

Med EnhanceSM

Affordable coverage with excellent care and service for your retirees.



Not just a plan—it's peace of mind for you and your retirees. Available to employers based in Connecticut, Med Enhance from HPHC Insurance Company (HPHC) fills in the gaps that Medicare doesn't pay. For example, it covers unlimited days of hospital care after the Medicare-approved days are exhausted. It also covers emergency care anywhere in the world.

Med Enhance offers your retirees great health benefits and cost savings, and can help satisfy union contract requirements.

With Med Enhance, your retirees:

- ✓ **Have the cost of their Medicare-approved deductible and coinsurance amounts paid for by HPHC**
- ✓ **Can visit any provider that accepts Medicare—anywhere in the U.S.**
- ✓ **Get HPHC's exclusive Discounts & Savings program, including a \$150 annual Fitness Reimbursement**
- ✓ **Are eligible if they have Medicare Parts A and B**

More details ▶

Med Enhance is easy to use

- Medicare pays primary for most services, so when your retirees receive care, providers typically bill Medicare directly. Then Med Enhance will cover any unmet Medicare-allowed deductible and coinsurance amounts.
- After enrolling, retirees simply show both their HPHC Med Enhance ID card and Medicare ID card when they visit the doctor or hospital.

Underwriting guidelines

- Available to large and small group employers.
- Available on a fully-insured basis, or (for employers with 51 or more active eligible employees) on a self-insured basis.
- Consult with your broker or Account Executive for complete details.



Optional Prescription Drug Plan (PDP)

Employers with 100+ retirees can choose to offer an employer-sponsored Part D Prescription Drug Plan available through HPHC's partner Aetna Medicare Rx offered by SilverScript (PDP). This gives PDP members:

- **Access to a nationwide network of more than 65,000 pharmacies**
- **Coverage for more than 3,200 brand name and generic drugs**
- **Convenient delivery of prescriptions through CVS Caremark Mail Service**

Med Enhance can give you and your retirees
peace of mind, affordably.

To learn more, please contact your Harvard Pilgrim
Account Executive or your Broker.