

What's New For The Upcoming Plan Year (Non-Medicare)

July 1, 2023 – June 30, 2024

WHAT YOU NEED TO KNOW: HEALTH INSURANCE PLAN CHANGES

If you are currently enrolled in a health plan that is being discontinued in Fiscal Year 2024 (FY2024) and you do not act to choose a new plan, you will be automatically default enrolled in a comparable health plan, provided that you reside in the plan's service area. It is important to evaluate your options and select a health plan that meets your needs. Please review the Locator Insurance Map to determine which plan you can enroll in. The chart below shows the health plan that you will be enrolled in if you do not choose a different health plan during Annual Enrollment.

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National (Outside New England)	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	Harvard Pilgrim Health Care - Access America
	New England and International Residents	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	UniCare State Indemnity Plan - Total Choice
	New England	Tufts Health Plan - Navigator	Harvard Pilgrim Health Care - Explorer POS
		Harvard Pilgrim Health Care - Independence	Harvard Pilgrim Health Care - Explorer POS
	All of Massachusetts	AllWays Health Partners - Complete HMO	Mass General Brigham Health Plan - Complete HMO
Most of Massachusetts (See Locator Insurance Map on page 9)	Harvard Pilgrim Health Care - Primary Choice	Harvard Pilgrim Health Care - Quality HMO	
	Tufts Health Plan - Spirit	Harvard Pilgrim Health Care - Quality HMO	
		UniCare State Indemnity Plan - Community Choice (Barnstable county only)	

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	New England	UniCare State Indemnity Plan - Plus	UniCare State Indemnity Plan - Plus
	Most of Massachusetts (See Locator Insurance Map on page 9)	UniCare State Indemnity Plan - Community Choice	UniCare State Indemnity Plan - Community Choice
	Western Massachusetts	Health New England - HMO	Health New England - HMO

* See Benefits-at-a-Glance page for detailed copy and deductible information.

WHICH OPTION IS BEST FOR ME?

When deciding what product is right for you, it is important to consider:

- Where will you and your dependents be living during the upcoming benefits plan year?
- What type of coverage do you need, National? Broad? or Regional and Limited?
- Are your doctors and hospitals in the health plan's network?
- Which tier are your doctors and hospitals in?
- If there are new doctors you would like to see, which of those doctors in the network are accepting new patients?

What's New For The Upcoming Plan Year (Medicare)

July 1, 2023 – June 30, 2024

WHAT YOU NEED TO KNOW: HEALTH INSURANCE PLAN CHANGES

If you are a member affected by the FY2024 health plan changes and you do not choose a new plan, you will automatically be default enrolled in a comparable health plan provided that you reside in the plan's service area. However, if the default plan meets your needs, no further action is needed during Annual Enrollment.

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National	UniCare State Indemnity Plan - Medicare Extension OME (w/ or w/out CIC)	UniCare State Indemnity Plan - Medicare Extension
		Tufts Health Plan - Medicare Complement	Harvard Pilgrim Health Care - Medicare Enhance

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	National	Harvard Pilgrim Health Care - Medicare Enhance	Harvard Pilgrim Health Care - Medicare Enhance
		Health New England - Medicare Supplement	Health New England - Medicare Supplement
	Most of Massachusetts	Tufts Health Plan - Medicare Preferred	Tufts Health Plan - Medicare Preferred

* See Benefits-at-a-Glance page for detailed copy and deductible information.