



UNDERSTANDING CHANGES TO YOUR HEALTH PLANS

That Will Benefit You And Your Family

With COVID-19 concerns top-of-mind, the health and wellbeing of the City of Boston employees, retirees, and their dependents are of the utmost importance to us.



FIRST, to ensure all have access to health insurance, on a non-precedent setting basis the City is establishing a special qualifying event should you need to make changes to your health plan:

- This will enable all benefit-eligible employees and retirees to enroll in health insurance or add eligible dependents.
- All standard forms and documents will be required such as the non-Medicare enrollment form, basic life insurance form, and dependent proof documents (marriage certificate, birth certificate, etc.).
- The COVID-19 special qualifying life event is not applicable to cancel health insurance, change health insurance plans, remove dependent/s, or to any other product such as life insurance, dental, vision, etc.

SECOND, the MA Division of Insurance issued a Bulletin addressing COVID-19 testing and treatment. The Bulletin imposes requirements on insurance carriers that are focused on (1) ensuring that members can obtain all medically necessary and appropriate testing and treatment for COVID-19 and (2) fighting the spread of COVID-19.

To protect the health and wellness of our employees and their dependents, the City has adopted the requirements in the Bulletin. The City will take direction from the Division of Insurance as to the expiration of the requirements in the Bulletin and will communicate any changes. During this time our insurance carriers are directed to:

- Remove co-pays, co-insurance, or deductibles for medically necessary testing, counseling, and vaccination (once available) for COVID-19 provided at in-network doctors' offices, emergency rooms, and urgent care centers for all members.
- This also applies to out-of-network doctors' offices, urgent care centers, and emergency rooms when access to urgent in-network testing and treatment in accord with Massachusetts Department of Public Health ("MDPH") and Center for Disease Control ("CDC") requirements is not available from in-network providers.
- Remove co-pay for medically necessary COVID-19 treatment, in accord with MDPH and CDC guidelines, at in-network doctors' offices, emergency rooms, and urgent care centers. This also applies to out-of-network doctors' offices, urgent care centers, and emergency rooms when access to in-network alternatives is not available.
- Eliminate cost-sharing for Telemedicine. See the following pages for Telemedicine provided by each insurance carrier - BCBS, AllWays, and Harvard Pilgrim.
- Our insurance carriers will remove administrative barriers, such as prior authorizations and referrals, for medically appropriate care for COVID-19. They will also, for the duration of the effective dates of the Bulletin, establish a dedicated Coronavirus helpline, advise members of their benefits, and encourage members to use Telemedicine.

QUESTIONS?

AllWays Member Services: **1-866-567-9175**
BCBS Member Services: **1-800-262-2583**
HPHC Member Services: **1-888-333-4742**
Tufts Member Services: **1-800-462-0224**

Health Benefits Office
HBI@boston.gov
617-635-4570

Getting Sick Isn't Convenient. Well Connection Is.

You can see licensed doctors and providers for minor medical and behavioral health care using live video visits on your favorite device.



Real Doctors. Real Doctor Visits.

Licensed doctors and providers in the Well Connection network have an average of 15 years of experience. They can look up your medical history, diagnose and treat your symptoms, and prescribe medication,* if necessary.



4.8 out of 5
Doctor and provider
rating from our members¹

How It Works

1. Download the Well Connection app, or visit wellconnection.com
2. Create an account and log in
3. Choose the type of service: medical or behavioral
4. Pick an available provider

Benefits of Well Connection



Medical
24/7



Behavioral Health
by Appointment



Secure
and Confidential



Low Cost

Download the app or visit wellconnection.com.



*Some medications, such as controlled substances, cannot be prescribed online.

1. Source: American Well. AmWell TeleHealth Report, February 2018. Patient Satisfaction Survey Data, compiled December 2017-February 2018.

Health Care for the Digital Age

You and your family members can visit doctors and providers anytime, anywhere in the United States, at home, work, or on vacation, weekends and holidays included. All you need is an internet connection and a smartphone, tablet, or computer with a webcam.

Types of Covered Services

Urgent Care

- | | | |
|--|---|--|
| <ul style="list-style-type: none">• Cold & flu• Bronchitis• Sinus & respiratory infections• Sore throat | <ul style="list-style-type: none">• Diarrhea• Gout• Strep throat• Urinary tract infections | <ul style="list-style-type: none">• Pinkeye• Hypertension• Migraines• Pneumonia |
|--|---|--|

Behavioral Health

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Depression & anxiety• Sleep disorders• Substance use disorder | <ul style="list-style-type: none">• Trauma• Child behavior• Bereavement | <ul style="list-style-type: none">• Couples therapy• Stress• Divorce |
|---|---|--|

Can I Have Live Video Visits with My Doctor?

If your local doctor is in the Blue Cross Blue Shield of Massachusetts network and offers covered services using live video visits through another service other than Well Connection, you'll still be covered by your plan. To find a local doctor who offers live video visits, go to **Find a Doctor & Estimate Costs** at bluecrossma.com/findadoctor and select **Tech Savvy Office** under **Refine Your Results**.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID Card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).



Partners HealthCare On Demand

Convenient, high-quality urgent care 24/7 right from your tablet, smart phone, or computer



AllWays Health Partners offers you exclusive access to Partners HealthCare On Demand for convenient, high-quality urgent care any time, anywhere in the U.S. right from your tablet, smart phone, or computer. And it's staffed by leading Partners HealthCare providers, including providers from Massachusetts General Hospital and Partners Community Physicians Organization.*

Virtually stress free

Partners On Demand is available to members age two and older to get care for issues like:

- Urinary symptoms
- Upper respiratory infections/flu/cough/cold/sore throat
- Sinus symptoms
- Earaches
- Eye irritation/conjunctivitis
- Allergies
- Rashes
- Other minor health conditions

The provider you see during your interactive video visit can diagnose, offer treatment, and even send a prescription to an in-network pharmacy, if necessary. With no travel and no referrals, Partners On Demand makes it easy to get high-quality urgent care 24/7 right from the comfort of your home, office, or anywhere.

How does it work?

Access the secure Partners On Demand website or app via allwaysmember.org. For your first visit, you'll need to create an account with your member ID number. Registration is quick and 100% secure. Once you're registered, you'll be able to see the next available provider.



Partners HealthCare On Demand is just one of the convenient tools available to members on allwaysmember.org. Log in today to set up your Partners On Demand account, manage your plan, get a personal health report on CaféWell, and more.

Partners HealthCare On Demand is NOT for medical emergencies. For medical emergencies, call 911.

**Partners HealthCare On Demand offers AllWays Health Partners members urgent care services anytime, anywhere in the U.S. through a secure, interactive video visit with Partners HealthCare providers. Teladoc Physicians, P.A., board-certified physicians, will deliver services to patients located outside of Massachusetts and also serve as a backup practice in Massachusetts if Partners HealthCare providers are unavailable.*

With Doctor on Demand, get the care you need from wherever you are:



Virtual video visits with licensed doctors, psychologists and psychiatrists

Medical urgent care visits:

Fast and easy

Connect with a physician in minutes.¹

You're covered

Harvard Pilgrim members pay the PCP-level cost sharing. No referral is required to see a Doctor on Demand provider.

Great physicians

Board certified and licensed in your state.² Multiple languages available.³

Treat many conditions

Treat nearly any non-emergency medical condition.

Get a prescription

Fast and paperless prescription fulfillment to your pharmacy.⁴

Continued on reverse 



Top Medical Issues Treated:

- Coughs, colds
- Sore/Strep throat
- Flu
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health: UTIs, yeast infections
- Sports injuries
- Eye issues

¹ Availability more limited during overnight hours.

² Doctor on Demand operates subject to state laws. Doctor on Demand is not intended to replace an annual in-person visit with a primary care provider.

³ Some languages require an appointment.

⁴ Doctor on Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Behavioral health visits¹:

Based on your needs

Licensed, U.S.-trained providers.² Psychologists support you using talk therapy, while psychiatrists will also look for biological imbalances and can prescribe medicine as part of a treatment plan.³

Easy to schedule

You will need to schedule an appointment at least 24 hours in advance; however, psychology visits are typically available within 48 hours to one week and psychiatry visits are typically available within 2 – 3 weeks.

- Psychology appointments are scheduled for either 25 or 50 minutes.
- Psychiatry appointments start with a 45-minute visit, with 15-minute follow-up visits after that.

Get help with many common conditions

Support for non-emergency conditions and situations.

You're covered

Harvard Pilgrim members pay the plan's cost share for behavioral health office visits. No referral is required to see a Doctor on Demand provider.



Most Common Behavioral Health Conditions Treated:

- Depression
- Relationship issues
- Workplace stress
- Social Anxiety
- Trauma and Loss
- Addiction

Set Up Your Account Now



Or Web Video Visits: www.doctorondemand.com/harvard-pilgrim

¹ Doctor on Demand is not meant for crisis or emergency situations. If you are experiencing a crisis or emergency, call 911 or go to your nearest emergency room. You can also access the free, 24-hour National Suicide Prevention Lifeline at (800) 273-8255.

² Practitioners providing services are licensed in the state the member is calling from.

³ Doctor on Demand psychiatrists can prescribe medications when necessary for treatment; however, Doctor on Demand does not prescribe any controlled substances, such as benzodiazepines (e.g., Xanax, Valium, Klonopin, etc.), or stimulants (e.g., Ritalin, Adderall). In these cases, alternatives with less potential for abuse and dependence may be offered.