

Town of Truro Employee/Active Retirees

Health Plan Rates

FY2025

July 1, 2024 - June 30, 2025

**Senior Health Plan Rates will be sent in the Fall and are effective
January 1, 2025 - December 31, 2025
(Must be retired and Medicare eligible)**

	Employee/Retiree Monthly Cost		35%
	Individual	Single Parent/Child	Family
Blue Cross Blue Shield			
Master Health Plus*	716.10	1,434.65	1,789.90
Blue Care Elect PPO	467.95	937.30	1,171.10
Network Blue HMO	358.05	721.70	960.40
Harvard Pilgrim			
Harvard Pilgrim PPO	386.40	772.10	1,021.65
Harvard Pilgrim HMO	351.75	703.85	941.50
Annual In-Network deductible all Health plans	300.00	600.00	900.00

**Grandfathered plan, not available for new enrollments*

Enrolling in one of the above plans gives access to the following free benefits:

CanRx Free Mail Order Prescriptions

Diabetes Care Program

Access to provider specific TeleHealth

	Voluntary - No Employer Contribution		
	Individual	Single Parent/Child	Family
Delta Dental PPO Plus Premier	42.00	84.00	109.00
EyeMed Vision Care	7.53	14.31	21.02

Open Enrollment runs May 1 - May 31, 2024

Please contact the Collector/Treasurer's office with any questions and for applicable forms

Comparison charts and additional resources can be found online at bit.ly/truro-oe

More information is available online, Cape Cod Municipal Health Group

www.ccmhg.com

CCMHG Health Plan Benefit Comparison - FY25

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.

Effective 07-01-2024

	BLUE CROSS BLUE SHIELD				HARVARD PILGRIM HEALTH CARE		
BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		Master Health Plus Indemnity Plan	HPHC HMO	PPO	
		In-Network	Out-of-Network			IN-NETWORK	OUT-OF-NETWORK
Deductible - applies to: In-patient Admission; Out-patient Surgery; ER, High Tech Imaging (MRI, CT, & PET) and Diagnostic Tests & Procedures. Does not apply to routine office visits or pharmacy. Per plan year (July 1 to June 30) - See plan document for full details	\$300 per member \$900 per family	\$300 per member \$900 per family	\$400 per member \$800 per family	\$300 per member \$900 per family	\$300 per member \$900 per family	\$300 per member \$900 per family	\$400 per member \$800 per family
Out-of-Pocket (OOP) Maximum - Once your out-of-pocket expenses for applicable services reaches this amount, you pay \$0 for remainder of plan year. NOTE: a separate out-of-pocket maximum for prescription copays added effective July 1, 2015 as required by ACA (in-network only).	Medical: \$2,000 per member \$4,000 per family Prescription: \$3,000 per member \$6,000 per family	Medical: \$2,000 per member \$4,000 per family Prescription: \$3,000 per member \$6,000 per family	Medical: \$3,000 per member	Medical: \$2,000 per member \$4,000 per family Prescription: \$3,000 per member \$6,000 per family	Medical: \$2,000 per member \$4,000 per family Prescription: \$3,000 per member \$6,000 per family	Medical: \$2,000 per member \$4,000 per family Prescription: \$3,000 per member \$6,000 per family	Medical: \$3,000 per member
Lifetime Benefit Maximum	None	None	None	None	None	None	None
INPATIENT	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
General Hospital/Mental Hospital/Substance Abuse Facility (semi-private room and board and special services) - Deductible Applies	\$500 copay per admission	\$500 copay per admission	20% coinsurance* Nothing for emergency/accident admissions	\$700 copay per admission	\$500 copay per admission	\$500 copay per admission	20% coinsurance*
Physician Services	Nothing	Nothing	20% coinsurance* Nothing for emergency/accident admissions	Nothing	Nothing	Nothing	20% coinsurance*
Skilled Nursing Facility Deductible Applies	Nothing to 100 days per calendar year benefit maximum	Nothing to 100 days per calendar year benefit maximum	20% coinsurance* to 100 days per calendar year benefit maximum	Nothing	Limit to 100 days per Plan Year - \$500 copayper admission	Limit to 100 days per Plan Year - \$500 copayper admission	20% coinsurance*
Rehabilitation Hospital Deductible Applies	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	Nothing	Limit to 60 days per Plan Year - \$500 copay per admission	Limit to 60 days per Plan Year - \$500 copay per admission	20% coinsurance*

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		In-Network	Out-of-Network			IN-NETWORK	OUT-OF-NETWORK
OUTPATIENT HOSPITAL	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Emergency Room Visits for Emergency or Accident Care - Deductible Applies	\$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)	Nothing for first treatment of accident; \$100 copay for emergency medical care	\$100 copay, (waived if admitted)	\$100 copay, (waived if admitted)	\$100 copay, (waived if admitted)
Emergency Room Visits for Medical Care - Deductible Applies	\$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 or for observation stay)	\$100 copay, (waived if admitted)	\$100 copay, (waived if admitted)	\$100 copay, waived if admitted
Surgery - Deductible Applies	\$250 copay	\$250 copay	20% coinsurance*	\$250 copay	\$250 copay	\$250 copay	20% coinsurance*
Radiation and Chemotherapy	Deductible applies	Deductible applies	20% coinsurance*	Nothing	Nothing	Nothing	20% coinsurance*
Diagnostic X-ray and Lab - Deductible Applies	Nothing	Nothing	20% coinsurance*	Nothing	Nothing	Nothing	20% coinsurance*
Routine Colonoscopy (without surgery)	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay	\$0 copay	20% coinsurance*
High Cost Radiology (MRI, CT & PET) - Deductible Applies	\$100 copay	\$100 copay	20% coinsurance*	\$100 copay	\$100 copay	\$100 copay	20% coinsurance*
Hemodialysis - Deductible Applies	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay	\$0 copay	20% coinsurance*
Physical Therapy	\$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 to 60 visits per calendar year	Copay Level 1 : \$20 copay per visit, 30 visits per Plan Year	Copay Level 1 : \$20 copay per visit, 30 visits per Plan Year	20% coinsurance*
PHYSICIAN'S OFFICE	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Surgery - NO DEDUCTIBLE	\$20/\$45 co-pay	\$20/\$45 co-pay	20% coinsurance*	\$45 co-pay	Copay Level 1 provider : \$20 copay per visit Copay Level 2 provider : \$45 per visit	Copay Level 1 provider : \$20 copay per visit Copay Level 2 provider : \$45 per visit	20% coinsurance*

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BENEFIT	NETWORK BLUE HMO	BLUE CARE ELECT PREFERRED PPO		Master Health Plus Indemnity Plan	HPHC HMO	PPO	
		In-Network	Out-of-Network			IN-NETWORK	OUT-OF-NETWORK
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
PHYSICIAN'S OFFICE							
Adult Preventative Exam <i>(includes preventative lab tests)</i>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay	\$0 copay	20% coinsurance*
PCP Medical Care/ Mental Health Care/ Substance Abuse Care	\$20 copay	\$20 copay	20% coinsurance*	\$20 copay	Copay Level 1 :\$20 copay	Copay Level 1 :\$20 copay	20% coinsurance*
Well Child Care <i>(includes preventative lab tests)</i>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay (including routine physical exams, immunizations, school, camp, sports)	\$0 copay (including routine physical exams, immunizations, school, camp, sports)	20% coinsurance*
Routine GYN Exam <i>(one per calendar year, includes preventative lab tests)</i>	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay	\$0 copay	20% coinsurance*
Routine Mammogram	\$0 copay	\$0 copay	20% coinsurance*	\$0 copay	\$0 copay	\$0 copay	20% coinsurance*
Routine Vision Exam	\$0 copay (once every 12 months)	\$0 copay (once per calendar year)	20% coinsurance* (once per calendar year)	\$0 copay (once every 24 months)	Limited 1 visit per Plan Year - No Charge	Limited 1 visit per Plan Year - No Charge	20% coinsurance*
Specialist Office Visit	\$45 copay	\$45 copay	20% coinsurance*	\$45 copay	Copay Level 2 : \$45 copay	Copay Level 2 : \$45 copay	20% coinsurance*
OTHER OUTPATIENT	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Visiting Nurse Home Health Care <i>Deductible Applies</i>	Nothing	Nothing	20% coinsurance*	Nothing	Nothing	Nothing	20% coinsurance*
Durable Medical Equipment - <i>Deductible Applies</i>	After deductible, member pays 20%, plan pays 80% with no limit. Wigs are covered in full when needed as a result of any form of cancer, leukemia, alopecia areata, alopecia totalis, or permanent hair loss due to injury.	After deductible, member pays 20%, plan pays 80% with no limit. Wigs are covered in full when needed as a result of any form of cancer, leukemia, alopecia areata, alopecia totalis, or permanent hair loss due to injury.	After deductible, member pays 40%, plan pays 60% with no limit. Wigs are covered in full when needed as a result of any form of cancer, leukemia, alopecia areata, alopecia totalis, or permanent hair loss due to injury.	20% coinsurance*	After deductible, member pays 20% until member has paid \$1,000 out of pocket, then plan pays in full. Wigs are covered in full when needed as a result of any form of cancer, leukemia, alopecia areata, alopecia totalis, or permanent hair loss due to injury.	After deductible, member pays 20% until member has paid \$1,000 out of pocket, then plan pays in full. Wigs are covered in full when needed as a result of any form of cancer, leukemia, alopecia areata, alopecia totalis, or permanent hair loss due to injury.	After deductible, member pays 20% coinsurance until the member has paid \$1,000 out of pocket, then plan pays in full. Wigs subject to deductible then 20% coinsurance.
Ambulance- Deductible Applies	Nothing	Nothing	Nothing for accident or emergency; 20% coinsurance* other medically necessary ambulance transport	20% coinsurance*	Nothing	Nothing	Emergency transport: Nothing Non emergency transport: 20% coinsurance
Routine Pediatric Dental	Nothing	All charges	All charges	All charges	Covered in full: Preventive care for children up to age 13. 2 visits per member per plan year including exam, cleaning, x-rays, & fluoride treatment.	Covered in full: Preventive care for children up to age 13. 2 visits per member per plan year including exam, cleaning, x-rays, & fluoride treatment.	Deductible, then 20% coinsurance

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		In-Network	Out-of-Network			IN-NETWORK	OUT-OF-NETWORK
Chiropractor Visits	All charges	\$20 copay	20% coinsurance*	\$20 copay	All charges	All charges	All charges
Prescription Drugs	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$30.00 copay Tier 3: \$65.00 copay Mail Order: (90 day supply) Tier 1: \$25.00 copay Tier 2: \$75.00 copay Tier 3: \$165.00 copay	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$30.00 copay Tier 3: \$65.00 copay Mail Order: (90 day supply) Tier 1: \$25.00 copay Tier 2: \$75.00 copay Tier 3: \$165.00 copay	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$30.00 copay Tier 3: \$65.00 copay Mail Order: (90 day supply) Tier 1: \$25.00 copay Tier 2: \$75.00 copay Tier 3: \$165.00 copay	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$30.00 copay Tier 3: \$65.00 copay Mail Order: (90 day supply) Tier 1: \$25.00 copay Tier 2: \$75.00 copay Tier 3: \$165.00 copay Non-formulary drugs All charges	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$30.00 copay Tier 3: \$65.00 copay Mail Order: (90 day supply) Tier 1: \$25.00 copay Tier 2: \$75.00 copay Tier 3: \$165.00 copay	Retail: (30 day supply) Tier 1: \$10.00 copay Tier 2: \$30.00 copay Tier 3: \$65.00 copay Mail Order: (90 day supply) Tier 1: \$25.00 copay Tier 2: \$75.00 copay Tier 3: \$165.00 copay	no coverage (Optum has over 65,000 pharmacies)
Fitness Benefit	Up to \$150 reimbursement toward membership or exercise classes at a health club; and virtual fitness, athletic fees, bicycles, helmets, athletic shoes. See plan details. Enroll in a qualified Weight Watchers or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees.	Up to \$150 reimbursement toward membership or exercise classes at a health club; and virtual fitness, athletic fees, bicycles, helmets, athletic shoes. See plan details. Enroll in a qualified Weight Watchers or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees.	Up to \$150 reimbursement toward membership or exercise classes at a health club; and virtual fitness, athletic fees, bicycles, helmets, athletic shoes. See plan details. Enroll in a qualified Weight Watchers or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees.	No Fitness Benefit	Up to \$300 reimbursement per calendar year on fees for 2 members for wellness benefits to include health and fitness club memberships, classes or virtual subscriptions, athletic programs etc. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active wellness membership and HPHC member for at least four months within a calendar year.	Up to \$300 reimbursement per calendar year on fees for 2 members for wellness benefits to include health and fitness club memberships, classes or virtual subscriptions, athletic programs etc. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active wellness membership and HPHC member for at least four months within a calendar year.	Up to \$300 reimbursement per calendar year on fees for 2 members for wellness benefits to include health and fitness club memberships, classes or virtual subscriptions, athletic programs etc. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active wellness membership and HPHC member for at least four months within a calendar year.
*After Deductible							



Blue Cross Blue Shield

**SIMPLE.
SAFE.
SMART.**

SIGN UP TODAY

Receive a one-time **\$25 Amazon Gift Card** for enrolling in the CANARX program with a qualifying prescription for a 90-day supply with 3 refills!

***Offer available to new program members only.**

Medications FREE to your door!

See reverse for a full list of medications.

CANARX is a voluntary international mail order prescription program offered to eligible employees, non-Medicare eligible retirees and dependents enrolled in the Network Blue HMO, Blue Care Elect Preferred PPO or Master Health Plus with the Cape Cod Municipal Health Group (CCMHG).

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 CANARX at **1-866-893-6337** or to view the complete formulary - and enroll online or download an enrollment form - visit www.canarx.com (WebID: **CCMHG**).
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**
- ✓ **400+ 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

WebID: **CCMHG**

ACTONEL (G) 35MG	BREO ELLIPTA 200/25MCG	EVISTA (G) 60MG	JANUVIA 50MG	ONGLYZA 5MG	TECFIDERA (G) 120MG
ACTONEL (G) 150MG	BREZTRI AEROSPHERE	EVOTAZ 300MG-150MG	JANUVIA 100MG	ORILISSA 150MG	TECFIDERA (G) 240MG
ACTOPLUS (G)	160MCG-9MCG-4.8MCG	EXELON (G) 4.6MG/24HR	JARDIANCE 10MG	ORILISSA 200MG	TEKTURN 150MG
15MG-850MG	BRILINTA 60MG	EXELON (G) 9.5MG/24HR	JARDIANCE 25MG	OSPHENA 60MG	TEKTURN 300MG
ACTOS (G) 15MG	BRILINTA 90MG	EXELON (G) 13.3MG/24HR	JENTADUETO	OTEZLA 30MG	TIVICAY 50MG
ACTOS (G) 30MG	BYSTOLIC (G) 2.5MG	EXFORGE HCT	2.5MG-500MG	PENTASA 500MG	TOBI PODHALER 28MG
ACTOS (G) 45MG	BYSTOLIC (G) 5MG	160/12.5/5MG	JENTADUETO	PLAQUENIL 200MG	TOBREX OINT 0.3%
ACZONE 5%	BYSTOLIC (G) 10MG	EXFORGE HCT	2.5MG-850MG	PLAVIX (G) 75MG	TOPAMAX (G) 100MG
ADCIRCA (G) 20MG	BYSTOLIC (G) 20MG	160/12.5/10MG	JENTADUETO	PRADAXA 150MG	TOVIAZ 4MG
ADVAIR DISKUS 100MCG	CADUET 5/10MG	EXFORGE HCT	2.5MG-1000MG	PRED FORTE 1%	TOVIAZ 8MG
ADVAIR DISKUS 250MCG	CADUET 5/20MG	160/25/5MG	JUBLIA 10%	PREMARIN 0.3MG	TRADJENTA 5MG
ADVAIR DISKUS 500MCG	CADUET 5/40MG	EXFORGE HCT	JULUCA 50MG-25MG	PREMARIN 0.625MG	TRELEGY ELLIPTA
ADVAIR HFA 45/21MCG	CADUET 5/80MG	160/25/10MG	KAZANO 12.5/500MG	PREMARIN 1.25MG	100-62.5-25MCG
ADVAIR HFA 115/21MCG	CADUET 10/10MG	EXFORGE HCT	KAZANO 12.5/1000MG	PREMARIN CREAM	TRELEGY ELLIPTA
ADVAIR HFA 230/21MCG	CADUET 10/20MG	320/25/10MG	KEPPRA (G) 250MG	0.625MG/GM	200-62.5-25MCG
AFINITOR 2.5MG	CADUET 10/40MG	FARESTON 60MG	KEPPRA (G) 500MG	PREMPRO 0.3MG/1.5MG	TRINTELLIX 5MG
AFINITOR 5MG	CADUET 10/80MG	FARXIGA 5MG	KEPPRA (G) 750MG	PRESTALIA 3.5MG/2.5MG	TRINTELLIX 10MG
AFINITOR 10MG	CELEBREX 100MG	FARXIGA 10MG	KEPPRA (G) 1000MG	PRESTALIA 7MG/5MG	TRINTELLIX 20MG
AKLIEF 50MCG/G	CELEBREX 200MG	FELDENE 10MG	KERENDIA 10MG	PRESTALIA 14MG/10MG	TRIUMEQ 600-50-300MG
ALOMIDE 0.1%	CEQUA (G) 0.09%	FELDENE 20MG	KERENDIA 20MG	PREZISTA 800MG	TUDORZA PRESSAIR
ALPHAGAN-P 0.15%	CLIMARA PATCH 25MCG	FETZIMA 20MG	KISQALI 200MG	PRISTIQ 50MG	400MCG
ALREX 0.2%	CLIMARA PATCH 50MCG	FETZIMA 40MG	KOMBIGLYZE XR	PRISTIQ 100MG	UCERIS 9MG
ALVESCO 80MCG	CLIMARA PATCH 75MCG	FETZIMA 80MG	2.5MG/1000MG	PROMETRIUM 100MG	ULORIC 80MG
ALVESCO 160MCG	COMBIGAN 0.2-0.5%	FETZIMA 120MG	KOMBIGLYZE XR	PROTOPIC OINT 0.03%	UROCIT-K (G) 10MEQ
AMPYRA (G) 10MG	COMBIVENT RESPIMAT	FINACEA GEL 15%	5MG/500MG	PROTOPIC OINT 0.1%	URSO 250MG
ANAPROX DS 550MG	20MCG/100MCG	FLAREX 0.1%	KOMBIGLYZE XR	QTERN 10-5MG	VAGIFEM 10MCG
ANORO ELLIPTA	CORGARD 80MG	FLOVENT 44MCG	5MG/1000MG	QVAR REDIHALER 40MCG	VECTICAL 3MCG/GM
62.5/25MCG	COSOPT PF 2%/0.5%	FLOVENT 110MCG	LAMICTAL (G) 150MG	QVAR REDIHALER 80MCG	VELPHORO 500MG
APTOM 200MG	CRESTOR (G) 5MG	FLOVENT 220MCG	LAMICTAL (G) 200MG	RANEXA (G) 500MG	VENTOLIN HFA 90MCG
APTOM 400MG	CRESTOR (G) 10MG	FLOVENT DISKUS 100MCG	LATUDA 20MG	RAPAFLO (G) 4MG	VESICARE (G) 5MG
APTOM 600MG	CRESTOR (G) 20MG	FLOVENT DISKUS 250MCG	LATUDA 40MG	RAPAFLO (G) 8MG	VESICARE (G) 10MG
APTOM 800MG	CRESTOR (G) 40MG	FOSAMAX PLUS D	LATUDA 60MG	RAPAMUNE 0.5MG	VIIBRYD 10MG
ARAZLO 0.045%	CRINONE GEL 8%	70MG-2800IU	LATUDA 80MG	RAPAMUNE 2MG	VIIBRYD 20MG
ARNUITY ELLIPTA 100MCG	CYMBALTA (G) 20MG	FOSAMAX PLUS D	LATUDA 120MG	RELPAK (G) 20MG	VIIBRYD 40MG
ARNUITY ELLIPTA 200MCG	CYMBALTA (G) 30MG	70MG-5600IU	LEXIVA 700MG	RELPAK (G) 40MG	VIMOVO 375/20MG
AROMASIN (G) 25MG	CYMBALTA (G) 60MG	FOSRENOL CHEW 500MG	LIALDA 1.2GM	RENAGEL 800MG	VIMOVO 500/20MG
ARTHROTEC 50MG	CYTOTEC (G) 200MCG	FOSRENOL CHEW 750MG	LINZESS 125MCG	RESTASIS MULTIDOSE (G)	VIREAD (G) 300MG
ARTHROTEC 75MG	DALIRESP 250MCG	FOSRENOL CHEW 1000MG	LINZESS 145MCG	0.05%	VIVELLE-DOT 25MCG
ASMANEX TWISTHALER	DALIRESP 500MCG	FOSRENOL POWDER	LINZESS 290MCG	RESTATIS VIALS 0.05%	VIVELLE-DOT 37.5MCG
110MCG	DEPAKOTE (G) 250MG	750MG	LIPITOR (G) 10MG	RETIN A MICRO GEL PUMP	VIVELLE-DOT 50MCG
ASMANEX TWISTHALER	DEPAKOTE (G) 500MG	FOSRENOL POWDER	LIPITOR (G) 20MG	0.04%	VIVELLE-DOT 75MCG
220MCG	DETROL LA (G) 2MG	1000MG	LIPITOR (G) 40MG	RETIN-A MICRO GEL PUMP	VIVELLE-DOT 100MCG
ASTAGRAF XL 1MG	DETROL LA (G) 4MG	GENVOYA	LIPITOR (G) 80MG	0.1%	VRAYLAR 1.5MG
ASTAGRAF XL 5MG	DEXILANT DR 30MG	GILENYA (G) 0.5MG	LOTEMAX GEL 0.5%	REXULTI 0.25MG	VRAYLAR 3MG
ATACAND 4MG	DEXILANT DR 60MG	GLUCAGEN HYPOKIT 1MG	LOTEMAX OINT 0.5%	REXULTI 0.5MG	VRAYLAR 4.5MG
ATACAND 8MG	DIFFERIN CREAM 0.1%	GLUMETZA ER 1000MG	LOTEMAX SUSP 0.5%	REXULTI 1MG	VRAYLAR 6MG
ATACAND 16MG	DIFFERIN GEL (G) 0.3%	GLYXAMBI 10MG/5MG	LUMIGAN 0.01%	REXULTI 2MG	VUMERITY 231MG
ATACAND 32MG	DIOVAN (G) 40MG	GLYXAMBI 25MG/5MG	MESTINON TS 180MG	REXULTI 3MG	VYTORIN 10/10MG
ATACAND HCT	DIOVAN (G) 80MG	IBRANCE 75MG	METRO CREAM 0.75%	REXULTI 4MG	VYTORIN 10/20MG
32MG/25MG	DIOVAN (G) 160MG	IBRANCE 100MG	METROGEL PUMP 1%	RINVOQ 15MG	VYTORIN 10/40MG
ATACAND HCT	DIOVAN (G) 320MG	IBRANCE 125MG	MIGRANAL 4MG/ML	RINVOQ 30MG	VYTORIN 10/80MG
16MG/12.5MG	DIOVAN HCT (G) 320/25MG	IMITREX NASAL SPRAY	MIRVASO 0.33%	RYBELSUS 3MG	WAKIX 4.5MG
ATACAND HCT	DIVIGEL 0.25MG	5MG	MOTEGRITY 1MG	RYBELSUS 7MG	WAKIX 17.8MG
32MG/12.5MG	DIVIGEL 0.5MG	IMITREX NASAL SPRAY	MOTEGRITY 2MG	RYBELSUS 14MG	WELCHOL (G) 625MG
ATELVIA DR 35MG	DIVIGEL 1MG	20MG	MULTAQ 400MG	SAPHRIS 5MG	WELLBUTRIN XL (G) 150MG
ATROVENT HFA 20UG	DOVATO 50MG-300MG	IMITREX STATDOSE	MYRBETRIQ 25MG	SAPHRIS 10MG	WELLBUTRIN XL (G) 300MG
AUBAGIO (G) 14MG	DULERA 100MCG/5MCG	6MG/0.5ML	MYRBETRIQ 50MG	SENSIPAR (G) 30MG	XADAGO 50MG
AVODART (G) 0.5MG	DULERA 200MCG/5MCG	INCURSE ELLIPTA 62.5MCG	NATAZIA 3/2-2/2-3/1MG	SENSIPAR (G) 60MG	XADAGO 100MG
AZILECT (G) 0.5MG	DUOBRII 0.01%-0.045%	INSPIRA (G) 25MG	NESINA 6.25MG	SEREVENT DISKUS 50MCG	XALATAN 50MCG/ML
AZILECT (G) 1MG	DYMISTA 137/50MCG	INSPIRA (G) 50MG	NESINA 12.5MG	SIMBRINZA 1%/0.2%	XARELTO 2.5MG
BANZEL 200MG	EDARBI 40MG	INVEGA 3MG	NESINA 25MG	SINGULAIR (G) 10MG	XARELTO 10MG
BANZEL 400MG	EDARBI 80MG	INVOKAMET 50MG-500MG	NEUPRO 1MG	SLYND 4MG	XARELTO 15MG
BECONASE AQ 42MCG	EDARBYCLOR	INVOKAMET 50MG-1000MG	NEUPRO 2MG	SOOLANTRA 1%	XARELTO 20MG
BENICAR (G) 20MG	40MG/12.5MG	INVOKAMET 150MG-500MG	NEUPRO 3MG	SPIRIVA 18MCG	XELJANZ 5MG
BENICAR (G) 40MG	EDARBYCLOR	INVOKAMET 150MG-1000MG	NEUPRO 4MG	SPIRIVA RESPIMAT 2.5MCG	XELJANZ 10MG
BENICAR HCT (G)	40MG/25MG	INVOKANA 100MG	NEUPRO 6MG	STEGLUJAN 5MG-100MG	XELJANZ XR 11MG
20MG/12.5MG	EDECIN 25MG	INVOKANA 300MG	NEUPRO 8MG	STEGLUJAN 15MG-100MG	XENAZINE 25MG
BENICAR HCT (G)	EDURANT 25MG	IRESSA 250MG	NEVANAC 3MG/ML	STIOLTO RESPIMAT	XENICAL 120MG
40MG/12.5MG	ELIDEL 1%	ISENTRESS 400MG	NEXAVAR 200MG	2.5/2.5MCG	XIGDUO XR 5/1000MG
BENICAR HCT (G)	ELIQUIS 2.5MG	JAKAFI 5MG	NEXIUM (G) 20MG	STRIVERDI RESPIMAT	XIGDUO XR 10/500MG
40MG/25MG	ELIQUIS 5MG	JAKAFI 10MG	NEXIUM (G) 40MG	2.5MCG	XIGDUO XR 10/1000MG
BEPREVE 1.5%	ELMIRON 100MG	JAKAFI 15MG	NEXLETOL 180MG	SYMBICORT	XIIDRA 5%
BETIMOL 0.25%	ENTRESTO 24MG-26MG	JAKAFI 20MG	NEXLITZ 180MG-10MG	160MCG-4.5MCG	YASMIN 28 (G)
BETIMOL 0.5%	ENTRESTO 49MG-51MG	JALYN 0.5MG/0.4MG	NORITATE CREAM 1%	SYMITUZA	YAZ (G) 3/0.02MG
BETOPTIC S 0.25%	ENTRESTO 97MG-103MG	JANUMET 50/500MG	NORVASC (G) 5MG	SYNAREL NASAL	ZELAPAR 1.25MG
BEVESPI AEROSPHERE	EPIDUO FORTE 0.3%/2.5%	JANUMET 50/1000MG	NORVASC (G) 10MG	SYNJARDY 5MG/500MG	ZETIA (G) 10MG
9MCG-4.8MCG	EPIDUO GEL PUMP	JANUMET XR	NUBEQA 300MG	SYNJARDY 5MG/1000MG	ZIANA 1.2%-0.025%
BEYAZ	0.1%/2.5%	50MG/500MG	NURTEC ODT 75MG	SYNJARDY 12.5MG/500MG	ZOMIG (G) 2.5MG
BIJUVA 1MG-100MG	EPIPEN 0.3MG	JANUMET XR	ODEFSEY	SYNJARDY 12.5MG/1000MG	ZOMIG NASAL SPRAY 5MG
BIKTARVY	EPIPEN JR 0.15MG	50MG/1000MG	200MG-25MG-25MG	TASIGNA 150MG	ZOVIRAX CREAM 5%
50MG-200MG-25MG	EPIVIR / HBV (G) 100MG	JANUMET XR	OLUMIANT 2MG	TASIGNA 200MG	ZYCLARA PACKET 3.75%
BINOSTO 70MG	ESTROGEL 0.06%	100MG/1000MG	OMNARIIS 50MCG	TASMAR 100MG	ZYCLARA PUMP 3.75%
BREO ELLIPTA 100/25MCG	EUCRISA 2%	JANUVIA 25MG	ONGLYZA 2.5MG	TAZORAC GEL 0.05%	ZYTIGA (G) 500MG

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.



Harvard Pilgrim

SIMPLE. SAFE. SMART.

SIGN UP TODAY

Receive a one-time **\$25 Amazon Gift Card** for enrolling in the CANARX program with a qualifying prescription for a 90-day supply with 3 refills!

***Offer available to new program members only.**

Medications FREE to your door!

See reverse for a full list of medications.

CANARX is a voluntary international mail order prescription program offered to eligible employees, non-Medicare eligible retirees and dependents enrolled in the HMO or PPO with the Cape Cod Municipal Health Group (CCMHG).

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 CANARX at **1-866-893-6337** or to view the complete formulary - and enroll online or download an enrollment form - visit www.canarx.com (WebID: **CCMHG**).
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**
- ✓ **400+ 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

WebID: **CCMHG**

ACIPHEX 20MG ACTOPLUS (G) 15MG-850MG ACULAR (G) 0.5% ACULAR LS (G) 0.4% ACZONE 5% ADVAIR DISKUS 100MCG ADVAIR DISKUS 250MCG ADVAIR DISKUS 500MCG ADVAIR HFA 45/21MCG ADVAIR HFA 115/21MCG ADVAIR HFA 230/21MCG AFINITOR 2.5MG AFINITOR 5MG AFINITOR 10MG AKLIEF 50MCG/G ALOCRIL 2% ALOMIDE 0.1% ALPHAGAN-P 0.15% ALREX 0.2% ALVESCO 80MCG ALVESCO 160MCG AMPYRA (G) 10MG ANAPROX DS 550MG ANORO ELLIPTA 62.5/25MCG APTOM 200MG APTOM 400MG APTOM 600MG APTOM 800MG ARAZLO 0.045% ARNUITY ELLIPTA 100MCG ARNUITY ELLIPTA 200MCG ASMANEX TWISTHALER 110MCG ASMANEX TWISTHALER 220MCG ASTAGRAF XL 1MG ASTAGRAF XL 5MG ATACAND 4MG ATACAND 8MG ATACAND 16MG ATACAND 32MG ATACAND HCT 32MG/25MG ATACAND HCT 16MG/12.5MG ATACAND HCT 32MG/12.5MG ATELVIA DR 35MG ATROVENT HFA 20UG AUBAGIO (G) 14MG AZOPT 1% AZOR 20/5MG AZOR 40/5MG AZOR 40/10MG BANZEL 200MG BANZEL 400MG BECONASE AQ 42MCG BEPREVE 1.5% BETIMOL 0.25% BETIMOL 0.5% BETOPTIC S 0.25% BEVESPI AEROSPHERE 9MCG-4.8MCG BEYAZ BIJUVA 1MG-100MG BIKTARVY 50MG-200MG-25MG BINOSTO 70MG BREO ELLIPTA 100/25MCG BREO ELLIPTA 200/25MCG BREZTRI AEROSPHERE 160MCG-9MCG-4.8MCG BRILINTA 60MG BRILINTA 90MG BYSTOLIC (G) 2.5MG BYSTOLIC (G) 5MG BYSTOLIC (G) 10MG BYSTOLIC (G) 20MG	CADUET 5/10MG CADUET 5/20MG CADUET 5/40MG CADUET 5/80MG CADUET 10/10MG CADUET 10/20MG CADUET 10/40MG CADUET 10/80MG CARDURA XL 4MG CARDURA XL 8MG CEQUA (G) 0.09% CLARINEX 5MG COLAZAL 750MG COMBIGAN 0.2-0.5% COMBIVENT RESPIMAT 20MCG/100MCG CRESTOR (G) 5MG CRESTOR (G) 10MG CRESTOR (G) 20MG CRESTOR (G) 40MG CRINONE GEL 8% DALIRESP 250MCG DALIRESP 500MCG DEXILANT DR 30MG DEXILANT DR 60MG DIFFERIN CREAM 0.1% DIFFERIN GEL (G) 0.3% DIOVAN (G) 40MG DIOVAN (G) 80MG DIOVAN (G) 160MG DIOVAN (G) 320MG DIVIGEL 0.25MG DIVIGEL 0.5MG DIVIGEL 1MG DOVATO 50MG-300MG DULERA 100MCG/5MCG DULERA 200MCG/5MCG DUOBRII 0.01%-0.045% DYMISTA 137/50MCG EDARBI 40MG EDARBI 80MG EDARBYCLOR 40MG/12.5MG EDARBYCLOR 40MG/25MG EDECRIN 25MG EDURANT 25MG EFFEXOR XR (G) 75MG ELIDEL 1% ELIQUIS 2.5MG ELIQUIS 5MG ELMIRON 100MG ENTRESTO 24MG-26MG ENTRESTO 49MG-51MG ENTRESTO 97MG-103MG EPIDUO FORTE 0.3%/2.5% EPIDUO GEL PUMP 0.1%/2.5% EPIPEN 0.3MG EPIPEN JR 0.15MG EPIVIR / HBV (G) 100MG ESTROGEL 0.06% EUCRISA 2% EVOTAZ 300MG-150MG EXFORGE (G) 5/160MG EXFORGE (G) 5/320MG EXFORGE (G) 10/160MG EXFORGE (G) 10/320MG EXFORGE HCT 160/12.5/5MG EXFORGE HCT 160/12.5/10MG EXFORGE HCT 160/25/5MG EXFORGE HCT 160/25/10MG EXFORGE HCT 320/25/10MG FARRESTON 60MG FARXIGA 5MG	FARXIGA 10MG FELDENE 10MG FELDENE 20MG FETZIMA 20MG FETZIMA 40MG FETZIMA 80MG FETZIMA 120MG FINACEA GEL 15% FLAREX 0.1% FLOVENT 44MCG FLOVENT 110MCG FLOVENT 220MCG FLOVENT DISKUS 100MCG FLOVENT DISKUS 250MCG FOSAMAX PLUS D 70MG-280IU FOSAMAX PLUS D 70MG-5600IU FOSRENOL CHEW 500MG FOSRENOL CHEW 750MG FOSRENOL CHEW 1000MG GENVOYA GILENYA (G) 0.5MG GLUCAGEN HYPOKIT 1MG GLUMETZA ER 1000MG GLYXAMBI 10MG/5MG GLYXAMBI 25MG/5MG IBRANCE 75MG IBRANCE 100MG IBRANCE 125MG ILEVRO 0.3% IMITREX (G) 100MG IMITREX NASAL SPRAY 5MG IMITREX NASAL SPRAY 20MG IMITREX STATDOSE 6MG/0.5ML INCRUSE ELLIPTA 62.5MCG INSPIRA (G) 25MG INSPIRA (G) 50MG INVOKAMET 50MG-500MG INVOKAMET 50MG-1000MG INVOKAMET 150MG-500MG INVOKAMET 150MG-1000MG INVOKANA 100MG INVOKANA 300MG IRESSA 250MG ISENTRESS 400MG JAKAFI 5MG JAKAFI 10MG JAKAFI 15MG JAKAFI 20MG JALYN 0.5MG/0.4MG JANUMET 50/500MG JANUMET 50/1000MG JANUMET XR 50MG/500MG JANUMET XR 50MG/1000MG JANUMET XR 100MG/1000MG JANUVIA 25MG JANUVIA 50MG JANUVIA 100MG JARDIANCE 10MG JARDIANCE 25MG JENTADUETO 2.5MG-500MG JENTADUETO 2.5MG-850MG JENTADUETO 2.5MG-1000MG	JUBLIA 10% JULUCA 50MG-25MG KAZANO 12.5/500MG KAZANO 12.5/1000MG KEPPRA (G) 250MG KEPPRA (G) 500MG KEPPRA (G) 750MG KEPPRA (G) 1000MG KERENDIA 10MG KERENDIA 20MG KISQALI 200MG KOMBIGLYZE XR 2.5MG/1000MG KOMBIGLYZE XR 5MG/500MG KOMBIGLYZE XR 5MG/1000MG LAMICTAL CD (G) 25MG LATUDA 20MG LATUDA 40MG LATUDA 60MG LATUDA 80MG LATUDA 120MG LEXAPRO (G) 10MG LEXAPRO (G) 20MG LEXIVA 700MG LIALDA 1.2MG LINZESS 72MCG LINZESS 145MCG LINZESS 290MCG LIPITOR (G) 10MG LIPITOR (G) 20MG LIPITOR (G) 40MG LIPITOR (G) 80MG LOTEMAX GEL 0.5% LOTEMAX OINT 0.5% LOTEMAX SUSP 0.5% LUMIGAN 0.01% MIRVASO 0.33% MOTEGRITY 1MG MOTEGRITY 2MG MULTAQ 400MG MYRBETRIQ 25MG MYRBETRIQ 50MG NATAZIA 3/2-2/2-3/1MG NESINA 6.25MG NESINA 12.5MG NESINA 25MG NEUPRO 1MG NEUPRO 2MG NEUPRO 3MG NEUPRO 4MG NEUPRO 6MG NEUPRO 8MG NEVANAC 3MG/ML NEXAVAR 200MG NEXIUM (G) 20MG NEXIUM (G) 40MG NEXLETOL 180MG NEXLIZET 180MG-10MG NUBEQA 300MG NURTEC ODT 75MG ODEFSEY 200MG-25MG-25MG OLUMIANT 2MG OMNARIS 50MCG ONGLYZA 2.5MG ONGLYZA 5MG ORILISSA 150MG ORILISSA 200MG OSPHERA 60MG OTENZA 30MG PENTASA 500MG PLAQUENIL 200MG PRADAXA 150MG PRED FORTE 1% PREMARIN 0.3MG PREMARIN 0.625MG PREMARIN 1.25MG	PREMARIN CREAM 0.625MG/GM PREMPRO 0.3MG/1.5MG PRESTALIA 3.5MG/2.5MG PRESTALIA 7MG/5MG PRESTALIA 14MG/10MG PREVACID SOLUTAB 15MG PREVACID SOLUTAB 30MG PREZISTA 800MG PRISTIQ 50MG PRISTIQ 100MG PROMETRIUM 100MG PROTONIX (G) 40MG PROZAC (G) 20MG QTERN 10-5MG QVAR REDHALER 40MCG QVAR REDHALER 80MCG RANEXA (G) 500MG RAPAFLO (G) 4MG RAPAFLO (G) 8MG RAPAMUNE 0.5MG RAPAMUNE 2MG RELPAK (G) 20MG RELPAK (G) 40MG RENAGEL 800MG RESTASIS MULTIDOSE (G) 0.05% RESTASIS VIALS 0.05% RETIN A MICRO GEL PUMP 0.04% RETIN-A MICRO GEL PUMP 0.1% REXULTI 0.25MG REXULTI 0.5MG REXULTI 1MG REXULTI 2MG REXULTI 3MG REXULTI 4MG RINVOQ 15MG RINVOQ 30MG RYBELSUS 3MG RYBELSUS 7MG RYBELSUS 14MG SAPHRIS 5MG SAPHRIS 10MG SENSIPAR (G) 30MG SENSIPAR (G) 60MG SEREVENT DISKUS 50MCG SIMBRINZA 1%/0.2% SLYND 4MG SOOLANTRA 1% SPIRIVA 18MCG SPIRIVA RESPIMAT 2.5MCG STEGLUJAN 5MG-100MG STEGLUJAN 15MG-100MG STIOLTO RESPIMAT 2.5/2.5MCG STRIVERDI RESPIMAT 2.5MCG SUTENT 12.5MG SUTENT 25MG SUTENT 37.5MG SUTENT 50MG SYMBICORT 160MCG-4.5MCG SYMTOZA SYNAREL NASAL SYNJARDY 5MG/500MG SYNJARDY 5MG/1000MG SYNJARDY 12.5MG/500MG SYNJARDY 12.5MG/1000MG TASIGNA 150MG TASIGNA 200MG TASMAR 100MG TAZORAC GEL 0.05% TECFIDERA (G) 120MG TECFIDERA (G) 240MG TEKTURN 150MG	TEKTURN 300MG TIVICAY 50MG TOBI PODHALER 28MG TOBREX OINT 0.3% TOVIAZ 4MG TOVIAZ 8MG TRADJENTA 5MG TRELEGY ELLIPTA 100-62.5-25MCG TRELEGY ELLIPTA 200-62.5-25MCG TRIBENZOR 20/5/12.5MG TRIBENZOR 40/5/12.5MG TRIBENZOR 40/5/25MG TRIBENZOR 40/10/12.5MG TRIBENZOR 40/10/25MG TRINTELLIX 5MG TRINTELLIX 10MG TRINTELLIX 20MG TRIUMEQ 600-50-300MG TUDORZA PRESSAIR 400MCG UCERIS 9MG ULORIC 80MG VAGIFEM 10MCG VALTrex (G) 500MG VECTICAL 3MCG/GM VELPHORO 500MG VENTOLIN HFA 90MCG VESICARE (G) 5MG VESICARE (G) 10MG VIBRYD 10MG VIBRYD 20MG VIBRYD 40MG VIMOVO 375/20MG VIMOVO 500/20MG VIREAD (G) 300MG VIVELLE-DOT 25MCG VIVELLE-DOT 37.5MCG VIVELLE-DOT 50MCG VIVELLE-DOT 75MCG VIVELLE-DOT 100MCG VRAYLAR 1.5MG VRAYLAR 3MG VRAYLAR 4.5MG VRAYLAR 6MG VUMERITY 231MG WAKIX 4.5MG WAKIX 17.8MG WELCHOL (G) 625MG WELLBUTRIN XL (G) 150MG WELLBUTRIN XL (G) 300MG XADAGO 50MG XADAGO 100MG XALATAN 50MCG/ML XARELTO 2.5MG XARELTO 10MG XARELTO 15MG XARELTO 20MG XELJANZ 5MG XELJANZ 10MG XELJANZ XR 11MG XENAZINE 25MG XENICAL 120MG XIGDUO XR 5/1000MG XIGDUO XR 10/500MG XIGDUO XR 10/1000MG XIIDRA 5% ZELAPAR 1.25MG ZETIA (G) 10MG ZIANA 1.2%-0.025% ZOLOFT (G) 50MG ZOLOFT (G) 100MG ZOMIG NASAL SPRAY 5MG ZYCLARA PACKET 3.75% ZYCLARA PUMP 3.75% ZYTIGA (G) 500MG
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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.

3 REASONS TO JOIN

The Diabetes Care Rewards Program
at [GoodHealthGateway.com](https://www.GoodHealthGateway.com)



1. YOUR DOCTORS

See your doctors to complete routine diabetes labs and exams recommended by the American Diabetes Association.



2. YOUR HEALTH

Manage your diabetes effectively with the help of our timely reminders to see your doctors so you live healthy and feel well.



3. YOUR REWARDS

Earn \$0 copays on your diabetes medications and supplies when you join at no cost to you and complete your labs and exams.

The **Good Health Gateway**® Diabetes Care Rewards Program is a free benefit offered by Cape Cod Municipal Health Group to their health plan members. **Participation is voluntary and confidential.**

Join Today

800.643.8028 | Hablamos español.
[GoodHealthGateway.com](https://www.GoodHealthGateway.com)



Cape Cod
Municipal Health Group



Good Health
G A T E W A Y

Diabetes Care Rewards Program

This program is administered by Abacus Health Solutions and sponsored by your employer/health plan sponsor through the Cape Cod Municipal Health Group.

Available to the following member employers of the Cape Cod Municipal Health Group:

Barnstable County
Barnstable County Retirement Association
Barnstable Fire District
Bourne Recreation Authority
Bourne Water District
Buzzards Bay Water District
Cape Cod Collaborative
Cape Cod Light Compact
Cape Cod Lighthouse Charter School
Cape Cod Regional Technical School
Cape Cod Regional Transit Authority
Centerville, Osterville, Marston's Mills Fire District
Cotuit Fire District
County of Dukes County
Dennis Water District
Dennis-Yarmouth RSD
Hyannis Fire District
Martha's Vineyard Charter School
Martha's Vineyard Commission
Martha's Vineyard Land Bank
Martha's Vineyard Refuse
Martha's Vineyard RSD
Martha's Vineyard Regional Transit Authority
Mashpee Water District
Monomoy RSD
Nauset RSD
North Sagamore Water District
Oak Bluffs Water District
Orleans, Brewster, Eastham, Groundwater Protection District
Sandwich Water District
Up-Island RSD
Upper Cape Cod Regional Vocational Technical School
Veterans Services of Cape Cod
West Barnstable Fire District

Towns of:
Aquinnah
Barnstable
Brewster
Chatham
Chilmark
Dennis
Eastham
Edgartown
Falmouth
Gosnold
Harwich
Mashpee
Oak Bluffs
Orleans
Provincetown
Tisbury
Truro
Wellfleet
West Tisbury
Yarmouth

For employees and their covered dependents insured through one of the following Cape Cod Municipal Health Group sponsored health plans:

Blue Cross Blue Shield of Massachusetts
Blue Care Elect Preferred PPO, Network Blue HMO, Master Health Plus, Blue Cross HSA* qualified health plan

Harvard Pilgrim Health Care
HMO, PPO, Harvard Pilgrim HSA* qualified health plan

*Some restrictions may apply. Please call our HelpLine at 800-643-8028 if you have questions.

This program is not available to retirees on Medicare supplemental health plans.

Visit deltadentalma.com for detailed benefit information

Coverage Summary for
Cape Cod Municipal Health Group
Voluntary
Group # 000143
Effective 7/1/2024

Deductible: \$50 per individual / \$150 per family. Deductible waived for Diagnostic and Preventive categories.
Calendar Year Maximum: \$1,500 per person.

Co-insurance

Category / Procedure	Qualifications	In Network	Out of Network*
**Diagnostic Comprehensive Evaluation Periodic Oral Evaluation Panoramic or Full Mouth X- rays Bitewing X-rays Single Tooth X-rays	Once every 60 months. Twice every 12 months. Once every 60 months. Twice every 12 months. As needed.	100%	100%
**Preventive Teeth Cleaning Fluoride Treatments Space Maintainers Sealants	Twice every 12 months. Twice every 12 months. Required due to the premature loss of teeth. For members under age 14 and not for the replacement of primary or permanent anterior teeth. Unrestored permanent bicuspid and permanent molars, once per 48 months per tooth for members to age 19.	100%	100%
Restorative Fillings (Silver and White) Inlays Protective Restorations Stainless Steel Crowns	Once every 24 months per surface per tooth. Once every 60 months per surface per tooth, covered as an alternate benefit as silver filling and the patient is responsible for paying the difference between the silver filling and the Delta Dental negotiated fee for the inlay where permitted by state law. For non-participating providers, the patient may be responsible for paying up to the provider's full submitted charge for the inlay. Once per tooth. Once every 24 months per tooth (on primary teeth only).	80%	80%
Oral Surgery Extractions General Anesthesia	Once per tooth. General Anesthesia and IV sedation allowed with covered surgical impacted teeth only (up to one hour).	80%	80%
Periodontics (on natural teeth only) Periodontal Surgery Scaling and Root Planing Periodontal Cleaning Bone Grafts/GTR	One surgical procedure per quadrant in 36 months. Once in 24 months, per quadrant. No more than 2 quadrants per date of service. 4 times every 12 months following active periodontal treatment. Not to be combined with preventive cleanings. No more than 2 teeth per quadrant per 36 months on natural teeth.	80% 100%	80% 100%
Endodontics Root Canal Treatment Root Canal Retreatment Vital Pulpotomy	Once per tooth. Once per tooth after 24 months have elapsed from initial treatment. Limited to deciduous teeth.	80%	80%
Prosthetic Maintenance Bridge or Denture Repair Crown or Onlay Repair Rebase or Reline of Dentures Recement of Crowns, Onlays & Bridges	Once per bridge/denture per 12 months, after 24 months of initial insertion. Once per tooth per 12 months after 24 months of initial placement Once per denture within 36 months. Once per crown, onlay or bridge.	80%	80%
Emergency Dental Care Palliative treatment	Three occurrences in 12 months.	80%	80%
Prosthodontics Dentures Fixed Bridges Implants Implant Abutments	Once within 60 months (age 16 and older). Once within 60 months (age 16 and older). Once per tooth per 60 months. (Pre-estimate recommended). Once per 60 months.	50%	50%
Major Restorative Crowns or Onlay Cast Posts/Buildups	Once within 60 months per tooth (age 12 and older). Once per tooth per 60 months only benefitted to retain a crown.	50%	50%
Orthodontics: Covered at 50% of Maximum Plan Allowance charges up to age 19. \$1,000 separate LIFETIME maximum. Orthodontic treatment must be administered/supervised by a licensed dentist			
Dependent Eligibility: Eligible dependents are covered until the last day of the month of the member's 26th birthday.			

*Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

Additional Benefit Information

Deductible waived for periodontal cleanings.
This plan includes the Right Start 4 Kids program (only applies to dependents ages 12 and under). See RS4K flyer for additional information.
**Type 1 Preventive and Diagnostic Services do not detract from the annual calendar year maximum.
TMJ services are covered as a Type 3 major restorative service and subject to the annual plan year max and deductible.
Ask your dentist to submit a pre-treatment estimate to Delta Dental for any procedure that exceeds \$300. This will help you estimate any out-of-pocket expenses you may incur and will confirm that the services are covered under your dental coverage.

This plan is eligible for Rollover Maximum

Rollover Max dollars do not apply to orthodontic services. To qualify for Rollover Max, you must receive at least one cleaning or oral exam in the plan year. You must be enrolled for dental coverage before the 4th quarter of the calendar year and your paid claims must not exceed the maximum "threshold" amount.

Your calendar year maximum benefit amount.	If your total yearly claims don't exceed this threshold amount...	Then you can roll over this amount to use next year, and beyond.	Your accumulated rollover total is capped at this amount.
\$1,500	\$700	\$500	\$1,250

Delta Dental PPO *Plus Premier*™



Easy Access and Great Value – Your Delta Dental Networks

As a Delta Dental PPO *Plus Premier* subscriber, you have access to two of Delta Dental's extensive national networks—Delta Dental PPO, with more than 350,000 dentist locations and Delta Dental Premier, the largest dental network in the country with more than 450,000 dentist locations. Three out of four dentists nationwide participate in one or both of these networks.

You will enjoy great benefits when you receive your dental care from a participating dentist in either the Delta Dental PPO or Delta Dental Premier networks.

- Both networks offer discounted fees and a no balance billing policy.
- You will receive good value from Delta Dental Premier network dentists who generally accept discounted fees, but will be subject to the out-of-network co-insurance level shown on the front of this summary.
- You will enjoy the greatest savings when visiting Delta Dental PPO network dentists and will receive the in-network co-insurance level shown on the front of this summary.

If you choose to receive services from a non-participating dentist, you will have higher out-of-pocket costs as the Delta Dental contract rates and the no balance billing policy do not apply.

Delta Dental members can also take advantage of expanded discounts on many covered services, even after they have used up their benefit dollars, visit limits and other situations. Get the details at <http://www.deltadentalma.com/members/discounts-on-covered-services/>

Learn more at deltadentalma.com

Visit the member area of www.deltadentalma.com to find plan information, review eligibility status, check on claim status, or find a dentist. If you have any questions or need additional information, you can call customer service at 800-872-0500.

You can also find more information about your plan in the Delta Dental Member Guide, available from your benefits administrator or online at www.deltadentalma.com. In the guide, you can learn how to use your benefits, how to find a dentist or specialist, how to access online resources, and more about keeping a healthy mouth for life.

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available through your benefits administrator.

Your Plan is Administered by:
Delta Dental of Massachusetts
800-872-0500
www.deltadentalma.com

465 Medford Street, Ste. 400
Boston, MA 02129

Rollover Maximum Benefit Summary

With *Rollover Max* from Delta Dental, you won't lose what you don't use.

Thanks to the *Rollover Max* benefit from Delta Dental, you can save some of your unused benefit dollars to be applied to future services that would otherwise exceed your plan maximum.

Rollover Max is easy and automatic.

- To qualify for *Rollover Max*, **you must receive at least one cleaning or oral exam in the plan year.** If you don't receive a cleaning or exam, you won't be eligible to rollover any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the Plan Year Maximum "threshold" amounts outlined in the chart below.
- Once you qualify, some of your unused annual Plan Year maximum benefit dollars will automatically rollover for use in your next plan year and beyond. The amounts are outlined in the chart below.
- Annual Plan Year Maximum dollars are used first. *Rollover Max* dollars are used after the annual maximum amount for your plan has been exhausted.
- *Rollover Max* dollars cannot be applied to orthodontic treatment or other lifetime benefits.
- You must be enrolled for dental coverage before the 4th quarter of the plan (10/1-12/31) to qualify for the rollover that year.

How *Rollover Max* works.

The chart below shows how *Rollover Max* is calculated based on your plan's annual Plan Year Maximum level.

Rollover Max increases your dental benefit value.

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them. Best of all, *Rollover Max* comes as part of your Delta Dental coverage.

	Your Plan Year Maximum benefit amount.	If your total yearly claims don't exceed this threshold amount.	Then you can roll over this amount to use next year, and beyond.	Your accumulated rollover total will not exceed this amount.

How to check your *Rollover Max* balance online:

- Log on to your account at **deltadentalma.com** (You'll need to register if this will be your first visit.)
- Click on Benefit Maximums.
- The rollover amount for each member will be listed under *Rollover Maximum*.

Now Here's a Reason to Smile



Delta Dental of Massachusetts' Right Start 4 KidsSM Benefit Eliminates Dental Care Costs for Children

Did you know that cavities and poor oral health are the most common health problem for children in the United States? Poor oral health can cause pain and infections that may lead to problems with eating, speaking, playing and self-esteem.

In fact, children with poor oral health are three times more likely to miss school and have lower grades.¹ And this, in turn, can lead to lost workdays and unexpected expenses for families.

Yet, with good oral care, cavities are nearly 100% preventable.

Delta Dental of Massachusetts' Right Start 4 KidsSM benefit can make it easier – and more affordable – for you to take care of your children's oral health.

Right Start 4 KidsSM pays 100% of the cost of covered care with participating dentists up to your plans' benefit limit. That includes covered care for diagnostic, preventive, basic and major services for children up to their 13th birthday.

And we make it easy for you to take advantage of the benefits. Just get your care from a Delta Dental PPOTM or a Delta Dental Premier[®] dentist and we will automatically apply the Right Start 4 KidsSM benefit - there's no need to fill out any claim forms or paperwork.*

Right Start 4 KidsSM is backed by the power of PreventistryTM, Delta Dental of Massachusetts' groundbreaking and unique approach to transforming the oral health care system. Preventistry combines clinical innovation, actionable data and digital engagement to provide a higher level of care and improve the health of our members.

RIGHT START 4 KIDSSM

Coverage for age 12 and under
100% coverage for covered services (preventive, basic, major)*
No Deductible
Does not apply to orthodontics; orthodontic coinsurance applies
Annual benefit maximum applies
Exclusions and Limitations apply

*Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

Sample PPO *Plus Premier* Right Start 4 KidsSM Plan Design

Age 12 and under

Benefit	Right Start 4 Kids SM Benefit*
Deductible	None
Preventive/Diagnostic Coinsurance	100%
Basic Restorative Coinsurance	100%
Major Restorative Coinsurance	100%



UNDERSTANDING YOUR ORTHODONTIC BENEFITS

Coverage

Your dental plan provides the following coverage for orthodontic services:

- Your coverage is based on the maximum allowable fee for orthodontic services.
- Coverage is subject to a lifetime maximum of \$1,000 per member.
- **For the Contributory plan, all members (regardless of age) are eligible for coverage.**
- **For the Voluntary plan, dependents up to age 19 are eligible for coverage.**
- A maximum of 24 months of active treatment.

Paying for orthodontic care

In most cases, Delta Dental issues reimbursements for orthodontic care in automatic monthly payments not to exceed 12 installments. The first payment is based on the date of banding/placement of appliances. Additional payments will be issued automatically on a monthly basis assuming you are still eligible for orthodontic benefits.

If you begin orthodontic treatment after your effective date of coverage and you receive care from a network dentist, Delta Dental will reimburse your dentist directly and send you and your dentist an Explanation of Benefits (EOB). The EOB will detail any payments made to the dentist. It is up to you and your dentist to develop a payment plan for the balance minus any Delta Dental adjustments.

If you've already started your orthodontic treatment

We provide pro-rated orthodontic benefits for members who are in active treatment and banded within 24 months of DDMA effective date. Coverage will be based on the maximum allowable fee, determined by the lower of the dentists submitted fee or contracted fee, and the time remaining in your treatment plan once your coverage with Delta Dental begins.

To determine your coverage, we exclude the banding allowance, which we estimate to be 30% of total cost of treatment. Since that cost was incurred before your coverage began with Delta Dental, it is not covered.

We process your benefit on the remaining 70% of the maximum allowable fee. Payment will vary based on banding date and effective date with Delta Dental. If banded less than 5 months from DDMA effective date, benefit is issued in automatic monthly payments. If banded more than 5 months from effective date with DDMA, benefit is issued in one lump payment. All payments are issued provided patient is in active treatment and covered by Delta Dental.

Termination of Coverage

In the event your coverage terminates before you complete your orthodontic treatment the automatic monthly payments will cease.

Talk to a Dentist Online With Virtual Visits

Delivered by TeleDentistry.com



Delta Dental of Massachusetts members can now schedule a virtual visit with a dentist 24/7 using their smartphone, tablet or computer

Virtual visits are available to Delta Dental of Massachusetts members for urgent dental problems through their existing Delta Dental coverage. A virtual visit is an effective way to receive care and avoid the emergency room.

You can schedule a virtual visit when you:

- Are having a dental emergency or an urgent dental concern.
- Need access to a dentist after hours and your dentist isn't available.
- Need to consult with a dentist while traveling.

TeleDentistry.com dentists diagnose the problem and provide treatment options. You will be referred to a Delta Dental dentist for follow-up care.

The TeleDentistry.com dentist will email you consultation notes and direct you to follow up with your provider. If you have not established care with a Delta Dental network dentist, TeleDentistry.com will provide you with a list of local Delta Dental network dentists for follow-up care.

This service supplements Delta Dental's current plan coverage and should be used after business hours, holidays and weekends, or when your regular dentist is unavailable.

TeleDentistry.com services are only available to current Delta Dental of Massachusetts members. A TeleDentistry.com consultation counts as a problem-focused exam under your dental plan.

IT'S EASY TO SCHEDULE A VIRTUAL VISIT

Delta Dental has partnered with TeleDentistry.com to provide virtual visits.

Here's how it works:

Step 1 - Go online to teledentistry.com/ddma.

Step 2 - Complete a brief registration and health questionnaire.

Step 3 - You'll be connected with a TeleDentistry.com dentist to begin your visit.


TeleDentistry.com is backed by the power of Preventistry™, Delta Dental of Massachusetts' groundbreaking and unique approach to transforming the oral health care system. Preventistry combines clinical innovation, actionable data and digital engagement to provide a higher level of care and improve the health of our members.



Cape Cod Municipal Health Group

(Access Network)

SUMMARY OF BENEFITS

VISION CARE SERVICES	 IN-NETWORK MEMBER COST AT PLUS PROVIDERS	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
FRAME			
Frame	\$0 copay; 20% off balance over \$200 allowance	\$0 copay; 20% off balance over \$150 allowance	Up to \$120
STANDARD PLASTIC LENSES			
Single Vision	\$20 copay	\$20 copay	Up to \$47
Bifocal	\$20 copay	\$20 copay	Up to \$79
Trifocal	\$20 copay	\$20 copay	Up to \$113
Lenticular	\$20 copay	\$20 copay	Up to \$113
Progressive - Standard	\$20 copay	\$20 copay	Up to \$140
Progressive - Premium	\$20 copay; 20% off retail price less \$120 allowance	\$20 copay; 20% off retail price less \$120 allowance	Up to \$196
LENS OPTIONS			
Anti Reflective Coating - Standard	\$45	\$45	Not covered
Photochromic - Non-Glass	20% off retail price	20% off retail price	Not covered
Polycarbonate - Standard	\$0 copay	\$0 copay	Up to \$32
Scratch Coating - Standard Plastic	\$0 copay	\$0 copay	Up to \$12
Tint - Solid and Gradient	\$15	\$15	Not covered
UV Treatment	\$15	\$15	Not covered
All Other Lens Options	20% off retail price	20% off retail price	Not covered
CONTACT LENSES			
Contacts - Conventional	\$0 copay; 15% off balance over \$150 allowance	\$0 copay; 15% off balance over \$150 allowance	Up to \$120
Contacts - Disposable	\$0 copay; 100% of balance over \$150 allowance	\$0 copay; 100% of balance over \$150 allowance	Up to \$120
Contacts - Medically Necessary	\$0 copay; paid in full	\$0 copay; paid in full	Up to \$300
ADDITIONAL GLASSES ALLOWANCE			
Glasses Allowance	40% off retail price less \$100 allowance	40% off retail price less \$50 allowance	Up to \$40
OTHER			
Hearing Care from Amplifon Network	Up to 64% off hearing aids; call 1.877.203.0675	Up to 64% off hearing aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS	
Frame	Once every calendar year	Once every calendar year	
Lenses	Once every calendar year	Once every calendar year	
Contact Lenses	Once every calendar year	Once every calendar year	
Glasses Allowance	Once every calendar year	Once every calendar year	

(Routine benefit: Plan allows member to receive either glasses (frame, lens, lens options), or contacts. Additional Glasses Allowance: Plan allows member to receive glasses (frame and/or lens, lens options).

*Complete pair (frame & lens with or without lens options) purchase required to receive 40% discount. 20% discount applied if complete pair not purchased.

PLUS Providers not available in all states.

EyeMed reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866.939.3633. No benefits will be paid for services or materials connected with or charges arising from: any Vision Examination; medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see online provider locator to determine which participating providers have agreed to the discounted rate. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, Policy number VC-19, form number M-9083, or Policy number VC-146, form number M-9184, in New York underwritten by Fidelity Security Life Insurance Company of New York, Policy Number VCN-1, form number MN-1, or Policy Number VCN-19, form number MN-28. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

Savings plus convenience plus choice

PLUS Providers add another
layer of coverage

\$200

Frame allowance

\$100

Additional glasses
allowance

Staying in-network helps you save
money on eye exams, frames and lenses.
Visiting a PLUS Provider is designed to
help you save even more.

And since PLUS Providers are already
in our network, the additional perks
are built right into your vision benefits.
No promo codes, no coupons, no
paperwork. The same vision benefits,
plus a little more savings.

eye
Med



The choice is yours

Find plenty of in-network eye doctors – including PLUS
Providers – on our Provider Locator. Just look for the PLUS.

Need extra assistance? Contact us at 866.723.0596 or visit
eyemed.com.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
VISION

OPTICAL

Hear all the sweet sounds of life

Hearing loss is more common than you might think. It affects 1 in 9 Americans¹ and can come on so gradually you may not even notice it. But the good news is 95% of hearing loss can be easily treated with hearing aids.¹

That's why we give you access to affordable hearing care discounts through Amplifon, the nation's largest independent hearing discount network – so you can enjoy all of life's sights and sounds to the fullest.

YOUR HEARING DISCOUNT THROUGH AMPLIFON INCLUDES:



40% off hearing exams at thousands of convenient locations nationwide



60-day hearing aid trial period with no restocking fees



Discounted, set pricing on thousands of hearing aids



Free batteries for 2 years with initial purchase



Low price guarantee – if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%



3-year warranty plus loss and damage coverage



Call 1-844-526-5432 to find a hearing care provider near you and schedule a hearing exam today.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) today.

