



## Health New England HMO Essential 2000 Plan Out-of-Pocket Reimbursement

In an effort to keep employee premiums low, the City of Holyoke is offering an out-of-pocket reimbursement to individuals enrolled in the Holyoke Health New England HMO Essential 2000 plan.

The Health New England HMO Essential 2000 plan maintains a maximum out of pocket of \$5,000 per person / \$10,000 per family.

Under this program, the City of Holyoke will reimburse employees for 100% of covered out-of-pocket expenses exceeding \$3,000 per person / \$6,000 per family up to the plan's maximum out of pocket.

To be eligible for the out-of-pocket reimbursement, you must be the subscriber enrolled in the City of Holyoke's Health New England HMO Essential 2000 policy; and, pay for covered services\* out-of-pocket during the policy year in an amount that exceeds \$3,000 for a single member plan or \$6,000 for a family plan.

Reimbursements will be made at the end of the policy year. Requests for reimbursements must be submitted between July 1, 2017 and September 30, 2017 to your Personnel Department. Subscribers will be required to provide a copy of their Explanation of Benefits (EOB) for the policy year beginning July 1, 2016; and proof of payment of covered out-of-pocket expenses.

*\* Covered out-of-pocket expenses include any co-pays, deductibles, or co-insurance paid by the subscriber over the course of the policy year for covered essential health benefits which contribute to your plan's maximum out of pocket expenses.*