

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services The Harvard Pilgrim ChoiceNet HMO Open Access

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (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, www.harvardpilgrim.org/LGsampleEOC. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view 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: \$300 member/\$900 familyTier 2: \$300 member/\$900 family Tier 3: \$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 policy, they have to meet their own individual <u>deductible</u> until the overall family <u>deductible</u> amount has been met.
Are there services covered before you meet your <u>deductible</u> ?	Yes: <u>emergency medical transportation, preventive</u> <u>care</u> , <u>provider</u> office visits, prescription drugs, outpatient mental health services, <u>rehabilitation services</u> , <u>habilitation</u> <u>services</u> , routine eye exams, are covered before you meet your <u>deductibles</u> .	This <b>plan</b> covers some items and services even if you haven't yet met the <b>deductible</b> amount. But, a <b>copayment</b> or <b>coinsurance</b> may apply. For example, this <b>plan</b> covers certain <b>preventive</b> <b>services</b> without <b>cost-sharing</b> and before you meet your <b>deductible</b> . See a list of covered <b>preventive services</b> at https:/ /www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> 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 <u>plan</u> ?	\$3,000 member/\$6,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for 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.

Important Questions	Answers	Why This Matters
What is not included	Premiums, balance-billing charges, and health care this	Even though you pay these expenses, they don't count toward
in the <u>out-of-pocket</u> limit?	<u>plan</u> doesn't cover.	the <u>out–of–pocket limit</u> .
Will you pay less if	Yes. See https://www.harvardpilgrim.org/public/find-	This <b>plan</b> uses a <b>provider network</b> . You will pay less if you
you use a <u>network</u>	a-provider or call 1-888-333-4742 for a list of network	use a <b>provider</b> in the <b>plan's network</b> . You will pay the most if
provider?	providers.	you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the provider's
		charge and what your <b>plan</b> pays ( <b>balance-billing</b> ). Be aware,
		your <b>network provider</b> might use an <b>out-of-network provider</b>
		for some services (such as lab work). Check with your <b>provider</b>
		before you get services.
Do you need a referral	No	You can see the <b>specialist</b> you choose without permission from
to see a <u>specialist</u> ?		this <u>plan</u> .



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

	Services You May Need	What You Will Pay		Limitations,	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Exceptions, & Other Important Information	
If you visit a health care <u>provider</u> 's office or clinic	Primary care visit to treat an injury or illness	Primary Care: Tier 1: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 2: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 3: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
	Specialist visit	Specialty & Hospital Based: Tier 1: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 2: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 3: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
	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 <b>plan</b> will pay for.	

	Services You May Need	What You Will Pa	Limitations,	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Exceptions, & Other Important Information
If you have a test	Diagnostic test (x-ray, blood work)	Non-Hospital Based: No charge; <u>deductible</u> does not apply. Physician and Hospital Based: Tier 1: No charge; <u>deductible</u> does not apply. Tier 2: No charge; <u>deductible</u> does not apply. Tier 3: No charge; <u>deductible</u> does not apply.	Not covered	None
	Imaging (CT/PET scans, MRIs)	Non-Hospital Based: \$100 <u>copay</u> /procedure Physician and Hospital Based: Tier 1: \$100 <u>copay</u> /procedure Tier 2: \$100 <u>copay</u> /procedure Tier 3: \$100 <u>copay</u> /procedure	Not covered	Cost sharing may vary for certain imaging services.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org 2025Premium3T.	Generic drugs	Please see your employer group for information regarding your pharmacy benefits.	Not covered	Please see your employer group for information regarding your pharmacy benefits.
	Preferred brand drugs	Please see your employer group for information regarding your pharmacy benefits.	Not covered	
	Non-preferred brand drugs	Please see your employer group for information regarding your pharmacy benefits.	Not covered	
	Specialty drugs	Please see your employer group for information regarding your pharmacy benefits.	Not covered	Please see your employer group for information regarding your pharmacy benefits.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Tier 1: \$250 <u>copay</u> /visit Tier 2: \$250 <u>copay</u> /visit Tier 3: \$250 <u>copay</u> /visit	Not covered	None
	Physician/surgeon fees	Tier 1: No charge Tier 2: No charge Tier 3: No charge	Not covered	]

Common Medical Event	Services You May Need	What You Will Pa	Limitations,	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Exceptions, & Other Important Information
If you need immediate medical attention	Emergency room care	\$100 <u>copay</u> /visit		None
	Emergency medical transportation	No charge; <u>deductible</u> does not apply.		None
	Urgent care	Urgent care center: Tier 1: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply Tier 2: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply Tier 3: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Non-participating providers only covered outside the service area. <u>Cost sharing</u> may vary based on location.
If you have a hospital stay	Facility fee (e.g., hospital room)	Tier 1: \$300 <u>copay</u> /admit Tier 2: \$300 <u>copay</u> /admit Tier 3: \$1,500 <u>copay</u> /admit	Not covered	None
	Physician/surgeon fee	Tier 1: No charge Tier 2: No charge Tier 3: No charge	Not covered	
If you need mental health, behavioral	Outpatient services	Tier 1 Primary Care: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	None
health, or substance abuse services	Inpatient services	\$300 <u>copay</u> /admit	Not covered	None
If you are pregnant	Office visits	Tier 1 Primary Care: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 2 Primary Care: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 3 Primary Care: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	Cost sharing does not apply for preventive services (such as routine prenatal visits).
	Childbirth/delivery professional services	Tier 1: No charge Tier 2: No charge Tier 3: No charge	Not covered	
	Childbirth/delivery facility services	Tier 1: \$300 <u>copay</u> /admit Tier 2: \$300 <u>copay</u> /admit Tier 3: \$1,500 <u>copay</u> /admit	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	None

Common Medical Event	Services You May Need	What You Will Pa	Limitations,	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Exceptions, & Other Important Information
	Rehabilitation services Habilitation services	Physical Therapy: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply. Occupational Therapy: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply. Speech Therapy: \$45 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	Occupational & physical therapy – 30 combined visits /Plan Year
	Skilled nursing care	\$300 <u>copay</u> /admit	Not covered	– 120 days /Plan Year
	Durable medical equipment	No charge	Not covered	None
	Hospice services	No charge	Not covered	For inpatient see "If you have a hospital stay"
If your child needs dental or eye care	Children's eye exam	Tier 1: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 2: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply. Tier 3: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	1 exam/Plan Year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up – Up to age of 13	Tier 1: No charge; <u>deductible</u> does not apply.	Not covered	2 exams/Plan Year

# **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.)			
Children's glasses	• Dental Care (Adult)	• Routine foot care (except for diabetes or	
Cosmetic Surgery	• Long-Term Care	systemic circulatory diseases)	
	<ul> <li>Non-emergency care when traveling outside</li> </ul>	<ul> <li>Services that are not Medically Necessary</li> </ul>	
	the U.S.	<ul> <li>Weight Loss Programs</li> </ul>	
	Private-duty nursing		

Other Covered Services (This isn't a complete list. Check your policy or <u>plan</u> document for other covered services and your costs for these services.)				
• Acupuncture - 20 visits/Plan Year	• Chiropractic Care - 20 visits/Plan Year	• Infertility Treatment		
Bariatric surgery	• Hearing Aids - \$2,000/aid every 36 months, for each impaired ear up to age 22	• Routine eye care (Adult) – 1 exam/Plan Year		

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 Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the Department of Health and Human Services, Centers for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov, or for more information on your rights to continue coverage, you can contact the Member Service number listed on your ID card or call 1-888-333-4742. 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 on how 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, contact:

HPHC Member Appeals-Member Services Department Harvard Pilgrim Health Care, Inc. 1 Wellness Way Canton, MA 02021-1166 **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

## Does this plan meet the Minimum Value Standard? Yes

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

## Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

# 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 section.

#### 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 **providers** 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 care and a hospital delivery)		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 <u>plan's</u> overall <u>deductible</u>	\$300	■ The <u>plan's</u> overall <u>deductible</u>	\$300	■ The <u>plan's</u> overall <u>deductible</u>	\$300
Specialist copayment	\$45	Specialist copayment	\$45	Specialist copayment	\$45
Hospital (facility) copayment	\$300	Hospital (facility) copayment	\$300	Hospital (facility) copayment	\$300
Other	<b>\$</b> 0	Other	<b>\$</b> 0	Other	<b>\$</b> 0
This EXAMPLE event includes services like:		This EXAMPLE event includes services like:		This EXAMPLE event includes services like:	
Specialist office visits (prenatal care)		Primary care physician office visits (including		<b>Emergency room care</b> (including medical supplies)	
Childbirth/Delivery Professional Serv	ices	disease education) Diagnostic test (x-ray)			
Childbirth/Delivery Facility Services		Diagnostic tests (blood work)		Durable medical equipment (crutches)	
Diagnostic tests (ultrasounds and blood	work)	Prescription drugs <u>Rehabilitation services</u> (physical there		rapy)	
<b>Specialist</b> visit (anesthesia)		Durable medical equipment (glucose meter)			
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay		In this example, Joe would pay	<b>y</b> :	In this example, Mia would pag	y:
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$300	Deductibles	\$0	Deductibles	\$300
Copayments	\$300	Copayments	\$300	Copayments	\$300
Coinsurance	<b>\$</b> 0	Coinsurance	<b>\$</b> 0	Coinsurance	<b>\$</b> 0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	<b>\$</b> 0	Limits or exclusions	<b>\$</b> 0	Limits or exclusions	<b>\$</b> 0
The total Peg would pay is	\$600	The total Joe would pay is	\$300	The total Mia would pay is	\$600

The plan 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

إنتباد: إذا أنت تتكلم اللغة العربية ، خَدَمات المُساعَدة اللغوية مُتَوفرة لك مَجانا. " إتصل على 4742-388 1 888

(TTY: 711)

**ខ្មែរ (Cambodian)** ្រសុំដូនដំណីង៖ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ដូនលោកអ្នកដោយឥតគិតថ្លៃ។។ ជូរ 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 હ્યે તો આપને માટે ભાષાકીય સહ્યય 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 (including pregnancy, sexual orientation, and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). 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 (including pregnancy, sexual orientation, and gender identity), you can file a grievance with: Civil Rights Compliance Officer, 1 Wellness Way, Canton, MA 02021-1166, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil\_rights@point32health.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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