

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

Coverage Period: 07/01/2015 — 06/30/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | Plan Type: HMO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or by calling 1-888-333-4742.

Important Questions	Answers	Why this matters:
What is the overall deductible?	<p><b>Tier 1 Providers:</b> \$250 per Member per Plan Year / \$750 per Family per Plan Year</p> <p><b>Tier 2 Providers:</b> \$250 per Member per Plan Year / \$750 per Family per Plan Year</p> <p><b>Tier 3 Providers:</b> \$250 per Member per Plan Year / \$750 per Family per Plan Year</p> <p>The deductible applies to benefits specifically cited in the chart starting on Page 3 . For other benefits see your Plan document.</p>	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the deductible.
Are there other deductibles for specific services?	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 3 for other costs for services this <b>plan</b> covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$2,000 per member per Plan Year/ \$4,000 per family per Plan Year	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Please see your Schedule of Benefits for out-of-pocket maximum exclusions for your plan.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

Important Questions	Answers	Why this matters:
<b>Does this plan use a network of providers?</b>	Yes. For a list of participating providers, see <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> or call 1-888-333-4742. Plans and issuers should use the terminology in the policy or plan document (e.g., in-network, participating, or preferred).	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 3 for how this plan pays different kinds of providers.
<b>Do I need a referral to see a specialist?</b>	Yes, some exceptions apply.	This plan will pay some or all of the costs to see a <b>specialist</b> for covered services but only if you have the plan's permission before you see the <b>specialist</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 3 describes any limitations on what the plan will pay for specific covered services, such as office visits.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services.

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

	<ul style="list-style-type: none"> <li>• Co-payments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.</li> <li>• Co-insurance is your share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your co-insurance payment of 20% would be \$200. This may change if you haven't met your deductible.</li> <li>• The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)</li> <li>• This plan may encourage you to use participating providers by charging you lower deductibles, co-payments and co-insurance amounts.</li> </ul>
---	---

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	Tier 1 Primary Care Copayment: \$20 per visit Tier 2 Primary Care Copayment: \$20 per visit Tier 3 Primary Care Copayment: \$20 per visit	Not Covered	Your member cost sharing will depend upon the types of services provided and the tier placement of the provider.
	Specialist visit	Tier 1 Specialty and Hospital Based Care Copayment: \$25 per visit Tier 2 Specialty and Hospital Based Care Copayment: \$35 per visit Tier 3 Specialty and Hospital Based Care Copayment: \$45 per visit	Not Covered	Your member cost sharing will depend upon the types of services provided and the tier placement of the provider.
	Other practitioner office visit	Tier 1 Primary Care Copayment: \$20 per visit	Not Covered	None
	Preventive care/screening/immunization	No charge	Not Covered	None

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
<p><b>If you have a test</b></p>	<p>Diagnostic test (x-ray, blood work)</p>	<p><b>Non-Hospital Based Facility:</b> Tier 1 Deductible, then no charge <b>Physician and Hospital Based Facility:</b> Tier 1 Deductible, then no charge Tier 2 Deductible, then no charge Tier 3 Deductible, then no charge</p>	<p>Not Covered</p>	<p>None</p>
	<p>Imaging (CT/PET scans, MRIs)</p>	<p><b>Non-Hospital Based Facility:</b> Tier 1 Deductible, then Copayment: \$100 per procedure <b>Physician and Hospital Based Facility:</b> Tier 1 Deductible, then \$100 Copayment per visit Tier 2 Deductible, then \$100 Copayment per visit Tier 3 Deductible, then \$100 Copayment per visit</p>	<p>Not Covered</p>	<p>None</p>
<p><b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a>.</p>	<p>Most generic drugs</p>	<p><b>Retail Pharmacy Tier 1:</b> \$10 Copayment <b>Mail Order Pharmacy Tier 1:</b> \$20 Copayment</p>		<p><b>Pharmacy Out-of-pocket limit:</b> \$3,000 per member per Plan Year / \$6,000 per family per Plan Year – Retail Pharmacy – limited to 30 day supply per refill – Mail Order Pharmacy – limited to 90 day supply per refill</p>
	<p>Preferred brand drugs</p>	<p><b>Retail Pharmacy Tier 2:</b> \$25 Copayment <b>Mail Order Pharmacy Tier 2:</b> \$50 Copayment</p>		<p>Same as above.</p>

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
	Non-preferred brand drugs	<b>Retail Pharmacy Tier 3:</b> \$50 Copayment <b>Mail Order Pharmacy Tier 3:</b> \$110 Copayment		Some generic drugs are in this tier. Same as above.
	Specialty drugs	All drugs are covered in Retail Pharmacy and Mail Order Pharmacy Tiers 1 — 3		Must be obtained through a Specialty Pharmacy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Tier 1 Deductible, then \$150 Copayment per day Tier 2 Deductible, then \$150 Copayment per day Tier 3 Deductible, then \$150 Copayment per day	Not Covered	None
	Physician/surgeon fees	Tier 1 Deductible, then no charge Tier 2 Deductible, then no charge Tier 3 Deductible, then no charge	Not Covered	None
<b>If you need immediate medical attention</b>	Emergency Room Services	Tier 1 Deductible, then \$100 Copayment per visit This Copayment is waived if admitted to the hospital directly from the emergency room. Cost sharing applies to all providers.	Same As Participating <b>Provider</b>	None
	Emergency Medical Transportation	Tier 1 Deductible, then no charge Cost sharing applies to all providers.	Same As Participating <b>Provider</b>	None
	Urgent Care	See "Primary Care Visit to treat an Injury or Illness" or "Specialist Visit" listed on Page 3 .	See "Primary Care Visit to treat an Injury or Illness" or "Specialist Visit" listed on Page 3 .	Services with non-participating providers are only covered outside of the service area.

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Tier 1 Deductible, then \$300 Copayment per admission Tier 2 Deductible, then \$300 Copayment per admission Tier 3 Deductible, then \$700 Copayment per admission	Not Covered	None
	Physician/surgeon fee	Tier 1 Deductible, then no charge Tier 2 Deductible, then no charge Tier 3 Deductible, then no charge	Not Covered	None
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	<b>Group Therapy:</b> \$10 Copayment per visit <b>Individual Therapy:</b> \$20 Tier 1 Primary Care Copayment per visit	Not Covered	None
	Mental/Behavioral health inpatient services	Tier 1 Deductible, then \$200 Copayment per admission Cost sharing applies to all providers.	Not Covered	None
	Substance use disorder outpatient services	<b>Group Therapy:</b> \$10 Copayment per visit <b>Individual Therapy:</b> \$20 Tier 1 Primary Care Copayment per visit	Not Covered	None
	Substance use disorder inpatient services	Tier 1 Deductible, then \$200 Copayment per admission Cost sharing applies to all providers.	Not Covered	None

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	Not Covered	None
	Delivery and all inpatient services	Tier 1 Deductible, then \$300 Copayment per admission Tier 2 Deductible, then \$300 Copayment per admission Tier 3 Deductible, then \$700 Copayment per admission	Not Covered	None
<b>If you need help recovering or have other special health needs</b>	Home health care	Tier 1 Deductible, then no charge Cost sharing applies to all providers.	Not Covered	None
	Rehabilitation services (Inpatient)	Tier 1 Deductible, then no charge Cost sharing applies to all providers.	Not Covered	None
	Habilitation services (Outpatient)	Tier 1 Primary Care Copayment: \$20 per visit Cost sharing applies to all providers.	Not Covered	– Physical Therapy – limited to 60 visits per Plan Year – Occupational Therapy – limited to 60 visits per Plan Year Physical and Occupational visit limits are combined per Plan Year
	Skilled nursing care	Tier 1 Deductible, then 20% Coinsurance Cost sharing applies to all providers.	Not Covered	– Limited to 100 days per Plan Year
	Durable medical equipment	Tier 1 Deductible, then no charge	Not Covered	None
	Hospice service	Tier 1 Deductible, then no charge Cost sharing applies to all providers.	Not Covered	If inpatient services are required, please see “If you have a hospital stay”.

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
<b>If your child needs dental or eye care</b>	Eye exam	No charge	Not Covered	– Limited to 1 exam per 2 Plan Years You may have other coverage under a Vision Rider.
	Glasses	Not covered	Not covered	You may have other coverage under a Vision Rider.
	Dental check-up – Up to the age of 13	Tier 1 Primary Care Copayment: \$20 per visit	Not covered	– Limited to 2 exams per Plan Year You may have other coverage under a Dental Rider.

## Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Long-Term (Custodial) Care
- Most Cosmetic Surgery
- Most Dental Care (Adult)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight Loss Programs

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Infertility Treatments
- Routine eye care (Adult)

## Your Rights to Continue Coverage:

### Individual health insurance -

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at **1-800-333-4742**. You may also contact your state insurance department at:

### Group health coverage -

If you lose coverage under the **plan**, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the **plan**. Other limitations on your rights to continue coverage may also apply.

OR

For more information on your rights to continue coverage, contact the **plan** at **1-800-333-4742**. You may also contact your state insurance department, 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**

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your **plan**, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can 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**

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.

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

## About these Coverage Examples:

These examples show how this [plan](#) might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different [plans](#).



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this [plan](#). The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: **\$7,540**
- Plan pays: **\$6,820**
- Patient pays: **\$720**

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

<b>Deductibles</b>	\$250
Co-pays	\$320
Co-insurance	\$0
Limits or exclusions	\$150
<b>Total</b>	<b>\$720</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: **\$5,400**
- Plan pays: **\$3,540**
- Patient pays: **\$1,860**

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$140
Co-pays	\$1,640
Co-insurance	\$0
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,860</b>

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any **Member** covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

**X No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

**X No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

**✓ Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

**✓ Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.