$0 For Preventive Care
For most of our plans we no longer require a deductible, copayment, or coinsurance for most in-plan preventive care services. HNE covers the following preventive care services 100% - members pay nothing.
• Routine Prenatal and Well-child Care
• Adult Routine Annual Exams
• Child and Adult Immunizations
• Annual OB/GYN Exams
• Annual Routine Vision Exams

No Referrals for In-plan Specialty Care
HNE does not require referrals for in-plan specialty services – although prior approval is required for a limited number of covered services.

Worldwide Emergency Coverage
We cover medical emergencies, urgent care and prescription drugs outside of the HNE service area. Our worldwide emergency coverage includes stabilization care and post-stabilization care at the direction of your treating physician. We also cover ambulance transportation if other means of transport would endanger your health.

Wellness Reimbursement
HNE will reimburse members up to $150 per family per calendar year. This reimbursement may be applied to:
• Qualified Fitness Club Memberships
• Aerobic and Wellness Classes and Personal Trainer Fees
• School and Town Sports Registration Fees
• Weekly Weight Watchers® Traditional meetings, Weight Watchers At Work®, or Weight Watchers On-line®

Pediatric Dental
Through a special arrangement with Altus Dental Insurance, participating dentists offer a full range of preventive services for all HNE members under age 12. A $25 deductible per child per calendar year, and balance billing applies to services provided by non-participating providers.

HNEPlus
Under HNE Healthy Directions, HNEPlus is a discount program where members can use their HNE ID card to receive discounts from participating area businesses. HNEPlus offers discounts on eyewear and contact lenses, eating out, massages, legal advice, and a host of fun activities that promote healthy lifestyle choices.