



FULLY FUNDED PLANS ONLY

October 14, 2016

RE: Semi-Annual Notice of Changes

Dear Employers and Brokers:

As part of our commitment to provide affordable access to high quality health care, we continually review the benefits and services offered to our members. As a result, from time to time, we update the coverage we provide and change the way that coverage is administered. We then notify our subscribers and their employers, our brokers, and our contracted providers of these changes.

We have attached a copy of an amendment to the Health New England Explanation of Coverage. We will notify our subscribers of this amendment with the next edition of our member newsletter. If you have any questions, please call us at (413) 233-3535.

Sincerely,

Nancy A. Petronio
Sales Manager

Health New England complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health New England cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Health New England cumpre as leis de direitos civis federais aplicáveis e não exerce discriminação com base na raça, cor, nacionalidade, idade, deficiência ou sexo.

You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free member phone number listed on your health plan ID card, press 0 (TTY: 711). Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0 (TTY: 711). Você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para solicitar um intérprete, ligue para o número de telefone gratuito que consta no cartão de ID do seu plano de saúde, pressione 0 (TTY: 711).

AMENDMENT 01-2017

This is an Amendment to your Health New England, Inc. Explanation of Coverage (EOC). Please keep this Amendment with your EOC as it changes the terms of that EOC. Any language in the EOC that does not follow the terms of this Amendment no longer applies. This Amendment is effective on January 1, 2017, unless noted below.

The EOC is amended as follows.

| Benefit, Program, or Requirement | Description |
|---|--|
| Inpatient rehabilitation services | <p>Section 3 – Covered Benefits – Inpatient Care</p> <p>Health New England will limit coverage for inpatient rehab. The limit will be 60 days per member per calendar year. All care must be Medically Necessary.</p> <p>Effective on your plan renewal on or after January 1, 2017</p> |
| Treatment for Lyme disease | <p>Prescription Drug Coverage</p> <p>Health New England will cover long term antibiotic therapy for the treatment of Lyme disease.</p> <p>Effective immediately</p> |
| New program for the safe use of short acting opioid medications | <p>Prescription Drug Coverage</p> <p>Health New England is implementing a program to help with the safe use of short acting opioid analgesics (certain drugs for pain). Examples of these drugs are oxycodone and hydrocodone with acetaminophen. The program includes limits to the maximum day supply allowed within a period of time. Health New England will help members understand the safe use of these drugs through educational mailings. 47.1</p> <p>Effective January 1, 2017</p> |
| Medications to treat Attention Deficit Hyperactivity Disorder (ADHD) | <p>Prescription Drug Coverage</p> <p>In accordance with Massachusetts state law, prescriptions for medications to treat ADHD can be filled for up to a 60-day supply. You can fill this prescription for a 60-day supply at a participating retail pharmacy or through Health New England's mail order vendor.</p> <p>Effective immediately</p> |

| Benefit, Program, or Requirement | Description |
|--|--|
| Eligibility for children turning 26 years old | <p>Section 7 – Eligibility – Dependents</p> <p>A dependent child of the subscriber or of the subscriber’s spouse can be covered until the end of the month in which the child turns age 26.</p> <p>Clarification</p> |
| Coverage for disabled child dependents | <p>Section 7 – Eligibility – Disabled Child Dependents</p> <p>Eligibility for Disabled Child Dependents age 26 and over is ending. Health New England will cover a dependent child of the subscriber or of the subscriber’s spouse only until the end of the month in which the child turns age 26.</p> <p>If Health New England currently covers your child age 26 or older as a Disabled Child Dependent, we will continue to cover that dependent on your plan as long as he or she continues to qualify as a Disabled Child Dependent. HNE’s Chief Medical Officer (CMO) will decide if a dependent continues to qualify. At reasonable intervals, HNE may require proof of disability and dependency.</p> <p>Effective January 1, 2017</p> |
| Coverage for PHCS providers in Worcester County | <p>Please note: The following applies only if you are covered by a PPO plan with In-Plan benefits for PHCS (Private Healthcare Systems) providers.</p> <p>Section 1 – How the Plan Works</p> <p>The Health New England Service Area consists of these Massachusetts counties:</p> <ul style="list-style-type: none"> • Berkshire • Franklin • Hampden • Hampshire • Worcester <p>Services by PHCS providers in the five counties in our Service Area who are not contracted with Health New England are covered at the Out-of-Plan level of coverage. Services by PHCS providers outside of those five counties are covered at the In-Plan level of coverage.</p> <p>Clarification</p> |

| Benefit, Program, or Requirement | Description |
|---|---|
| <p>Vision care services for children with small group or non-group coverage.</p> | <p>Please note: The following applies only if you are covered through the Health Connector or a small group, or if you have an individual policy (not through a group). A small group has 50 or fewer eligible employees as defined by the Affordable Care Act (ACA).</p> <p>Pediatric Vision Care Services</p> <p>Children under the age of 19 are covered for the vision care services listed below. These services and materials are covered at no cost when you use EyeMed In-Network providers.</p> <ul style="list-style-type: none"> • Exam with dilation as necessary • Designated frames • Standard plastic lenses: <ul style="list-style-type: none"> • Single vision • Bifocal • Trifocal • Lenticular • Standard progressive lenses • Lens options: <ul style="list-style-type: none"> • UV treatment • Tint (solid and gradient) • Standard plastic scratch coating • Standard Polycarbonate • Photochromatic / Transitions plastic • Contact lenses (<i>materials only</i>) <ul style="list-style-type: none"> • Extended wear disposables (up to a 6-month supply of monthly or 2 week disposables, single vision spherical or toric contact lenses) • Daily wear / disposables (up to a 3-month supply of daily disposable, single vision spherical contact lenses) • Conventional (1 pair from a selection of provider designated contact lenses) • Medically Necessary contact lenses <p>Frequency limit for exams, lenses or contact lenses, and frames: Once every 12 months.</p> <p>This benefit is administered by EyeMed. To find an EyeMed provider call toll free (844) 203-2074. Or visit eyemed.com and select the ACCESS network in the Provider Search. EyeMed also provides limited coverage for certain other services as well as reimbursement for some services by Out-of-Network providers.</p> <p>Important note: Routine eye exams for children under age 19 will be covered with \$0 Copay only if you use an EyeMed In-Network provider. Routine vision exams by Health New England providers who are not EyeMed providers will not be covered for children under age 19.</p> <p>Effective on your plan renewal on or after January 1, 2017</p> |

| Benefit, Program, or Requirement | Description |
|--|--|
| <p>Removal of impacted teeth - services for members with small group or non-group coverage.</p> | <p>Please note: The following applies only if you are covered through the Health Connector or a small group, or if you have an individual policy (not through a group). A small group has 50 or fewer eligible employees as defined by the Affordable Care Act (ACA).</p> <p>Section 3 – Covered Benefits – Emergency Dental Services and Non-Dental Oral Surgery</p> <p>The following is removed from the list of “What is Not Covered”:</p> <ul style="list-style-type: none"> • Removal of impacted teeth <p>If you have impacted teeth removed in an oral surgeon’s office, you do not need prior approval. If it is done in an outpatient facility, you must have prior approval for the facility and anesthesia charges.</p> <p>Effective January 1, 2017</p> |
| <p>Chiropractic services for members with small group or non-group coverage.</p> | <p>Please note: The following applies only if you are covered through the Health Connector or a small group, or if you have an individual policy (not through a group). A small group has 50 or fewer eligible employees as defined by the Affordable Care Act (ACA).</p> <p>Chiropractic Services Rider to the EOC</p> <p>The limit of 12 visits per year is removed. All services must be Medically Necessary.</p> <p>Effective on your plan renewal on or after January 1, 2017</p> |

Prescription Drug Coverage**Note: Tier 1 – lowest copay; Tier 2 – mid copay level; Tier 3 highest copay level****Step Therapy Drug changes effective January 1, 2017**

For Health New England (HNE) to cover the Step Therapy drugs listed here, you first must try the corresponding First Line drugs. If HNE has paid a claim for the First Line drug within the previous 180 or 360 days (depending on the First Line drug), then you are eligible for coverage of the Step Therapy drug.

The use of samples does not satisfy the requirements of documented usage of a First Line drug or medical necessity for a Step Therapy drug.

If it is Medically Necessary for you to use a Step Therapy drug before trying a First Line drug, then your doctor can contact HNE to request a medical review.

All new Step therapy requirements apply only to new prescriptions.

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| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Tretinoin cream and Adapalene cream |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Adapalene 0.1% lotion Adapalene 0.3% gel |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> High dose of Atorvastatin and Rosuvastatin |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Altoprev Livalo |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Sumatriptan, Naratriptan, Rizatriptan and Zolmitriptan tablets |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Almotriptan Frovatriptan Relpax |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Two of the following: Gabapentin, TCA's, Venlafaxine or Duloxetine |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Gralise |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Azelastine and Epinastine eye drops |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Lastacaft Pazeo |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Omeprazole, Pantoprazole, Nexium OTC and Lansoprazole |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Dexilant Prevacid Solutab |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Zolpidem and Eszopiclone |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Rozerem |

Prescription Drug Coverage*Note: Tier 1 – lowest copay; Tier 2 – mid copay level; Tier 3 highest copay level***Step Therapy Changes (continued from previous page)**

| | | |
|-------------------------------|-----------------------------|--|
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Loperamide, Diphenoxylate/atropine and Xifaxan 550mg |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Viberzi |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Montelukast and Zafirlukast |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Zyflo Zyflo CR |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Proair HFA |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Ventolin |
| You must try: | First line Drug(s): | <ul style="list-style-type: none"> Avonex and Copaxone |
| Before HNE will cover: | Step Therapy Drug(s) | <ul style="list-style-type: none"> Rebif |

Tier Changes Effective January 1, 2017

| Drug Name | Tier before 1/1/17 | Tier on or after 1/1/17 |
|------------------|---------------------------|--------------------------------|
| Avonex | Tier 3 | Tier 2 |
| Betaseron | Tier 3 | Tier 2 |
| Copaxone 20mg | Tier 3 | Tier 1 |
| Enbrel | Tier 2 | Tier 3 |
| Rebif | Tier 2 | Tier 3 |

Quantity Limit Additions

Starting January 1, 2017, Health New England will add Quantity Limits to the drugs listed below.

| Drug Name | Quantity Limit per 30 day supply (unless otherwise specified) |
|---|--|
| <ul style="list-style-type: none"> Bystolic 2.5mg, 5mg, 10mg Emsam Gralise 300mg | 30 capsules/tablets/patches |
| <ul style="list-style-type: none"> Bystolic 20mg | 60 tablets |
| <ul style="list-style-type: none"> Zyflo & Zyflo CR | 120 tablets |
| <ul style="list-style-type: none"> Pazeo drops | 2.5 mL |
| <ul style="list-style-type: none"> Lumigan drops | 5 mL |
| <ul style="list-style-type: none"> Dihydroergotamine nasal | 8 mL |

Prescription Drug Coverage

Note: Tier 1 – lowest copay; Tier 2 – mid copay level; Tier 3 highest copay level

Quantity Limit Additions (continued from previous page)

| | |
|-------------------|-----------|
| • Mupirocin cream | 15 grams |
| • Santyl ointment | 90 grams |
| • Bionect cream | 100 grams |

New Prior Authorizations (PA) Required Effective January 1, 2017

- Cialis for BPH: *PA thru HNE*
- Alosetron: *PA thru Optum*
- Dulera: *PA thru Optum*
- Evzio: *PA thru Optum*
- Northera: *PA thru Optum*
- Aralast NP, Glassia, Prolastin, Prolastin-C, Zemaira: *PA thru Magellan RX*
- Blincyto, Inflectra, Lumizyme, Myozyme: *PA thru Magellan RX*

Medications Not Covered

Effective January 1, 2017 the follow medications are not covered. Formulary alternatives are listed below.

- Aloquin: *Alternative is hydrocortisone*
- Amrix: *Alternative is cyclobenzaprine*
- Analpram-HC: *Alternative is hydrocortisone*
- Aplenzin: *Alternative is bupropion ER*
- Cambia: *Alternative is diclofenac*
- Diclofenac 3% gel: *Alternative is fluorouracil*
- Eleton: *Alternative is hydrocortisone*
- Ergomar: *Alternative is sumatriptan*
- Forfivo XL: *Alternative is bupropion ER*
- Glatopa 20mg: *Alternative is Copaxone 20mg*
- PruMyx: *Alternative is hydrocortisone*
- Syprine: *Alternative is Depen*
- Vectical: *Alternative is calcipotriene*
- Zipsor: *Alternative is diclofenac*
- Zorvolex: *Alternative is diclofenac*

Medications Not Covered

Effective January 1, 2017 the follow medications are not covered. Use separate agents.

- Calcipotriene/betamethasone
- Dymista

Prescription Drug Coverage

Note: Tier 1 – lowest copay; Tier 2 – mid copay level; Tier 3 highest copay level

Plan Exclusions

Effective January 1, 2017, the drugs listed below are **not** a Covered Benefit.

- Cuprimine: *Alternative is Depen*
- Generic Fortamet XR tablets: *Alternative is Generic Glucophage XR*
- Methergine: *Alternative is methylergonovine*
- Omeprazole/sodium bicarbonate tablets: *Alternative is omeprazole*
- Dermazene
- VSL DS #3