



# INSIDE HNE

VOL 1  
ISSUE 1

A R E S O U R C E F O R D E C I S I O N M A K E R S

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*Inside HNE is published  
by Health New England.  
For questions and/or  
comments please contact  
Health New England's  
Sales Department at  
413-787-4000 or  
800-842-4464.*

## Knowledge Is Power

There is a lot of information out there about managed care. Problem is, it's not all in one place.

Of course, we can't promise Inside HNE will contain everything there is to know, but we will focus on what is happening at HNE and how it effects you. That's why we created this newsletter—to help keep you informed on industry trends and issues, explain our company's philosophy and how we operate, and give you a forum to tell us how we can best meet your needs.

We hope this publication will be a valuable resource in helping you make informed decisions about health care and Health New England. We believe the more you know us, the more you'll like us. And, the more you know about developments in our industry—costs, benefit design changes, new rules and regula-

tions—the better equipped you'll be to meet the challenges that lie ahead.

Put another way, we're here to help. This inaugural edition includes a feature on our Diversified Products Department, which develops and services self-funded plans. As premiums rise, more employers are exploring self-funded products to try

to contain costs. As you will learn, we take a simple approach: One size does not fit all. We focus on our customers' needs and characteristics to develop a plan that works for them.

That's what a health plan should be all about—a commitment to

recognizing and meeting the needs of its members. We look forward to continuing to honor that commitment, and we welcome your comments and ideas. After all, knowledge is power.

*"We believe  
the more you  
know us,  
the more  
you'll like us."*

Juan Campbell  
Sales Manager

## Industry Highlights & Market Trends

- According to a recent study by Hewitt Associates, 43 percent of employers surveyed increased employee premium contributions as a means of controlling health care costs, while 37 percent used cost sharing in employee plan design.

- According to a recent research report by Watson Wyatt Worldwide, health plan costs were expected to rise 13.6% for 2002, compared to 8.1% and 12.2% for 2000 and 2001 respectively. Post September 11, increases were expected to be 1% to 2% higher than that.

*Reprinted with permission from eBenX<sup>SM</sup> Health Trend Report*

## Network Updates

### Welcome

#### Connecticut River Internists

Health New England is pleased to announce that Connecticut River Internists has joined our panel of participating providers. Doctors Adam Blacksin, Wayne Gaveryck, Laurence Klein, Joshua Garriga, Joseph Viadero and Wesley Green are available as PCPs with open panels. Complementing their team are Nurse Practitioners Julie Orfirer and Judith Haupt.

CRI's office is located at 8 Burnham Street in Turners Falls, MA. Office hours for the group are Monday - Friday, 8:30 a.m. to 5:30 p.m. The group can be reached at **413-774-5554** or **413-774-3751**.

#### HNE Expands Optometry Services

HNE has recently expanded optometry services to include additions to annual, routine eye exams. Participating Optometrists can now do "sick eye visits" including removal of foreign bodies, treatment of eye infections like conjunctivitis, and contact lens care.

Optometry visits, similar to non-surgical ophthalmology, do not require a referral or pre-authorization.

#### ★ IMPORTANT UPDATE ★

Physicians from RiverBend Medical Group will begin accepting HNE members on July 1, 2002. See back cover for more information.

## Product Updates

#### National PPO Networks

Health New England has had access to national PPO networks for over three years. In 2001, we added an additional network. The purpose of these networks is to allow us access to contracts of providers outside of our service area. This helps us to hold down costs for both our fully funded and self-funded groups. All claims for covered services from non-participating providers outside our service area are pended and sent through the repricing process. In 2001 we had over \$11 million dollars worth of claims go through this process with over \$3 million in savings.

#### New Products

We are pleased to announce several new products available to most groups:

##### OPTION 7

We created Option 7, an HMO product available to all groups, based on input from our groups and brokers. The plan provides a lower copayment for primary care (\$10) compared to specialty care (\$25). In addition, there are copayments for inpatient care, outpatient surgery, emergency room, etc. We designed this product to encourage our members to receive primary care.

##### OPTION 8

We designed Option 8, as a low option HMO alternative available to all groups. The Option 8 Plan allows us to offer a lower premium by imposing higher copayments for certain services. Benefits subject to higher copayments include: inpatient care and outpatient surgery that require a \$750 copayment, with a calendar year maximum of (two per person and four per family) and \$25 copayments on office visits.

## PPO

A self-funded PPO is available to groups with 50 or more eligible employees. The PPO includes the local Health New England network and the national Private Healthcare System network. Over 3,000 facilities and 300,000 physicians participate in the combined network.



## Complementary Health Care Programs

During 2001, Health New England created two complementary health care programs:

- The first program is called *Healthy Directions*, which is available to all groups and members at no additional premium cost. Through American Specialty Health (ASHN), Health New England members receive a 25% discount from participating chiropractors, acupuncturists, and massage therapists. In addition, members can purchase vitamins and nutritional supplements direct from ASHN at discounted prices. For more information, visit [www.healthnewengland.com](http://www.healthnewengland.com), click on the member page, then click on Healthy Directions.
- A *chiropractic rider*, providing access to a network of chiropractors throughout Massachusetts and Connecticut is available to all groups at an additional premium cost. Members pay the chiropractors with a small copayment.

To learn more about these programs, please call the Health New England Sales Department at **413-787-4000** or **800-842-4464**.

# Special Programs & Discounts Updates

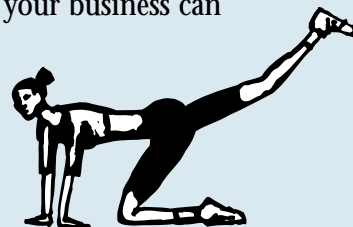


## HNEPlus

HNEPlus is a special programs and discounts program including:

- discounts to Health New England members from local vendors. Discounts range from 25% off an acupuncture session to 20% off yoga classes.
- a variety of informative, innovative and accessible general and specialty programs from Baystate Health Systems including, *The Bandy Bear Club*.
- a 15% discount off the lowest price on prescription eyeglasses at any participating eyewear provider. Some providers also offer a discount on contact lenses.
- information on *HealthyDirections* (see *Complementary Health Care Programs on this page for a full description*).

Please call Health New England's Marketing & Advertising Department at **413-787-4000** or **800-842-4464** for information on how your business can participate.



# PHARMACY & FORMULARY CHANGES

## Important Information About Coverage for New Drugs

As of May 1, Health New England will no longer cover newly approved brand name drugs for the first six months after Food and Drug Administration (FDA) approval.

HNE physicians will review these drugs for safety and efficacy after six months. After review, these drugs will either be added to our formulary and covered at the Tier 2 or middle copayment level, or left off the formulary and covered at Tier 3 or highest copayment. This lockout period does not apply to newly approved generic drugs or new forms of existing drugs.

This new policy reflects the rising cost of prescription drugs, the increase in new drug application submissions, and quicker FDA approvals. Many of these applications are for drugs that are clinically sound, but often the new drug costs more and does not offer any added benefit over existing treatments.

If a physician believes that a new drug is essential to a member's treatment, he or she can call HNE Member Services. We will ask the physician to submit a letter of medical necessity detailing other drugs that have been tried and the reasons why these drugs cannot be taken.

Your doctor or pharmacist will know if the FDA approved a drug within the last six months. To check the current formulary status of any prescription drug, please visit the HNE website at [www.healthnewengland.com](http://www.healthnewengland.com) or call Member Services at **413-787-4004** or **800-310-2835**.

### Drug limitations, exclusions and prior authorizations

*(This is only a partial list. For a complete list of drug limitations, exclusions and prior authorizations, please visit our website at [www.healthnewengland.com](http://www.healthnewengland.com) or call HNE Member Services at 800-842-4464.)*

#### LIMITATIONS

The following limitations took effect on May 1:

- “Ambien” and “Sonata”: These drugs are used for the short-term treatment of sleep disorders and, should only be used for seven to ten days according to the manufacturer. For this reason, HNE will limit coverage of these drugs to 14 tablets per 30-day period. Both are non-formulary. One Tier 3 (highest) copayment per prescription will still apply.
- Migraine drugs: Before May 1, different migraine drugs had different tablet limits per copayment. These limits will now all be set per 30 days. Please see the detail below:
  - “Amerge” - 18 tablets per 30 days (*Nonformulary*)
  - “Axert” - 18 tablets per 30 days (*Nonformulary*)
  - “Imitrex” injection - two boxes (for four injections) per 30 days (*Formulary*)
  - “Imitrex” nasal spray - six units per 30 days (*Formulary*)
  - “Imitrex” - 18 tablets per 30 days (*Formulary*)
  - “Maxalt”/“Maxalt MLT” - 18 tablets per 30 days (*Nonformulary*)
  - “Zomig”/“Zomig ZMT” - 18 tablets per 30 days (*Formulary*)

#### DRUG EXCLUSION

- Penlac® nail lacquer is used to treat mild to moderate nail fungal infections. We consider

# DEFINITIONS

this a cosmetic indication and no longer cover prescriptions for this product.

## PRIOR AUTHORIZATION FOR ZYVOX®

Beginning May 1, HNE will require prior authorization for coverage of this antibiotic. Doctors will need to complete the appropriate form for coverage.

## MAIL ORDER VENDOR CHANGE

On February 1, we changed to a new mail order vendor, Express Scripts, Inc. Due to the short transition period, members needed to obtain new prescriptions for any medications they receive through mail order. To facilitate this transition, Health New England mailed information to physicians who wrote mail order prescriptions in the latter part of 2001.

We appreciate everyone's cooperation and effort in facilitating a smooth transition for our members, and we regret any inconvenience for you or your members.

Contact information for Express Scripts:  
**1-866-515-3480**. Prescriptions may be faxed using a Physician Fax Form, which is available on request. If you have any questions or concerns, or would like to request a form, please call **Pharmacy Services** at **413-787-4000 x3421**.

## LOW OPTION Rx

Health New England is now offering a new, low option pharmacy benefit rider. The benefit includes a three tier copayment system based on the Health New England Formulary status and the brand/generic status of the prescription drug. (See "Definitions" at right.)

*For more information, please call your Health New England Sales representative.*

### Generic Drugs (Tier 1)

- Generic drugs contain the same active ingredients as brand name drugs but are available at a lower cost. The Food and Drug Administration (FDA) reviews generic drugs to assure that they are safe and effective. HNE encourages the dispensing of these drugs whenever possible, and members pay the lowest copayment.

### Brand/Formulary Drugs (Tier 2)

- Brand name drugs are marketed under a trademarked brand name, usually by only one manufacturer. Brand/Formulary Drugs are brand name drugs selected by HNE based on a review of the relative safety, effectiveness and cost of the many FDA approved drugs on the market. Member copayments for Brand/Formulary drugs are higher than those for generic drugs but lower than for Brand/Non-Formulary drugs.

### Brand/Non-Formulary Drugs (Tier 3)

- Any brand name drug that HNE has not selected as a Brand/Formulary drug is a "Brand/Non-Formulary" drug. This category includes, but is not limited to, any brand name drug that has a generic equivalent. Members pay the highest copayment for Brand/Non-Formulary drugs.

*Although HNE covers Brand/Non-Formulary drugs with a higher copayment, there will usually be a generic drug or a Brand/Formulary drug with a lower copayment appropriate for your member's condition.*

# HEALTH PROGRAMS

## LIVING WELL PROGRAM

The Living Well Program is an empowering self-management program offered to HNE members who live with a chronic health condition. Stanford University Medical Center's Patient Education Research Department developed the program and HNE's Health Program staff has been trained to conduct the program.

The program consists of small groups, just 10-12 members, and meets once a week for six weeks. Participants learn to:

- make an action plan
- set goals and follow through
- solve problems
- communicate better with their doctors
- manage their fatigue effectively
- make daily tasks easier
- lessen their frustration
- deal with negative emotions
- improve their nutrition
- be more physically active
- and much more!

All program participants receive a copy of a book, "Living A Healthy Life with Chronic Conditions" and an audio cassette, "Time for Healing." A minimal charge of \$35 covers the cost of program materials. This fee is waived if a member cannot afford to pay it.

### How will your employees benefit?

Based on the studies conducted by Stanford University Medical Center's Patient Education Research Department, the program achieved the following outcomes:

- Participants improved their healthful behaviors; exercise, cognitive symptom management, coping and communications with physicians.
- Participants improved their overall health status: self-reported health, fatigue, disability, social/role activities and health distress.
- Hospital days decreased.

Following is the program schedule for 2002:

**Tuesdays:** May 7, 14, 21, 28  
**Thursdays:** September 12, 19, 26, Oct 3, 10, 17  
**Mondays:** Oct 21, 28, Nov 4, 11, 18, 25

All classes are held from 6-8:30 pm. Daytime and additional evening programs may become available as needed. Please contact Lynn Ostrowski for further information about this program at **413-787-4000** or **800-842-4464, ext. 3383**. Employees who are HNE members and are interested in attending this program should call **413-787-4000** or **800-842-4464, ext. 3300** to register.

## NEW! CELEBRATING WOMEN 2002!

Health New England is Celebrating Women! Throughout this year we will offer seminars, open to HNE members and the general public, that will address important issues related to women's health. Health issues to be covered include osteoporosis, menopause and hormone replacement therapy, cardiovascular health & fitness, and alternative therapies. Seminars will be conducted by expert guest speakers, both locally and some nationally known.



Celebrating Women 2002 will culminate with a Women's Night Out! health fair in the fall to include:

- Free health screenings
- Expert panelists on women's health topics
- Relaxation techniques
- Nutrition information
- Massages
- Beauty tips
- Raffle prizes
- And much more!

# HNE RECEIVES "BEST IN CLASS"

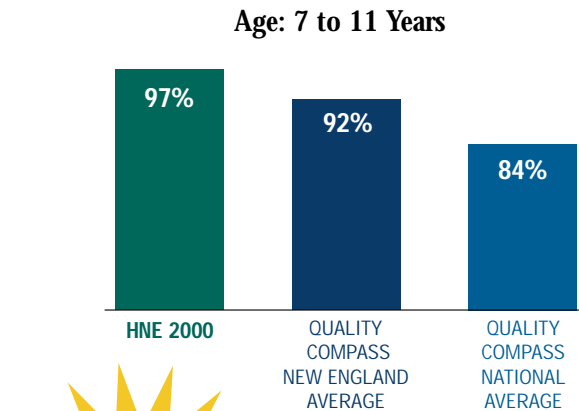
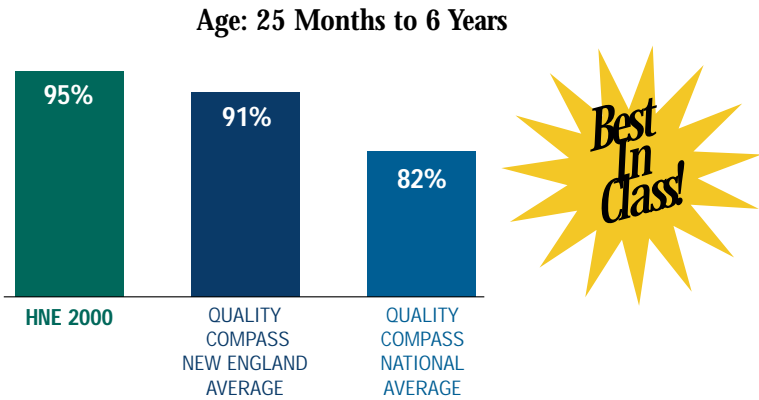
"BEST IN CLASS" - To recognize health plan performance that the National Committee for Quality Assurance (NCQA) believes represents a benchmark, they assigned the "Best in Class" designation. The designation distinguishes a plan in a specific area. The designation recognizes that distinction, and points to a "best achievable performance" that others can strive to meet or exceed.

## ACCESS & AVAILABILITY OF CARE\*      EFFECTIVENESS OF CARE\*

### ACCESS TO PREVENTIVE CARE

**WHAT WAS MEASURED:**

**Children:** The percentage of children ages 12 months to two years and 25 months to six years old who had at least one visit during 2000 with their primary care physician. The rate for children ages seven through eleven years old counts the percentage of children in this age group who had one visit with a physician during 2000 or 1999.



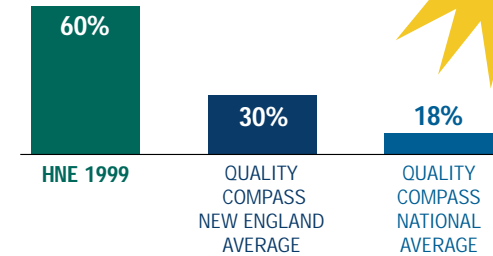
### ADOLESCENT IMMUNIZATIONS

*HNE chose to rotate this HEDIS® measure out for reporting year 2000; therefore, the rates shown represent 1999 calendar year performance.*

**WHAT WAS MEASURED:**

The percentage of members who turned thirteen years old in 1999, who had received these vaccinations:

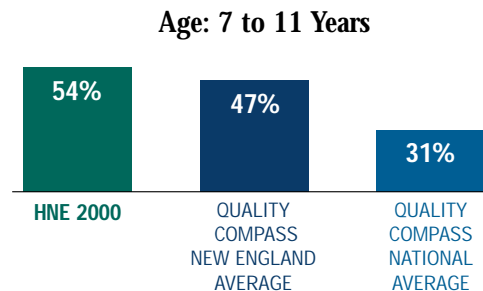
- second measles-mumps-rubella (MMR);
- three hepatitis B vaccinations; and,
- one chicken pox (VZV)



### ACCESS TO WELL CARE

**WHAT WAS MEASURED:**

**Adolescents:** The percentage of adolescents enrolled in the plan who had at least one comprehensive well-care visit with a primary care or OB/GYN practitioner in 2000.



\* The source for this data is Quality Compass™ and is based on HEDIS® data submitted to NCQA. This data reflects the NCQA data in Quality Compass as of June 10, 2001.

HEDIS® and Quality Compass™ are registered trademarks of the National Committee for Quality Assurance.



# HNE IN THE COMMUNITY

## Community Involvement

Each year, many Health New England employees contribute their time, talent and money to support community agencies throughout Western Massachusetts. Some of these agencies include the Pioneer Valley Girl Scouts, Partnership for a Healthier Community, Berkshire County Chapter of the Red Cross, Children's Miracle Network, Rays of Hope to benefit the Comprehensive Breast Center at Baystate Medical Center, Big Brothers and Big Sisters of Berkshire County, and numerous others. With our support and assistance, the agencies have been able to raise money to further their programs.

### Spirit of Springfield

Bruce Ruder, Vice President of Marketing & Sales at Health New England is on the Board of Directors of The Spirit of Springfield (SOS), a private, non-profit corporation which produces high-quality, large-scale events in the city of Springfield. The organization's mission is to promote community events and encourage civic pride.

### Business Friends of the Arts

As it enters its 24th year of funding and promoting arts in greater Springfield, Business Friends of the Arts continues to raise awareness of and participation in the cultural opportunities offered by the city's four major arts groups: CityStage/Symphony Hall; Springfield Symphony Orchestra; Springfield Library and Museums Association; and WGBY-TV Public Television. Since its inception, BFA has raised nearly \$12 million for the organizations and will soon launch an annual campaign to raise \$500,000 in 2002. Peter F. Straley, president and CEO of Health New England, will chair the fund drive through 2004.

### Holiday Families

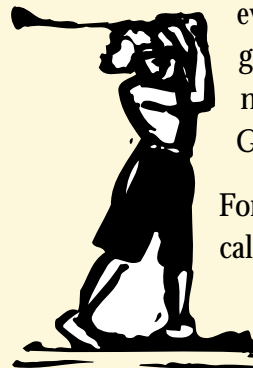
Working with Springfield Day Nursery, we obtain information about less fortunate families in the area. We then take that information, distribute it to the company and ask for voluntary donations for the families. We supply them with food, clothing, toys, etc. for the holiday season. Health New England associates have proudly supported this program for the past three years and will continue to do so.

## Current Fund Raising Events

As a part of our community support, we are involved with various organizations to assist them in raising money to support charities, or various programs within our communities. In each addition of Inside HNE, we will list the upcoming events, and how you can become involved.

### 2nd Annual Pioneer Valley Girl Scout Golf Tournament

The second edition of the golf tournament will be held on September 23, at Crestview Country Club in Agawam. It is a scramble event with great prizes, food, golf, etc. Last year, the event netted over \$25,000 for the Girl Scouts.



For more information, please call the Girl Scout office at

**413-525-4124.**

# Childcare benefits for You & Your Employees



Health New England and Springfield Day Nursery, Inc., are teaming up to provide a variety of resources and corporate support services to assist our members.

Here's how this brand new, two-part benefit works:

1. Effective July 1, 2002, all Health New England members will be eligible to receive a 5%\* discount on infant, toddler, preschool, and kindergarten care in nine Springfield Day Nursery Children's Centers in Springfield, East Longmeadow, and West Springfield; before and after school care in four public schools; and home-based Family Care in 75 area locations. *(As a nonprofit provider, other opportunities for reduced-fee care may also be available based on a family's income status.)*
2. This exclusive Health New England benefit also provides employers access to Springfield Day Nursery's Corporate Support Sales Staff. Some of the services available are:
  - **Childcare Feasibility and Needs Assessments:**
    - Surveys
    - Cost/benefit analysis
    - Workforce profiles
  - **Family Support Programs and Services:**
    - Information & Referral
    - Government relations and advocacy
  - **Childcare Access:**
    - On-site programming

For specific information about Springfield Day Nursery, please contact **Kimberley Lee, Vice President for Advancement, at 413-733-2181 x118**. Or, call HNE's Sales Department at **413-787-4000**.

Springfield Day Nursery is fully licensed and accredited\* by the National Association for the Education of Young People and licensed by the Office of Child Care Services.

\*some restrictions apply

\*\*Accredited programs have gone beyond minimum licensing standards and have made a commitment to provide the optimum level of care, attention, and educationally stimulating activities parents and children deserve.

## Your Chance To Be Heard

We're looking for a few good members to join the Health New England Member Advisory Committee.

Established in 2001, this unique committee represents the voice of the member. It's a forum for encouraging open, constructive dialogue with HNE and providing suggestions, comments and ideas. The committee may discuss any part of our business, from programming to quality improvements. The goals include:

- identifying and addressing members' problems and concerns
- exploring ways to enhance quality, service, access to care, and satisfaction
- giving members the opportunity to provide input on matters that affect them, their colleagues, and the entire region.

The committee, which meets quarterly, also allows members, benefits administrators, and Human Resources directors to learn more about who we are and what we do in a relaxed, friendly environment. A light meal is provided and participants are reimbursed for their time and travel.

The next meeting will be held:

**Wednesday, June 5, from 6 - 8 p.m.**

**Health New England**

*One Monarch Place, 15th floor, Springfield, MA*

Please join us! If any of your employees are interested, please encourage them to participate as well. For more information and an application, please call:

**Arlene Gaudet at**

**413-787-4000 or 800-842-4464, ext. 3237**

# THE STRENGTH OF HNE

Each edition of Inside HNE will feature a department focused on making it easy for you to work for us. In this issue we highlight HNE's Diversified Products Department.

## Diversified Products Department

The Diversified Products Department lives up to its name. We are responsible for Administration Services Only (ASO) operations; national PPO network management, including national transplant and catastrophic care networks; single case negotiations; unique ASO services; HMO reinsurance, including financial case management; product development; project management; and various vendor relationships.

Sheila Boisjolie and Elaine Cancelliere handle our ASO operations, which includes the financial tracking and reporting for our self-funded employers; tracking and administration of the Employer Stop Loss coverage; on-site employer audits; facilitating access to the three national PPO networks; and working with Sales to assure high quality service to all customers. Sheila is also responsible for tracking and administration of Health New England's HMO reinsurance.

Cathy Allen and Kathy Flagg handle the national PPO networks and single case negotiations. In 2001, we saved over \$3 million utilizing the national PPO



*Pictured counterclockwise from center bottom, Elaine Cancelliere, Kathy Flagg, Cathy Allen, Sheila Boisjolie, Diane Hall, and (center) Linda Vachon*

networks. Single case negotiations are those claims involving providers who are not in any of the three PPO networks or our transplant and catastrophic care networks. On these claims, which are negotiated on an individual basis in 2001, we saved 23 percent overall.

Linda Vachon is responsible for our unique ASO services. She currently handles a Mental Health and Substance Abuse carve-out for nearly 9000 members. This was developed for one of our ASO clients and has been up and running for over four years.

Part of my role as manager of Diversified Products is product development, project management and responsibility for various vendor relationships. We average 8 years of service here at Health New England in this department and because of the diversity within it, I feel safe in stating that none of us have ever been bored!

Diane Hall  
*Manager of Diversified Products*

# TELL US WHAT YOU THINK

Please fax back to 413-736-1850

We hope you enjoyed the inaugural issue of Inside HNE. We want to continue to provide you with tools and information to keep you informed and make it easy to do business with us. To do that, we need your help. Please take a minute to answer a few simple questions below, then tear it out and fax it to our Sales Department at 413-736-1850. Thank you!

1. **How would you rate the first issue?** Overall, did you find the newsletter *(please check one for each)*:  
 Informative?  Yes  No    Useful?  Yes  No    Interesting?  Yes  No    Easy to read?  Yes  No

2. **What would you like to see from Inside HNE?**  
*Please indicate the importance of each topic to helping you do your job. (Check one box in each row).*

TOPIC	DESCRIPTION	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT VERY IMPORTANT	NOT IMPORTANT AT ALL
Network Updates	Changes in participating doctors and facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory Updates	Changes in state and federal laws affecting health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Updates	New HNE products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Benefit Updates	Changes in benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health Programs	Info on "Living Well," "Celebrating Women 2002" and other activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pharmacy Changes	Changes in formulary, prior approvals, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Industry Information	Trends /developments in health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strength of HNE	Features on HNE Departments: What they do, how they serve you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. **What future topics would you suggest?** *(please print)*  
 Please give us your ideas for future articles or regular features.

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4. **Any other comments?** *(please print)*

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5. **Please tell us about yourself.** *(Optional; please print)*

Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Company \_\_\_\_\_ E-mail \_\_\_\_\_



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## WELCOME PHYSICIANS OF RIVERBEND MEDICAL GROUP!!!



We are pleased to announce that physicians from RiverBend Medical Group will join our extensive network of independent providers on July 1, 2002.\*

They practice at these



**230 Main Street  
Agawam, MA**

**Route 202  
Westfield, MA**

**444 Montgomery Street  
Chicopee, MA**

**300 Stafford Street  
Springfield, MA  
(Cardiology only)**

**305 Bicentennial Highway  
Springfield, MA**

For more information have your employer or broker call our Sales Department at **800-842-4464** or call RiverBend's New Patient Line at **413-789-8000**.