

# The Harvard Pilgrim Best Buy ChoiceNet<sup>SM</sup> HMO

**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services

**Coverage Period:** 07/01/2019 — 06/30/2020

Coverage for: Individual + Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <a href="http://www.harvardpilgrim.org/LGsampleEOC">http://www.harvardpilgrim.org/LGsampleEOC</a>. For general definitions of common terms, such as <u>allowed amount</u>, <a href="mailto:balance billing">balance billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:copayment">copayment</a>, <a href="mailto:deductible">deductible</a>, <a href="mailto:provider">provider</a>, or other underlined terms see the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-333-4742 to request a copy.

Important Questions	Answers	Why this matters
What is the overall deductible?	Tier 1 Providers: \$300 member / \$900 family Tier 2 Providers: \$300 member / \$900 family Tier 3 Providers: \$300 member / \$900 family Benefits are administered on a Plan Year basis.	Generally you must pay all the costs up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> , <u>provider</u> office visits, prescription drugs, <u>Rehabilitation</u> services, <u>Habilitation</u> services and routine eye exams are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But, a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$2,000 member / \$4,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year of covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.



#### Clarification on SBC format

As of April 1, 2017 the federal government has issued a new format for the Summary of Benefits and Coverage (SBC) document. One of the most significant changes to the format is the way deductibles are referenced in the cost-sharing chart. The cost-sharing chart shows copayments and coinsurance after the deductible has been met.

A statement appears at the top of the chart noting that all copayments and coinsurance are after the deductible has been met, if a deductible applies
(see example below). Please note that this wording appears only at the top of the chart.



All copayments and coinsurance cost shown in this chart after your deductible has been met, if a deductible applies.

- . If the deductible does not apply to a benefit, the phrase "deductible does not apply" appears in the chart.
- . If the "What You Will Pay" column, indicates "no charge," this means no charge after the deductible has been met.

Common Medical Event	Services You May Need	What You		
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a test	Diagnostic test (x-ray, blood work)	X-rays: No charge Laboratory: Select Providers: No charge; <u>deductible</u> does not apply. Other Plan Providers: No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Cost sharing may vary for certain imaging services.

We encourage readers to reference Schedule of Benefits documents for cost-sharing details. The Schedule of Benefits is the contract between a member and Harvard Pilgrim Health Care and is the more complete document.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Important Questions	Answers	Why this matters
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.providerlookuponline.com/harvardpilgrim/po7/Search.aspx or call 1-888-333-4742 for a list of preferred providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance-billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist?</u>	Yes, some exceptions apply.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All <u>copayment</u> and <u>coinsurance</u> cost shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pa		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Tier 1 Primary Care: \$20 copay/ visit; deductible does not apply Tier 2 Primary Care: \$20 copay/ visit; deductible does not apply Tier 3 Primary Care: \$20 copay/ visit; deductible does not apply	Not covered	None
	Specialist visit	Tier 1 Specialty & Hospital Based: \$30 copay / visit; deductible does not apply Tier 2 Specialty & Hospital Based: \$60 copay / visit; deductible does not apply Tier 3 Specialty & Hospital Based: \$90 copay / visit; deductible does not apply	Not covered	None

		What You Will Pa		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Preventive care/ screening/ immunization	No charge; <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Non-Hospital Based: No charge Physician & Hospital Based: Tier 1 Providers: No charge Tier 2 Providers: No charge Tier 3 Providers: No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	Non-Hospital Based: \$100 copay/procedure Physician & Hospital Based: Tier 1 Providers: \$100 copay/procedure Tier 2 Providers: \$100 copay/procedure Tier 3 Providers: \$100 copay/procedure	Not covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org/2019Premium3T.	Generic drugs	30-Day Retail Tier 1: \$10 copay/ prescription; deductible does not apply 90-Day Mail Order Tier 1: \$25 copay/ prescription; deductible does not apply		None
	Preferred brand drugs	30-Day Retail Tier 2: \$30 copay/ prescription; deductible does not apply 90-Day Mail Order Tier 2: \$75 copay/ prescription; deductible does not apply		Some generic drugs are in this tier.
	Non-preferred brand drugs	30-Day Retail Tier 3: \$65 copay/ prescr not apply	Same as above.	

		What You Will Pa		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		90-Day Mail Order Tier 3: \$165 copay/ prescription; deductible does not apply		
	Specialty drugs	All drugs are covered in Retail Pharmacy at Tiers 1 — 3	nd Mail Order Pharmacy	Some drugs must be obtained through a Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Tier 1 Providers: \$250 copay/ visit Tier 2 Providers: \$250 copay/ visit Tier 3 Providers: \$250 copay/ visit	Not covered	None
	Physician/surgeon fees	Tier 1 Providers: No charge Tier 2 Providers: No charge Tier 3 Providers: No charge	Not covered	
If you need immediate	Emergency room care	\$100 copay/ visit		None
medical attention	Emergency medical transportation	No charge		None
	Urgent care	Convenience care clinic: Tier 1: \$20 copay/ visit; deductible does not apply Tier 2: \$20 copay/ visit; deductible does not apply Tier 3: \$20 copay/ visit; deductible does not apply Urgent care center: Tier 1: \$20 copay/ visit; deductible does not apply Tier 2: \$20 copay/ visit; deductible does not apply Tier 3: \$20 copay/ visit; deductible does not apply Tier 3: \$20 copay/ visit; deductible does not apply Hospital urgent care center: Tier 1: \$20 copay/ visit; deductible does not apply Tier 2: \$20 copay/ visit; deductible does not apply Tier 2: \$20 copay/ visit; deductible does not apply Tier 2: \$20 copay/ visit; deductible does not apply	Convenience care clinic: Not covered Urgent care center: Not covered Hospital urgent care center: Same As Participating Provider	Services with non-participating providers are only covered outside of the service area.

Common Medical Event		What You Will Pa			
	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Tier 3: \$20 copay/ visit; deductible does not apply			
If you have a hospital stay	Facility fee (e.g., hospital room)	Tier 1 Providers: \$250 copay/ admit Tier 2 Providers: \$500 copay/ admit Tier 3 Providers: \$1,500 copay/ admit	Not covered	None	
	Physician/surgeon fee	Tier 1 Providers: No charge Tier 2 Providers: No charge Tier 3 Providers: No charge	Not covered		
If you have mental health, behavioral	Outpatient services	Tier 1 Primary Care: \$20 copay/ visit; deductible does not apply	Not covered	None	
health, or substance abuse needs	Inpatient services	\$250 copay/ admit	Not covered		
If you are pregnant	Office visits	Tier 1 Primary Care: \$20 copay/ visit; deductible does not apply Tier 2 Primary Care: \$20 copay/ visit; deductible does not apply Tier 3 Primary Care: \$20 copay/ visit; deductible does not apply	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC	
	Childbirth/delivery professional services	Tier 1 Providers: No charge Tier 2 Providers: No charge Tier 3 Providers: No charge	Not covered	(i.e. ultrasound.)	
	Childbirth/delivery facility services	Tier 1 Providers: \$250 copay/ admit Tier 2 Providers: \$500 copay/ admit Tier 3 Providers: \$1,500 copay/ admit	Not covered		

	Services You May Need		What You Will Pa	ay	
Common Medical Event			Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help	Home health care		No charge	Not covered	None
recovering or have other special health needs	Rehabilitation service	<u>es</u>	\$20 <u>copay</u> / visit; <u>deductible</u> does not apply	Not covered	Occupational Therapy – 30 visits/ Plan Year
	Habilitation services		\$20 <u>copay</u> / visit; <u>deductible</u> does not apply	Not covered	Physical Therapy – 30 visits/ Plan Year
,	Skilled nursing care		20% coinsurance	Not covered	– 100 days/ Plan Year
	Durable medical equipment		No charge	Not covered	None
	Hospice services		No charge	Not covered	For inpatient services, see "If you have a hospital stay".
If your child needs	Children's eye exam		No charge; deductible does not apply	Not covered	- 1 exam/ 2 Plan Years
dental or eye care	Children's glasses Children's dental check-up		Not covered		None
			Tier 1 Primary Care: \$20 copay/ visit; deductible does not apply	Not covered	- 2 exams/ Plan Year up to age 13
Excluded Services & Oth	er Covered Services:				
Services Your Plan Does	NOT Cover (This isn'	t a cor	mplete list. Check your policy or plan do	cument for other exclud	ded services.)
<ul> <li>Long-Term (Custodial) Care</li> <li>Most Cosmetic Surgery</li> <li>th</li> <li>Pr</li> </ul>		on-emergency care when traveling outside e U.S. vate-duty nursing ost Dental Care (Adult)	<ul> <li>Routine foot care</li> <li>Services that are not Medically Necessary</li> <li>Weight Loss Programs</li> </ul>		
Other Covered Services ('these services.)	This isn't a complete l	list. C	heck your policy or plan document for o	other covered services a	nd your costs for
		• He	iropractic Care - 20 visits/ Plan Year earing Aids - \$1,500/ hearing aid every 2 an Years/ impaired ear	Infertility Treatment     Routine eye care (Adult) - 1 exam/ 2 Plan Years	

## Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

## Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

HPHC Member Appeals-Member Services Department Harvard Pilgrim Health Care, Inc. 1600 Crown Colony Drive Quincy, MA 02169

Telephone: 1-888-333-4742

Fax: 1-617-509-3085

Department of Labor's Employee Benefits Security Administration 1-866-444-3272 www.dol.gov/ebsa/healthreform Health Care for All
30 Winter Street, Suite 1004
Boston, MA 02108
1-800-272-4232
http://www.hcfama.org/helpline
Massachusetts Insurance
1000 Washingto
Boston, MA 02
1-617-521-7794

Massachusetts Division of Insurance 1000 Washington Street, Suite 810 Boston, MA 02118–6200 1-617-521-7794

### Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this Coverage Meet the Minimum Value Standard? Yes

If your **plan** doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium</u> tax credit to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## Language Access Services:

Para obtener asistencia en Español, llame al 1-888-333-4742.

如果需要中文的帮助, 请拨打这个号码 1-888-333-4742.

De assistência em Português, por favor ligue 1-888-333-4742.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductible</u>, <u>copayment</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal car hospital delivery)	re and a	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$300	The plan's overall deductible	\$300	■ The plan's overall deductible	\$300
■ Specialist <u>copayment</u>	\$20	■ Specialist <i>copayment</i>	\$20	■ Specialist <i>copayment</i>	\$20
Hospital (facility) copayment	\$250	<ul><li>Hospital (facility) copayment</li></ul>	\$250	Hospital (facility) copayment	\$250
■ Other <u>copayment</u>	\$0	■ Other <u>copayment</u>	\$0	■ Other <i>copayment</i>	\$0
This EXAMPLE event includes services like:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)  Total Example Cost \$12,731		This EXAMPLE event inclike: Primary care physician office vidisease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glater) Total Example Cost	risits (including	<b>like:</b> Emergency room care ( <i>including medical supp</i> Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
In this example, Peg would pay	y:	In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$300	Deductibles	\$130	Deductibles	\$300
Copayments	\$330	Copayments	\$1,660	Copayments	\$120
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covere	ed	What isn't covered	
Limits or exclusions	\$0	Limits or exclusions	\$30	Limits or exclusions	\$0
The total Peg would pay is	\$630	The total Joe would pay is	s \$1,820	The total Mia would pay is	\$420

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

#### Language Assistance Services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu quí vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quí vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

(Arabic) العربية

إنتباه: إذا أنت تتكلم اللغة العربية ، خدمات المساعدة اللغوية متوفرة لك مجانا. ' اتصل على 4742-333-1888 ( TTY: 711)

**ខ្មែរ (Cambodian)** ្រស់ជូនដំណីង៖ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយ ឥតគិតថ្លៃ។។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

**Italiano (Italian)** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

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**한국어** (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહ્ય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).



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#### General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

#### HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Compliance Officer, 93 Worcester St, Wellesley, MA 02481, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil\_rights@harvardpilgrim.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 (800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



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