

**“Easy-to-use
benefits that
go where I go?
Sounds like a plan.”**






**Medicare EnhanceSM for the
Group Insurance Commission**

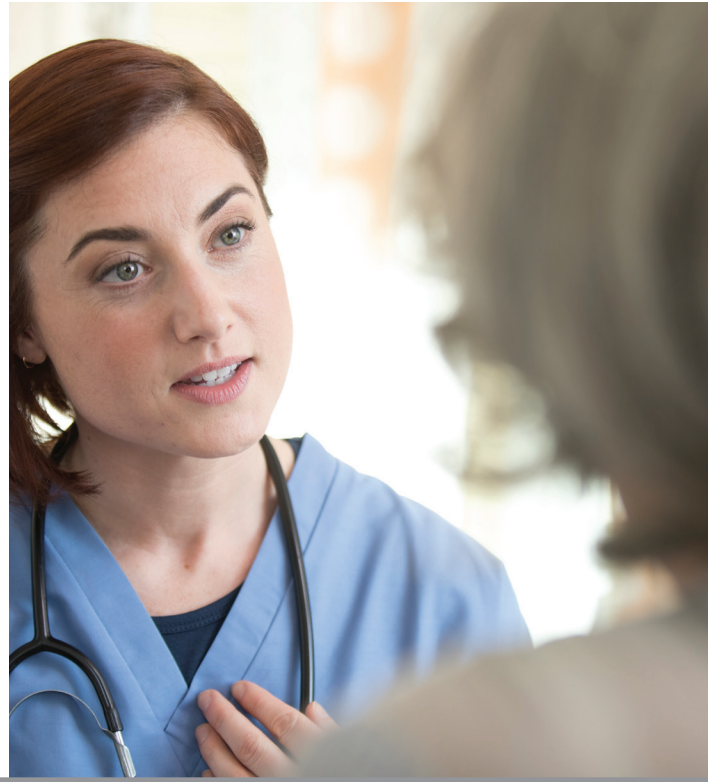
HPHC Insurance Company (HPHC) is proud to offer Medicare Enhance to the Group Insurance Commission’s Medicare-eligible retirees and their spouses, including survivors. While Medicare remains your primary insurer, this plan features additional coverage for preventive care and pays the cost of your Medicare deductibles and coinsurance.

Read on for more details.



With Medicare Enhance:

-  Doctors office visits are typically covered with just a simple copayment.*
-  You can live anywhere in the United States as long as you are enrolled in Medicare Parts A and B.
-  You can visit any doctor or other provider that accepts Medicare patients.
-  You'll have coverage for emergency care anywhere in the world.
-  You'll enjoy savings on products and programs to help you live a healthier life.



Eligibility

To be eligible for Medicare Enhance, you can live anywhere in the United States as long as you are enrolled in Medicare Parts A and B.

Receiving care

Medicare Enhance is an indemnity plan. That means you can receive care from any doctor, hospital or other health care provider that accepts Medicare. You're not locked into a provider network and you don't have to choose a primary care provider, which means you're free to visit specialists for covered services.

You don't need referrals or any kind of prior authorization from HPHC Insurance Company (HPHC).

* Copayments do not apply to certain types of preventive visits. See the Schedule of Benefits for details. Coverage is subject to the terms of the Benefit Handbook and Schedule of Benefits.

After you enroll, you will receive a member identification (ID) card. **It will be important for you to show both your HPHC and Medicare ID cards whenever you visit the doctor or hospital.**

Paying for services

Most providers will charge you a fixed copayment at the time of service for office visits and emergency room visits, and then bill Medicare directly for the balance of the claim.* Some providers may bill you directly for the services after receiving Medicare's payment, and you will need to submit a claim to HPHC.

When you become a member, your Benefit Handbook will have more information about provider billing and submitting claims to HPHC. But if you need help or have questions, you can always call our Member Services department.

Please see the Schedule of Benefits for specific Medicare Enhance copayment and coverage amounts.

Emergency coverage—wherever you go

Whenever you need emergency care, just call 911 or another local emergency number. Emergency room visits are subject to a copayment that will be waived if you are admitted to the hospital. Even if you're traveling to another part of the country or another part of the world, Medicare Enhance has you covered wherever you need care.

Stay healthy and save money

Our discounts and savings program can help you save money on products and services such as nutrition and weight management programs, eyewear, complementary medicine services and more. Visit harvardpilgrim.org/gic for details.

Medicare Enhance coverage highlights

MOST OFFICE VISITS*

\$15

PRESCRIPTIONS

30 days: \$10, \$30 or \$65

90 days (mail): \$25, \$75 or \$165

Prescription drug coverage is an Employer Group Waiver Plan (EGWP) offered by the GIC through SilverScript.

HEARING AIDS

Medicare Enhance pays a maximum of \$1,700 every two years. First \$500 covered in full; next \$1,500 covered at 80%.

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Want to know more?



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.

Already an HPHC member:

(888) 333-4742

Not yet a member:

(800) 542-1499

TTY: 711

For questions about Medicare,

visit [medicare.gov](https://www.medicare.gov) or call

(800) MEDICARE. TTY: (877) 486-2048.