



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/public/eoc?pdid=PD0000200558. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), 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 ?	In-Network: \$2,000 member / \$4,000 family Out-of-Network: \$4,000 member / \$8,000 family Benefits are administered on a Plan Year basis.	Generally you must pay all the costs up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Prescription drugs, emergency room care , and the following In-Network services: preventive care , provider office visits, services from Flex Providers , and Non-hospital based imaging, Rehabilitation services and Habilitation services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But, a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services
What is the out-of-pocket limit for this plan ?	In-Network: \$7,000 member / \$14,000 family Out-of-Network: \$14,000 member / \$28,000 family	The out-of-pocket limit is the most you could pay in a year of covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.

Important Questions	Answers	Why this matters
What is not included in the out-of-pocket limit ?	Pediatric Dental Care, premiums, balance-billed charges, penalties for failure to obtain preauthorization for services 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 network provider ?	Yes. See https://www.harvardpilgrim.org/public/find-a-provider or call 1-888-333-4742 for a list of preferred providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance-billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .



All [copayment](#) and [coinsurance](#) cost shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider 's office or clinic	Primary care visit to treat an injury or illness	Level 1: \$25 copay / visit; deductible does not apply	20% coinsurance	\$0 copay for first visit
	Specialist visit	Level 1: \$25 copay / visit; deductible does not apply Level 2: \$50 copay / visit; deductible does not apply	20% coinsurance	None
	Preventive care/screening/immunization	No charge; deductible does not apply	20% coinsurance	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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	X-rays: \$50 copay / visit Laboratory: Flex Providers: No charge; deductible does not apply Other Plan Providers: \$45 copay / visit	X-rays: 20% coinsurance Laboratory: 20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	Physician/Non-Hospital Based: \$200 copay / visit; deductible does not apply Hospital Based: \$300 copay / procedure	20% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org/2023Value5T .	Generic drugs	30-Day Retail Tier 1: \$5 copay / prescription; deductible does not apply 90-Day Mail Tier 1: \$10 copay / prescription; deductible does not apply 30-Day Retail Tier 2: \$30 copay / prescription; deductible does not apply 90-Day Mail Tier 2: \$60 copay / prescription; deductible does not apply		Value formulary - covers a limited list; not all drugs are covered
	Preferred brand drugs	30-Day Retail Tier 3: \$60 copay / prescription; deductible does not apply 90-Day Mail Tier 3: \$120 copay / prescription; deductible does not apply		Some generic drugs are in this tier
	Non-preferred brand drugs	30-Day Retail Tier 4: \$100 copay / prescription; deductible does not apply 90-Day Mail Tier 4: \$300 copay / prescription; deductible does not apply		Same as above.
	Specialty drugs	30-Day Retail Tier 4: \$100 copay / prescription; deductible does not apply 90-Day Mail Tier 4: \$300 copay / prescription; deductible does not apply 30-Day Retail Tier 5: 20% coinsurance up to \$250; deductible does not apply		Some drugs must be obtained through a Specialty Pharmacy

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		90-Day Mail Tier 5: 20% coinsurance up to \$750; deductible does not apply		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Flex Providers: \$50 copay / visit; deductible does not apply Other Plan Providers: \$300 copay / visit	20% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained
	Physician/surgeon fees	Flex Providers: No charge; deductible does not apply Other Plan Providers: No charge; deductible does not apply	20% coinsurance	
If you need immediate medical attention	Emergency room care	\$300 copay / visit; deductible does not apply		None
	Emergency medical transportation	No charge		None
	Urgent care	Convenience care clinic: \$25 copay / visit; deductible does not apply Urgent care center: \$50 copay / visit; deductible does not apply Hospital urgent care center: \$50 copay / visit; deductible does not apply	Convenience care clinic: 20% coinsurance Urgent care center: 20% coinsurance Hospital urgent care center: 20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 copay / admit	20% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained
	Physician/surgeon fee	No charge	20% coinsurance	
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	\$25 copay / visit; deductible does not apply	20% coinsurance	\$0 copay for first outpatient mental health/substance abuse visit Out-of-Network preauthorization required. \$500 penalty if not obtained
	Inpatient services	\$250 copay / admit	20% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	\$25 copay / visit; deductible does not apply	20% coinsurance	Cost sharing does not apply for preventive services .
	Childbirth/delivery professional services	No charge	20% coinsurance	
	Childbirth/delivery facility services	\$250 copay / admit	20% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	20% coinsurance	None
	Rehabilitation services	Physical Therapy: Non-hospital based: \$25 copay / visit; deductible does not apply Hospital based: \$50 copay / visit Occupational Therapy: Non-hospital based: \$25 copay / visit; deductible does not apply Hospital based: \$50 copay / visit Speech Therapy: Non-hospital based: \$25 copay / visit; deductible does not apply Hospital based: \$50 copay / visit	20% coinsurance	Physical & Occupational Therapy - 60 combined visits/ Plan Year Out-of-Network preauthorization required. \$500 penalty if not obtained
	Habilitation services			
	Skilled nursing care	\$250 copay / admit	20% coinsurance	- 100 days/ Plan Year
	Durable medical equipment	20% coinsurance	20% coinsurance	- 1 synthetic monofilament wig/ Plan Year Out-of-Network preauthorization required. \$500 penalty if not obtained
	Hospice services	No charge	20% coinsurance	For inpatient see “If you have a hospital stay”

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children’s eye exam	\$25 <u>copay</u> / visit; <u>deductible</u> does not apply	20% <u>coinsurance</u>	- 1 exam/ Plan Year
	Children’s glasses	Reimbursed first \$50, then 50% of covered charges; <u>deductible</u> does not apply		Frames & lenses OR contacts every 12 months up to end of month child turns 19
	Children’s dental check-up	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u> ; <u>deductible</u> does not apply	- 2 exams/ 12 months up to end of month child turns 19
Excluded Services & Other Covered Services:				
Services Your <u>Plan</u> Does NOT Cover (This isn’t a complete list. Check your policy or <u>plan</u> document for other <u>excluded services</u> .)				
<ul style="list-style-type: none">Long-Term (Custodial) CareMost Cosmetic Surgery		<ul style="list-style-type: none">Most Dental Care (Adult)Private-duty nursing	<ul style="list-style-type: none">Routine foot care (except for diabetes or systemic circulatory diseases)Services that are not Medically Necessary	
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.)				
<ul style="list-style-type: none">AbortionAcupunctureBariatric surgeryChiropractic Care		<ul style="list-style-type: none">Hearing Aids - \$2,000/ hearing aid every 36 months/ impaired ear up to age 22Infertility TreatmentNon-emergency care when traveling outside the U.S.	<ul style="list-style-type: none">Routine eye care (Adult) - 1 exam/ Plan YearWeight Loss Programs - 3 months of Weight Watchers traditional OR at Work/ 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 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 [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide

complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, 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>

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

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](#).

Does this Coverage 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](#).

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 [plan](#) 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 [cost-sharing](#) amounts ([deductible](#), [copayment](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). 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 plan's overall deductible	\$2,000	■ The plan's overall deductible	\$2,000	■ The plan's overall deductible	\$2,000
■ Specialist copayment	\$50	■ Specialist copayment	\$50	■ Specialist copayment	\$50
■ Hospital (facility) copayment	\$250	■ Hospital (facility) copayment	\$250	■ Hospital (facility) copayment	\$250
■ Other copayment	\$0	■ Other copayment	\$0	■ Other copayment	\$50
This EXAMPLE event includes services like:		This EXAMPLE event includes services like:		This EXAMPLE event includes services like:	
Specialist office visits (<i>prenatal care</i>)		Primary care physician office visits (<i>including disease education</i>)		Emergency room care (<i>including medical supplies</i>)	
Childbirth/Delivery Professional Services		Diagnostic tests (<i>blood work</i>)		Diagnostic test (<i>x-ray</i>)	
Childbirth/Delivery Facility Services		Prescription drugs		Durable medical equipment (<i>crutches</i>)	
Diagnostic tests (<i>ultrasounds and blood work</i>)		Durable medical equipment (<i>glucose meter</i>)		Rehabilitation services (<i>physical therapy</i>)	
Specialist visit (<i>anesthesia</i>)					
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:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$2,000	Deductibles	\$50	Deductibles	\$1,500
Copayments	\$400	Copayments	\$1,800	Copayments	\$500
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$2,400	The total Joe would pay is	\$1,850	The total Mia would pay is	\$2,000

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 quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý 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).

العربية (Arabic)

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742

(TTY: 711)

ខ្មែរ (Cambodian) ព្រះសុខដំណឹង: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ 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).



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

(Continued)

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 मुफ्तमें 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 સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເຈັບຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 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).



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

(Continued)

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:

- 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>.



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

cc6589_memb_serv (08_23)