers and \$150 per calendar year for WW® & other weight loss programs.

**Health New England** - Reimburses \$200/ind, \$400/family, per year for: qualifying fitness club membership; personal trainer fees; aerobic/wellness classes; school and town sports registration fees; CSA farm shares and up to \$150 per calendar year for Weight Watchers®.

For the Medicare Advantage plan, HNE offers an allowance of \$150 per calendar year for joining a Fitness Club or WW® or for certain Safety Items.

**Tufts** - Up to \$150 per calendar year for fitness center membership; \$150 per calendar year for a weight loss program.

**Wellness Works! Points Program BCBS, HNE, Tufts** Subscribers and spouses (including retirees) through Scantic Valley Regional Health Trust can earn up to a \$200 (BCBS). \$150 (HNE and Tufts) gift card for participating in various activities.

**CanaRx** Money-saving program for brand name prescription medications. For more information, call 1-866-893-6337 or go to [www.SVRHTCanaRx.com](http://www.SVRHTCanaRx.com). For additional information, [click here](#)

**Good Health Gateway Diabetes Care Rewards Program** Voluntary program to receive diabetes medications and supplies for \$0 co-pays. Call 1-800- 643-8028 or visit [www.GoodHealthGateway.com](http://www.GoodHealthGateway.com) for more information.

**MyTelemedicine** A convenient and free solution for medical care. 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 <https://www.mytelemedicine.com/>

Programs in **red** are available to all employees and family members who get their insurance through the Scantic Valley Regional Health Trust

**EVENTS: "Maintain Campaign"** Our yearly commitment to support everyone's effort to keep our weight in check during the holiday season. It involves a weigh-in before Thanksgiving and a weigh-out after the New Year. Weekly emails containing tips to stay on track are sent to all participants. Everyone who stays within 2 pounds of their weigh-in weight will be entered into a drawing for various incentive gifts. SVRHT Wellness Program Incentives

**Numerous additional webinars, challenges, and healthy activities** will be available to all employees throughout the year. Watch for information in the monthly newsletters and staff emails. Many programs will have gift card raffles and other raffle prizes for participation.

### **Smoking Cessation\* "Quit Smoking Your Way and We'll Pay"**

Benefitted/benefit-eligible employees and their spouses can have smoking cessation-related expenses waived and earn up to \$200 in gift cards for staying quit. You must register for this program and schedule verification appointments in order to receive incentives.

**Wellness Works! Points Program** Employees who do not get health insurance through work can earn up to 10 chances in a raffle for incentives for participating in various activities.

If you have an idea that you would like to see become part of the wellness program, please let us know! Our program gets better when you are engaged!

**For more information** on any of the programs offered by the SVRTH Wellness Program, please contact Marcy Morrison - [Marcy@scantichealth.org](mailto:Marcy@scantichealth.org) or call 617-431-6651

**Colonoscopy \*** Benefitted/benefit-eligible employees and spouses can earn \$100 for completing a preventive screening colonoscopy (once every 5 years maximum).

**Community Discounts** Longmeadow Parks & Recreation, East Longmeadow Recreation Department and Hampden Parks & Recreation Benefitted/benefit-eligible employees receive a 40% discount on most adult fitness programs/classes. Receive discount upon registration.

### **Local Fitness Center Discounts\*\***

**ATTAIN Therapy and Fitness** (East Longmeadow) – 15% discount for first responders; 10% discount for school and town employees for adult strength and conditioning classes.

**Blue Diamond CrossFit** (80 Denslow Road) in East Longmeadow offers a 20% discount for Military, Police, Fire, Teachers and Students (with valid ID)  
**Century Fitness** (East Longmeadow) – Twelve-month membership with no start-up fee for \$19.99 per month.

**Glenmeadow Retirement Community** (Longmeadow) - \$10 off monthly Lifestyle Pass for ages 62 and over.

**Healthtrax** (East Longmeadow) - \$10 off per month with yearly membership.  
**PureBarre** (East Longmeadow/Northampton) – 10% off monthly packages and clothing.

**Scantic Valley YMCA** (Wilbraham) - 50% off of the joiner's fee and 20% discount off of the regular monthly membership rates. \*\*Please tell staff that you are a town employee when purchasing membership

**For more information**, please see our website, [www.scantichealth.org](http://www.scantichealth.org) or contact Marcy Morrison - [Marcy@Scantichealth.org](mailto:Marcy@Scantichealth.org) 617-431-6651  
Like us on Facebook! <https://www.facebook.com/scanticvalleywellness/>

Offers in **purple** are also available for all benefit-eligible employees, even if you don't have town/school insurance.

Life comes with challenges.

# Your Assistance Program is here to help.

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

#### **Mental Health Sessions**

Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.

#### **Life Coaching**

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

#### **Financial Consultation**

Build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.

#### **Legal Consultation**

Get help with personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

#### **Work-Life Resources and Referrals**

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

#### **Personal Assistant**

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

#### **Medical Advocacy**

Get help navigating insurance, obtaining doctor referrals, securing medical equipment or transportation, and planning for transitional care and discharge.

#### **Member Portal and App**

These digital tools enable you to access your benefits 24/7/365 with online requests and chat options. They also provide easy access to thousands of articles, webinars, podcasts, and tools covering total well-being.



Contact AllOne Health EAP  
**Call: 800.451.1834**  
Visit: [www.allonehealth.eap.com](http://www.allonehealth.eap.com)  
Code: lpvec

**ALLONE**  
HEALTH



## Why participate in the Diabetes Care Rewards Program

We'll help you improve your health and reduce your risk of heart disease and stroke.

**Plus you'll get a Good Health Gateway® RX Rewards Card to get your \$0 copays on covered diabetes medications and supplies.**



**Good Health Gateway**  
*Diabetes Care Rewards Program*

**RX REWARDS CARD**  
**PRIMARY COVERAGE**

**\$0 COPAYS FOR DIABETES RX & SUPPLIES**

Name

RxBIN  BIN  RxPCN  PCN

RxGrp  GroupName  ID  MemberId

**PHARMACISTS: SUBMIT AS PRIMARY COVERAGE**  
for diabetes medications and supplies.

## How to get your Good Health Gateway RX Rewards Card for \$0 copays



Register at [GoodHealthGateway.com](http://GoodHealthGateway.com) to start your 90-day Introductory Period.

Or call our **Good Health Gateway** HelpLine at 800.643.8028 Monday through Thursday 8:30 am - 6:00 pm and Friday 8:30 am - 5:00 pm EST.

During your Introductory Period, you can get \$0 copays using your **Good Health Gateway Rx Rewards Card** at your local, in-network pharmacy or through OPTUMRx® Home Delivery.



To keep your \$0 copays beyond your Introductory Period, send us a Provider Confirmation Form or other acceptable documentation showing you completed the medical exams and lab tests listed below. Upload your documents through the website, send by mail, or fax to 877.378.4480.

Any of the exams/labs completed in the past year will count toward the requirement.

- Annual foot exam
- Annual eye exam
- Annual laboratory work-up of your fasting blood lipid levels
- Annual laboratory work-up of your urine/protein levels
- Laboratory work-up of your Hemoglobin A1c levels every 6 months



Continue to get your \$0 copays as long as you keep your diabetes labs and exams up to date.

Scantic Valley Regional Health Trust is committed to helping you achieve your best health status. Rewards for participating in this wellness program are available to employees and their dependents on a Scantic Valley Regional Health Trust health plan who meet the program requirements. If your doctor determines you do not need one of the activities required in this program, they can simply indicate not needed beside that requirement, and you will receive credit for this requirement.

Participation in the program is voluntary and confidential. HIPAA privacy and security standards are used to ensure the protection of your healthcare information.

**800.643.8028**  
**GOODHEALTHGATEWAY.COM**

Available to the following member employers of the Scantic Valley Regional Health Trust:

Hampden Wilbraham Regional School District  
Lower Pioneer Valley Educational Collaborative

Town of:

East Longmeadow  
Hampden  
Longmeadow  
Wilbraham

For employees and their covered dependents of the above employers insured through one of the following Scantic Valley Regional Health Trust sponsored health plans:

Blue Cross Blue Shield of Massachusetts  
Network Blue HMO, Network Blue HMO Deductible, Blue Care Elect Preferred PPO, Blue Care  
Elect Preferred PPO Deductible

Health New England  
HNE HMO, HNE HMO Deductible

Tufts Health Plan  
Tufts Choice Co-pay EPO, Tufts Advantage EPO Deductible





## Scantic Valley Regional Health Trust

Towns of East Longmeadow, Hampden, Longmeadow and Wilbraham, the Hampden-Wilbraham Regional School District and the Lower Pioneer Valley Educational Collaborative

# SIMPLE. SAFE. SMART.

**SIGN UP TODAY**

**Medications FREE to your door!**

See reverse for a full list of medications.

CANARX is a voluntary international mail order prescription program that is available to eligible employees, non-Medicare eligible retirees and their dependents enrolled in a health plan with the Scantic Valley Regional Health Trust (SVRHT).

Brand name medications, in the original factory-sealed manufacturers packaging, are delivered DIRECT TO YOUR DOOR from certified pharmacies in Canada, the United Kingdom and Australia. YOU PAY NOTHING thanks to the savings CANARX brings to your plan.

### Getting started is super easy!

1. Check to see if a medication is offered. Call **1-866-893-6337** and speak with a CANARX representative or view the complete formulary and print enrollment material at [www.canarx.com](http://www.canarx.com) (WebID: **SVRHT**).
2. Ask your doctor for a prescription for a 3-month supply, with 3 refills.
3. Submit documentation (completed enrollment form, prescription and a copy of your photo ID).
4. Sit back and relax...medication will be mailed direct to your home within 4 weeks!

- ✓ \$0 Copay
- ✓ 450+ FREE Brand Name Medications
- ✓ Easy, convenient refills
- ✓ Refills only, no "new to you" meds
- ✓ No additional costs

## For More Information



**1-866-893-6337**  
[www.canarx.com](http://www.canarx.com)  
WebID: **SVRHT**

April 2023



ACIPHEX 20MG	CELEBREX 100MG	FETZIMA 80MG	LATUDA 120MG	PROTOPIC OINT 0.03%	TOBI PODHALER 28MG
ACTONEL 35MG	CELEBREX 200MG	FETZIMA 120MG	LEXIVA 700MG	PROTOPIC OINT 0.1%	TOBREX OINT 0.3%
ACTONEL 150MG	CEQUA 0.09%	FLAREX 0.1%	LIALDA 1.2GM	QTERN 10-5MG	TOLAK 4%
ACTOPLUS 15MG-850MG	CLARINEX 5MG	FLOVENT 44MCG	LINZESS 72MCG	QVAR REDIHALER 40MCG	TOPICORT CREAM 0.25%
ACZONE 5%	CLIMARA PATCH 25MCG	FLOVENT 110MCG	LINZESS 145MCG	QVAR REDIHALER 80MCG	TOVIAZ 4MG
ADVAIR DISKUS 100MCG	CLIMARA PATCH 50MCG	FLOVENT 220MCG	LINZESS 290MCG	RANEXA 500MG	TOVIAZ 8MG
ADVAIR DISKUS 250MCG	CLIMARA PATCH 75MCG	FLOVENT DISKUS 100MCG	LIPITOR (G) 10MG	RAPAFLO 4MG	TRADJENTA 5MG
ADVAIR DISKUS 500MCG	CLIMARA PATCH 100MCG	FLOVENT DISKUS 250MCG	LIPITOR (G) 20MG	RAPAFLO 8MG	TRELEGY ELLIPTA
ADVAIR HFA 45/21MCG	COMBIGAN 0.2-0.5%	FOSAMAX PLUS D	LIPITOR (G) 40MG	RAPAMUNE 0.5MG	100-62.5-25MCG
ADVAIR HFA 115/21MCG	COMBIVENT RESPIMAT	70MG-2800IU	LIPITOR (G) 80MG	RAPAMUNE 1MG	TRELEGY ELLIPTA
ADVAIR HFA 230/21MCG	20MCG/100MCG	FOSAMAX PLUS D	LOTEMAX GEL 0.5%	RAPAMUNE 2MG	200-62.5-25MCG
AFINITOR 2.5MG	COMTAN 200MG	70MG-5600IU	LOTEMAX OINT 0.5%	RELPAZ 20MG	RELPAX 20MG
AFINITOR 5MG	COSOPT PF 2%/0.5%	FOSRENOL CHEW 500MG	LOVENOX (G) 40MG	RELPAZ 40MG	TRIBENZOR 40/5/12.5MG
AFINITOR 10MG	CRESTOR (G) 5MG	FOSRENOL CHEW 750MG	LOVENOX (G) 60MG	RENAGEL 800MG	TRIBENZOR 40/5/25MG
AKLIEF 50MCG/G	CRESTOR (G) 10MG	FOSRENOL CHEW 1000MG	LOVENOX (G) 80MG	RESTASIS MULTIDOSE 0.05%	TRIBENZOR 40/10/12.5MG
ALOCRI 2%	CRESTOR (G) 20MG	FOSRENOL POWDER	LOVENOX (G) 100MG	RESTASIS VIALS 0.05%	TRIBENZOR 40/10/25MG
ALOMIDE 0.1%	CRESTOR (G) 40MG	750MG	LUMIGAN 0.01%	RETIN A MICRO GEL PUMP	TRILEPTAL (G) 150MG
ALPHAGAN-P 0.15%	CRINONE GEL 8%	FOSRENOL POWDER	MESTINON TS 180MG	0.04%	TRILEPTAL (G) 300MG
ALREX 0.2%	CYMBALTA (G) 20MG	1000MG	METROGEL PUMP 1%	RETIN-A MICRO GEL PUMP	TRILEPTAL (G) 600MG
ALVESCO 80MCG	CYMBALTA (G) 30MG	GENVOYA	MICARDIS 20MG	0.1%	TRINTELLIX 5MG
ALVESCO 160MCG	CYMBALTA (G) 60MG	GILENYA 0.5MG	MICARDIS 40MG	REXULTI 0.25MG	TRINTELLIX 10MG
AMPYRA 10MG	DALIRESP 500MCG	GLUCAGEN HYPOKIT 1MG	MICARDIS 80MG	REXULTI 0.5MG	TRINTELLIX 20MG
ANORO ELLIPTA	DEPAKOTE 250MG	GLYXAMBI 10MG/5MG	MICARDIS HCT 40/12.5MG	REXULTI 1MG	TRIUQUE
62.5/25MCG	DEPAKOTE 500MG	GLYXAMBI 25MG/5MG	MICARDIS HCT 80/12.5MG	REXULTI 2MG	600-50-300MG
APTIOM 200MG	DETROL 1MG	HEPSERA (G) 10MG	MICARDIS HCT 80/25MG	REXULTI 3MG	TUDORZA PRESSAIR
APTIOM 400MG	DETROL 2MG	IBRANCE 75MG	MIGRANAL 4MG/ML	REXULTI 4MG	400MCG
APTIOM 600MG	DETROL LA 2MG	IBRANCE 100MG	MIRAPEX ER 0.375MG	RINVOQ 15MG	UCERIS 9MG
APTIOM 800MG	DETROL LA 4MG	IBRANCE 125MG	MIRAPEX ER 0.75MG	RINVOQ 30MG	ULORIC 80MG
ARAVA 10MG	DEXILANT DR 30MG	ILEVRO 0.3%	MIRAPEX ER 1.5MG	RYBELSUS 3MG	UROCIK-10MEQ
ARAVA 20MG	DEXILANT DR 60MG	IMITREX NASAL SPRAY 5MG	MIRAPEX ER 2.25MG	RYBELSUS 7MG	URSO 250MG
ARNUITY ELLIPTA 100MCG	DIFFERIN CREAM 0.1%	IMITREX NASAL SPRAY	MIRAPEX ER 3MG	RYBELSUS 14MG	VAGIFEM 10MCG
ARNUITY ELLIPTA 200MCG	DIFFERIN GEL 0.3%	20MG	MIRAPEX ER 3.75MG	SAPHRIS 5MG	VECTICAL 3MCG/GM
AROMASIN 25MG	DIOVAN (G) 40MG	IMITREX STATDOSE	MIRAPEX ER 4.5MG	SAPHRIS 10MG	VELPHORO 500MG
ASMANEX TWISTHALER	DIOVAN (G) 80MG	6MG/0.5ML	MIRVASO 0.33%	SEASONIQUE	VENTOLIN HFA 90MCG
110MCG	DIOVAN (G) 160MG	INCRUSE ELLIPTA 62.5MCG	MOTEGRITY 1MG	0.15/0.03/0.01MG	VIBRYD 10MG
ASMANEX TWISTHALER	DIOVAN (G) 320MG	INSPRA 25MG	MOTEGRITY 2MG	SEGLUROMET	VIBRYD 20MG
220MCG	DIVIGEL 0.25MG	INSPRA 50MG	MULTAQ 400MG	2.5MG-500MG	VIBRYD 40MG
ASTAGRAF XL 1MG	DIVIGEL 0.5MG	INVEGA 3MG	MYRBETRIQ 25MG	SEGLUROMET	VIMOVO 375/20MG
ASTAGRAF XL 5MG	DIVIGEL 1MG	INVEGA 6MG	MYRBETRIQ 50MG	2.5MG-1000MG	VIMOVO 500/20MG
ATACAND 4MG	DOVATO 50MG-300MG	INVEGA 9MG	NAMENDA 10MG	SEGLUROMET	VIREAD (G) 300MG
ATACAND 8MG	DULERA 100MCG/5MCG	INVOKAMET 50MG-500MG	NATAZIA 3/2-2/2-3/1MG	7.5MG-500MG	VIVELLE-DOT 25MCG
ATACAND 16MG	DULERA 200MCG/5MCG	INVOKAMET 50MG-1000MG	NESINA 6.25MG	SEGLUROMET	VIVELLE-DOT 37.5MCG
ATACAND 32MG	DUOBRII 0.01%-0.045%	INVOKAMET 150MG-500MG	NESINA 12.5MG	7.5MG-1000MG	VIVELLE-DOT 50MCG
ATACAND HCT 16MG/12.5MG	DYMISTA 137/50MCG	INVOKAMET 150MG-1000MG	NEUPRO 25MG	SEREVENT DISKUS 50MCG	VIVELLE-DOT 75MCG
ATACAND HCT	EDARBI 40MG	INVOKANA 100MG	NEUPRO 1MG	SEROQUEL XR (G) 50MG	VIVELLE-DOT 100MCG
32MG/12.5MG	EDARBI 80MG	INVOKANA 300MG	NEUPRO 2MG	SEROQUEL XR (G) 150MG	VRAYLAR 1.5MG
ATACAND HCT 32MG/25MG	EDARBYCLOR	IRESSA 250MG	NEUPRO 3MG	SEROQUEL XR (G) 200MG	VRAYLAR 3MG
ATELVIA DR 35MG	40MG/12.5MG	ISENTRESS 400MG	NEUPRO 4MG	SEROQUEL XR (G) 300MG	VRAYLAR 4.5MG
ATROVENT HFA 20UG	JAKAFI 5MG	JAKAFI 5MG	NEUPRO 6MG	SEROQUEL XR (G) 400MG	VRAYLAR 6MG
AUBAGIO 14MG	JAKAFI 10MG	JAKAFI 10MG	NEUPRO 8MG	SIMBRINZA 1%/0.2%	VUMERITY 231MG
AZELEX 20%	JAKAFI 15MG	JAKAFI 15MG	NEVANAC 3MG/ML	SLYND 4MG	VTORIN 10/10MG
AZILECT 0.5MG	JAKAFI 20MG	JAKAFI 20MG	NEXAVAR 200MG	SOOLANTRA 1%	VTORIN 10/20MG
AZILECT 1MG	JALYN 0.5MG/0.4MG	JALYN 0.5MG/0.4MG	NEXIUM (G) 20MG	SPIRIVA 18MCG	VTORIN 10/40MG
AZOPT 1%	JANUMET 50/500MG	JANUMET 50/500MG	NEXIUM (G) 40MG	SPIRIVA RESPIMAT 2.5MCG	VTORIN 10/80MG
AZOR 20/5MG	JANUMET 50/1000MG	JANUMET 50/1000MG	NEXLETOL 180MG	STEGLATRO 5MG	WAKIX 4.5MG
AZOR 40/5MG	JANUMET XR	JANUMET XR	NEXLIZET 180MG-10MG	STEGLATRO 15MG	WAKIX 17.8MG
AZOR 40/10MG	50MG/500MG	50MG/500MG	NUBEQA 300MG	STEGLUJAN	WELBUTRIN XL (G) 150MG
BANZEL 200MG	JANUMET XR	JANUMET XR	NURTEC ODT 75MG	5MG-100MG	WELBUTRIN XL (G) 300MG
BANZEL 400MG	50MG/1000MG	50MG/1000MG	ODEFSEY	STEGLUJAN	XADAGO 50MG
BECONASE AQ 42MCG	JANUMET XR	100MG/1000MG	200MG-25MG-25MG	15MG-100MG	XADAGO 100MG
BEPREVE 1.5%	JANUVIA 25MG	JANUVIA 25MG	OLUMIANT 2MG	STIOLTO RESPIMAT	2.5/2.5MCG
BETIMOL 0.25%	JANUVIA 50MG	JANUVIA 50MG	OMNARIS 50MCG	2.5/2.5MCG	STRATTERA 10MG
BETIMOL 0.5%	JANUVIA 100MG	JANUVIA 100MG	ONGLYZA 2.5MG	STRATTERA 18MG	STRATTERA 18MG
BETOPTIC S 0.25%	JARDIANCE 10MG	JARDIANCE 10MG	ONGLYZA 5MG	STRATTERA 25MG	STRATTERA 25MG
BEYAZ	JARDIANCE 25MG	JARDIANCE 25MG	ORLISSA 150MG	STRATTERA 40MG	STRATTERA 40MG
BIJUVA 1MG-100MG	JENTADUETO	JENTADUETO	ORLISSA 200MG	STRATTERA 60MG	STRATTERA 60MG
BIKTARVY	2.5MG-500MG	2.5MG-500MG	OSPHENA 60MG	STRATTERA 80MG	STRATTERA 80MG
50MG-200MG-25MG	JENTADUETO	JENTADUETO	OTZELA 30MG	STRATTERA 100MG	STRATTERA 100MG
BINOSTO 70MG	2.5MG-850MG	2.5MG-850MG	PENTASA 500MG	STRIVERDI RESPIMAT	2.5MCG
BREO ELLIPTA 100/25MCG	JENTADUETO	JENTADUETO	PLAQUENIL 200MG	2.5MCG	SYMTUZA
BREO ELLIPTA 200/25MCG	2.5MG-1000MG	2.5MG-1000MG	PRADAXA 75MG	SYNAREL NASAL	SYNAREL NASAL
BRILINTA 60MG	JULUCA 50MG-25MG	JULUCA 50MG-25MG	PRADAXA 150MG	5MG/500MG	5MG/500MG
BRILINTA 90MG	KAZANO 12.5/500MG	KAZANO 12.5/500MG	PRED FORTE 1%	5MG/1000MG	5MG/1000MG
BYSTOLIC 2.5MG	KAZANO 12.5/1000MG	KAZANO 12.5/1000MG	PREMARIN 0.3MG	STRATTERA 10MG	STRATTERA 10MG
BYSTOLIC 5MG	KERENDIA 10MG	KERENDIA 10MG	PREMARIN 0.625MG	STRATTERA 18MG	STRATTERA 18MG
BYSTOLIC 10MG	KERENDIA 20MG	KERENDIA 20MG	PREMARIN 1.25MG	STRATTERA 25MG	STRATTERA 25MG
BYSTOLIC 20MG	KISQALI 200MG	KISQALI 200MG	PREMARIN CREAM	STRATTERA 40MG	STRATTERA 40MG
CADUET 5/10MG	KOMBIGLYZE XR	KOMBIGLYZE XR	0.625MG/GM	STRATTERA 60MG	STRATTERA 60MG
CADUET 5/20MG	2.5MG/1000MG	2.5MG/1000MG	PREMPRO 0.3MG/1.5MG	STRATTERA 80MG	STRATTERA 80MG
CADUET 5/40MG	KOMBIGLYZE XR	KOMBIGLYZE XR	PRESTALIA 3.5MG/2.5MG	STRATTERA 100MG	STRATTERA 100MG
CADUET 5/80MG	2.5MG/500MG	2.5MG/500MG	PRESTALIA 7MG/5MG	STRATTERA 100MG	STRATTERA 100MG
CADUET 10/10MG	KOMBIGLYZE XR	KOMBIGLYZE XR	PRESTALIA 14MG/10MG	TASIGNA 200MG	TASIGNA 200MG
CADUET 10/20MG	2.5MG/1000MG	2.5MG/1000MG	PREVACID SOLUTAB 15MG	TASIGNA 500MG	TASIGNA 500MG
CADUET 10/40MG	LATUDA 20MG	LATUDA 20MG	PREVACID SOLUTAB 30MG	TASMAR 100MG	TASMAR 100MG
CADUET 10/80MG	LATUDA 40MG	LATUDA 40MG	PREZISTA 800MG	TAZORAC CREAM 0.05%	TAZORAC CREAM 0.05%
CAMBIA 50MG	LATUDA 60MG	LATUDA 60MG	PRISTIQ 50MG	TAZORAC GEL 0.1%	TAZORAC GEL 0.1%
CARDURA XL 4MG	LATUDA 80MG	LATUDA 80MG	PRISTIQ 100MG	TECFIDERA (G) 120MG	TECFIDERA (G) 120MG
CARDURA XL 8MG			PROMETRIUM 100MG	TECFIDERA (G) 240MG	TECFIDERA (G) 240MG

**NOTE:** Medication names appearing with (G) are available in a Generic version from your local or U.S. mail order pharmacy. This list is subject to change. Please call 1-866-893-6337 toll free to verify the availability of your medication through this program.