

Medicare 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 through employers based in Massachusetts, New Hampshire and Maine, Medicare Enhance from HPHC Insurance Company (HPHC) fills in the gaps that Medicare doesn't pay. It offers your retirees great health benefits and cost savings, and satisfies union contract requirements.

With Medicare Enhance, your retirees:

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

Medicare Enhance is easy to use

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

Flexible coverage options

- **Medicare Enhance** covers emergency care anywhere in the U.S.
- **Medicare Enhance Preventive Plus** covers emergency care anywhere in the world, as well as additional preventive care including annual routine eye and hearing exams. Medicare Enhance Preventive Plus can be offered with a Plan Deductible.

For any of the above plans, you may choose to also include:

- **Optional Prescription Drug Coverage** with HPHC, or for employers with 100+ retirees, a group PDP option (see box to the right)

Underwriting guidelines

- You can offer Medicare Enhance on a fully-insured basis, or (only for employers with 51 or more active eligible employees) on a self-insured basis.
- Underwriting guidelines vary based on number of active eligible employees. 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**

Our flexible Medicare Enhance plan options are designed to give you and your retirees peace of mind, affordably.

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