



Corporate Office
135 Wood Road
Braintree, MA 02184
781.848.4950

October 2019

«business_name»
«mail_add1»
«mail_add2»
«mail_city», «mail_state» «mail_zip»

HSA Account Number: «member_code»

Dear Client,

Your health insurance coverage with AllWays Health Partners is renewing on January 1, 2020.

Good news: you are able to manage your renewal online at hsainsurance.com! We offer tools and online support to help you make the best choice possible.

During your Open Enrollment period, which begins on November 1, 2019, you may go online and:

- Compare your 2019 and 2020 benefits and rates
- Review any changes AllWays Health Partners has made for 2020
- Review all of your options through HSA Insurance.

What do I need to do?

- Go to our secure website www.hsainsurance.com
- Click the “Log In” button on the top right corner
- Click “I am a Customer” and follow the instructions
- Click the red “Open Enrollment” box on the menu and follow the instructions

When do I need to complete my renewal?

Coverage Effective Date	Complete Renewal By	2020 Premium in Effect
January 1, 2020	December 23, 2019	January – December 2020
February 1, 2020	January 23, 2020	February – December 2020 *

* Note that if you request a plan change for a February 1st effective date, you will be renewed into the 2020 version of your current plan, or the plan design closest to the one in which you are currently enrolled, and expected to pay the new premium, for January 2020.

We encourage you go to online and review your 2020 benefits and new monthly premium. If you do not complete the renewal process, you will be automatically renewed into the most comparable 2020 version of your current AllWays Health Partners plan available through HSA Insurance.

As a member of AllWays Health Partners, you already have access to a world-class network and award-winning customer service. But did you know your plan comes with even more great tools that can help you save money and get care when you need it?

- **With the DoctorSmartSM Rewards program**, you can get cash back for making smart choices when choosing high-quality, lower-cost providers for non-emergency tests and procedures.

- **Partners HealthCare On Demand** offers 24/7 virtual urgent care service available anywhere in the US to **all** commercial members for the cost of a PCP office visit. You can use your smartphone, tablet, or computer. Both programs and more are accessible via the secure member portal: **allwaysmember.org**.

New AllWays Health Partners plan options for 2020

The Allways Health Partners product portfolio now includes a Care Complement plan with popular benefits, which remove barriers to care by eliminating cost sharing for treatments that help members manage chronic conditions, such as no cost for the first 6 acupuncturist, chiropractor or physical/occupational therapy visits, or 3 pedi PCP sick and behavioral health visits at no charge. Contact your HSA broker or HSA Customer Service for details.

On all plans, the fitness reimbursement is being expanded to cover up to \$150 per subscriber and up to another \$150 for another covered family member per calendar year upon renewal.

Summary of Benefits and Coverage

Under the Affordable Care Act, health insurance carriers are required to provide a summary of the benefits and coverage (SBC). The intent is to help consumers better understand the coverage they have and compare differences when they are shopping for a new plan. To view your SBC, log in at hsainsurance.com and select "View my Benefits (SBC)" on the menu.

Need help?

To help you get started, we have included in this packet:

- AllWays Health Partners 2020 Product Portfolio Reference Grid
- The federal government's required renewal notice

If you have any questions regarding your renewal, please contact your broker or HSA Customer Service by phone, 781-228-2222, via live chat at hsainsurance.com, or by email, customerservice@hsainsurance.com.

We appreciate your continued business.

Sincerely,
HSA Customer Service Team