Fitness Center/WeightWatchers®/Over-the-Counter Items Allowance, Dental Allowance, Prescription Eyewear Allowance, Wig Allowance, and Other Additional Benefits.
2016 Additional Benefits

- Fitness Center/Weight Watchers®/Over-the-Counter Items Allowance
- Dental Allowance*
- Prescription Eyewear Allowance
- Wig Allowance
- Other Additional Benefits

At HNE, we’re committed to meeting your healthcare needs. That’s more than just covering the services you need if you get sick. It means helping you to improve your overall health.

Here are some things you can do to help you feel as young and physically fit as possible:

- Stay active
- Eat right
- Use the over-the-counter (OTC) items we offer
- Take care of your dental health, vision care and overall wellness

We want to make these important lifestyle choices a little easier for you to make.
That’s why HNE Medicare Advantage Plan options offer a $150 Fitness Center/Weight Watchers®/Over-the-Counter Items annual allowance and a $150 Dental annual allowance. We also provide you with a $100 allowance for prescription eyewear every two calendar years and a $350 allowance to get a wig if you are on or recently have undergone chemotherapy.

If you have any questions about an allowance or about any of our plan options, please call our Member Services Department.

You can use your Fitness Center/Weight Watchers®, and over-the-counter items allowance toward a gym membership or Weight Watchers® program.

Or you can also be reimbursed for the over-the-counter items that include:

- Shower Chairs
- Grab Bars
- Raised Toilet Seats
- Automatic Blood Pressure Cuffs
- Bathtub Benches/Stools
- Compression Stockings

<table>
<thead>
<tr>
<th>Allowance Type</th>
<th>Every Year</th>
<th>Every Two Years</th>
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<tbody>
<tr>
<td>Fitness Center/Weight Watchers®/Over-the-Counter Items</td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td>Dental*</td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td>Prescription Eyewear</td>
<td></td>
<td>$100</td>
</tr>
<tr>
<td>Wig (if on chemotherapy)</td>
<td></td>
<td>$350</td>
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</tbody>
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NOTE: Each allowance is paid on a calendar year basis. A calendar year is the twelve month period from January to December. Any unused portion of an allowance cannot be carried over from the one or two calendar year period to the next. *The Premier 1 plan does not include dental allowance.
You can submit a copy of your membership agreement and receipts for either a gym or Weight Watchers® membership or over-the-counter items receipts and be reimbursed up to a combined total of $150 per calendar year. For Weight Watchers® online, please provide a print out of your account billing history. For over-the-counter items (described on previous page), please include your original itemized paid receipts.

**Please Note:**
- Paid receipt must clearly demonstrate proof of payment.
- Labor costs associated with the installation of Over-the-Counter Items are not reimbursable under this allowance.

**For Other Allowances:**
- For the dental allowance, you can submit receipts for dental services and get reimbursed up to $150 per calendar year.*
  *The Premier 1 plan does not include dental allowance.
- For prescription eyewear, you can submit receipts and get reimbursed up to $100 every two calendar years.
- For a wig, if you are on or have recently undergone chemotherapy, you can submit receipts along with a provider’s order and get reimbursed up to $350 per calendar year.

Each allowance is paid on a calendar year basis. A calendar year is the twelve-month period from January to December. Any unused portion of an allowance cannot be carried over from the one or two calendar year period to the next.

**Other Additional Benefits**

**Hearing Exams** - HNE covers one supplemental routine hearing exam per calendar year with a copayment. You can obtain this service from a network provider and they will bill HNE for the service.

**Vision Exams and Refraction** - HNE covers one supplemental routine vision exam per calendar year at no cost to you. The cost of refraction testing (an exam that measures how well you can see at specific distances) is also covered. You can obtain this service from any network provider and they will bill HNE for the service.

**Nutritional Education** - HNE offers medical nutrition education with an order from your provider if medically necessary. This benefit is not limited to individuals with diabetes or kidney disease. You can obtain this service from network providers and they will bill HNE for the service. This benefit is limited to 4 one-hour visits per calendar year.

**Physical Exam** - Original Medicare covers an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. HNE covers this along with a comprehensive physical, hands-on exam each year as an additional benefit at no cost ($0) to you. Contact your primary care provider to schedule your next physical.
These additional benefits are covered under all Massachusetts HNE Medicare Advantage Plans: HNE Medicare Premium (HMO); HNE Medicare Premium No Rx (HMO); HNE Medicare Plus (HMO); HNE Medicare Basic (HMO); HNE Medicare Basic No Rx (HMO); HNE Medicare Value (HMO), and under all Connecticut HNE Medicare Advantage Plans: HNE Premier 1 (HMO); HNE Premier 2 (HMO) and HNE Premier 3 (HMO-POS).

To be a member of our plan, you must live in our service area, be entitled to Medicare Part A, and be enrolled in Medicare Part B, and not have End Stage Renal Disease (ESRD), with limited exceptions. Our service area consists of Hampden, Hampshire, Franklin and Berkshire Counties in Massachusetts, and Hartford and Tolland Counties in Connecticut.

Members may enroll in an HNE Medicare Advantage Plan only at certain times of the year. Contact Member Services for more information. Once you are enrolled, you must continue to pay your Medicare Part B premium.

Medicare beneficiaries may enroll in HNE Medicare Advantage through the Centers for Medicare & Medicaid Services Online Enrollment Center, located at www.medicare.gov. You may also enroll online by going to hne.com/medicare.

If you enroll in one of our Medicare Advantage HMO plans, you may go to any network provider without a referral from your primary care provider. If you enroll in one of our Medicare Advantage POS plans, you can choose to get routine medical care from network providers or use your Point of Service benefit to get care from non-network providers. You pay more when you use non-network providers for routine medical care.

HNE Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in HNE Medicare Advantage depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change January 1 of each year.

If you’d like to come to our office and meet with an HNE Medicare Advantage Specialist* or Member Services Representative, we’re located on the 15th floor of Monarch Place in Springfield. HNE’s office hours are 9:00 a.m. to 4:00 p.m., Monday through Friday.

If you have any questions about this form or your additional benefits, please call HNE Medicare Advantage Member Services at:

413.787.0010 or 877.443.3314 or TTY/TDD 800.439.2370

A representative is available:
February 15 – September 30
8 a.m. - 8 p.m. • Monday through Friday

October 1 – February 14
8 a.m. - 8 p.m. • 7 days a week

*Licensed health insurance sales representatives

The provider network may change at any time. You will receive notice when necessary.