



Benefit Handbook

THE HARVARD PILGRIM FOCUS NETWORK - MA HMO FOR SELF-INSURED MEMBERS *MASSACHUSETTS*

This benefit plan is provided to you by your employer on a self-insured basis. Harvard Pilgrim Health Care has arranged for the availability of a network of health care providers and will be performing various administration services, including claims processing, on behalf of the Plan Sponsor. Although some materials may reference you as a member of one of Harvard Pilgrim's products, Harvard Pilgrim Health Care is not the issuer, insurer or provider of your coverage.

Important Notice: This plan includes a limited provider network called the "- MA." This plan provides access to a network that is smaller than Harvard Pilgrim's full provider network. In this plan, Members have access to network benefits only from the providers in the - MA. Please consult the — MA Provider Directory or visit the provider search tool at www.harvardpilgrim.org to determine which providers are included in the - MA.

INTRODUCTION

Welcome to The Harvard Pilgrim Focus Network - MA HMO for Self-Insured Members (the Plan). Thank you for choosing us to help meet your health care needs. Your benefits are provided by your Plan Sponsor, generally an Employer or Union. Harvard Pilgrim Health Care (Harvard Pilgrim or HPHC) administers the plan's benefits on behalf of your Plan Sponsor.

This is a self-insured health benefits plan for the Plan Sponsor's employees and their dependents. The Plan Sponsor has assumed financial responsibility for this Plan's health care benefits. This type of funding, known as self-funding, allows the Plan Sponsor to self-insure the health care costs associated with its employees with its own resources. HPHC will perform benefits and claims administration, and case management services on behalf of the Plan Sponsor as outlined in this Benefit Handbook and your Schedule of Benefits. HPHC is not, however, the insurer of your coverage.

When we use the words "we," "us," and "our" in this Handbook, we are referring to Harvard Pilgrim Health Care. When we use the words "you" or "your" we are referring to Members as defined in the Glossary.

Your health care under the Plan is administered by HPHC through it's .

You will need to use Focus Network Plan Providers to be eligible for coverage under this Plan. Focus Network Plan Providers (Plan Providers) include Primary Care Providers (PCPs), specialists and other providers. You must choose a PCP for yourself and each of your family members when you enroll in the Plan. Your PCP will provide or coordinate most of your care.

When you enroll, you receive the covered health care services described in this Handbook, the Schedule of Benefits, the Prescription Drug Brochure (if your Plan includes our outpatient pharmacy coverage) and any riders or amendments to those documents. These services must be provided or arranged by your PCP, except as described in section *I.D.1. Your PCP Manages Your Health Care*.

As a Member, you can take advantage of a wide range of helpful online tools and resources at **www.harvardpilgrim.org**.

Your secure online account offers you a safe way to help manage your health care. You are able to check your Schedule of Benefits and Benefit Handbook, look up benefits, Copayments, claims history, and Deductible status, and view Prior Approval and referral activities. You can also learn how your Plan covers preventive care and conditions such as asthma, diabetes, COPD and high blood pressure.

The cost transparency tool allows you to compare cost and quality on many types of health care services including surgical procedures and office visits. The cost transparency tool provides estimated costs only. Your Member Cost Sharing may be different.

To access information, tools and resources online, visit **www.harvardpilgrim.org** and select the Member Login button (first time users must create an account and then log in). To access the cost transparency tool once you're logged in, click on the "Tools and

Resources” link from your personalized Member dashboard and look for the Estimate My Cost link.

You may call the Member Services Department at **1-888-333-4742** if you have any questions. Member Services staff is also available to help you with questions about the following:

- Selecting a PCP
- Your Benefit Handbook
- Your benefits
- Your enrollment
- Your claims
- Pharmacy management procedures
- Provider Information
- Requesting a Provider Directory
- Requesting a Member Kit
- Requesting ID cards
- Registering a complaint

We can usually accommodate questions from non-English speaking Members, as we offer language interpretation services in more than 180 languages free of charge.

Deaf and hard-of-hearing Members who use a Teletypewriter (TTY) may communicate with the Member Services Department. For TTY service, please call **711**.

As we value your input, we would appreciate hearing from you with any comments or suggestions that will help us further improve the quality of service we bring you.

Harvard Pilgrim Health Care
Member Services Department
1 Wellness Way
Canton, MA 02021
Phone: 1-888-333-4742
www.harvardpilgrim.org

Medical Necessity Guidelines. Harvard Pilgrim Health Care uses evidence based clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member’s care. Members or their practitioners may obtain a copy of the Medical Necessity Guidelines applicable to a service or procedure for which coverage is requested. Medical Necessity Guidelines may be obtained by calling the Member Services Department at **1-888-333-4742** or going to **www.harvardpilgrim.org**.

Exclusions or Limitations for Preexisting Conditions. The Plan does not impose any restrictions, limitations or exclusions related to preexisting conditions on your Covered Benefits.



a Point32Health company

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجانًا. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સવાય બીજી ભાષા બોલો છો, તો ભાષા હિાય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિય આઈડી કાર્ડ પરના નંબર પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके ललए ननशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर ददए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) ប្រសិនបើអ្នក គន្លឹយាយភាសាបសដេបប្រាំភាសាអង់បល: ស បសវាភម្មជំនួ យភាសា ដលៃឥតលិកថុល: លំអាចរកបានសប្បុរសភាព ក្រា សុ ម្តងៗកាន់បលឧបលិ ID ភាគសាជីករស្តុស ក។

Korean (한국어) 알림: 영어 이외의 언어를 사용하신다면 언어 지원 서비스를 무료로 제공해 드립니다. 가입자 ID 카드에 명시된 번호로 전화하시기 바랍니다.

Lao (ພາສາລາວ) ກະລຸນາ ຮັບຊາບ: ຖ້າ ໃຫມເວົ້າພາສາອື່ນທີ່ບໍ່ ມ່ພາສາ ອັງກດ, ໃຫມສາມາດໃຊ້ບືລາກບັດາພາສາໃ ຕ ໂຕຍັບເສຍ ຄາ. ກະລຸນາໃຫມາເບິ່ງ ຢໃບ ບັດເຈ້າ ດີວສະມາຊິກຂອງ ໃຫມ.

Polish (polski) UWAGA: Jeśli posługujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項: 如果您講非英語的其他語言, 我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

Continued on next page

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 (see below for contact information).

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:

Point32Health Civil Rights Legal Coordinator

1 Wellness Way
Canton, MA 02021-1166
866-750-2074, TTY service: 711
Fax: 617-668-2754
Email: OCRCoordinator@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 (TDD)

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

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I. How the Plan Works

This section describes how to use your Benefit Handbook and how your coverage works under the Plan.

A. HOW TO USE THIS BENEFIT HANDBOOK

1. Why This Benefit Handbook Is Important

This Benefit Handbook, the Schedule of Benefits, the Prescription Drug Brochure (if your Plan includes our outpatient pharmacy coverage) and any applicable riders make up the agreement stating the terms of the Plan. If you have any questions about Dependent eligibility, we recommend that you see your Plan Sponsor for information.

The Benefit Handbook describes how your membership works. It explains what you must do to obtain coverage for services and what you can expect from Harvard Pilgrim and the Plan. It's also your guide to the most important things you need to know, including:

- Covered Benefits
- Exclusions
- The requirement to receive services from a Plan Provider
- The requirement to go to your PCP for most services

You can view your Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if your Plan includes our outpatient pharmacy coverage) and any applicable riders online by using **your secure online account** at www.harvardpilgrim.org.

2. Words With Special Meaning

Some words in this Handbook have a special meaning. These words are capitalized and are defined in the *Glossary*.

3. How To Find What You Need To Know

This Handbook's Table of Contents will help you find the information you need. The following is a description of some of the important sections of the Handbook.

We put the most important information first. For example, this section explains important requirements for coverage. By understanding Plan rules, you can avoid denials of coverage.

Benefit details are described in section *III. Covered Benefits* and are in the same order as in your Schedule

of Benefits. You must review section *III. Covered Benefits* and your Schedule of Benefits for a complete understanding of your benefits.

B. HOW TO USE YOUR FOCUS NETWORK PROVIDER DIRECTORY

The Focus Network Provider Directory identifies the Plan's PCPs, specialists, hospitals and other providers you must use for most services. It lists providers by state and town, specialty, and languages spoken. You may view the Focus Network Provider Directory online at our website, www.harvardpilgrim.org. You can also get a copy of the Focus Network Provider Directory, free of charge, by calling the Member Services Department at **1-888-333-4742**.

The online Focus Network Provider Directory enables you to search for providers by name, gender, specialty, hospital affiliations, languages spoken and office locations. You can also obtain information about whether a provider is accepting new patients. Because it is updated in accordance with state and Federal laws, the information in the online directory will be more current than the paper directory.

You may also access the physician profiling site maintained by the Commonwealth of Massachusetts Board of Registration in Medicine at www.mass.gov/orgs/board-of-registration-in-medicine.

Please Note: Plan Providers participate through contractual arrangements that can be terminated either by a provider or by HPHC. In addition, a provider may leave the Focus Network because of retirement, relocation or other reasons. This means that we cannot guarantee that the Plan Provider you choose will continue to participate in the network for the duration of your membership. If your PCP leaves the Focus Network for any reason, we will make every effort to notify you at least 30 days in advance, and will help you find a new Plan Provider. Under certain circumstances you may be eligible for transition services if your provider leaves the Focus Network. Please see section *I.G. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER* for details.

C. MEMBER OBLIGATIONS

1. Choose a Primary Care Provider (PCP)

When you enroll in the Plan you must choose a Primary Care Provider (PCP) for yourself and each covered person in your family. You may choose a different PCP for each family member. If you do not choose a PCP when you first enroll, or if the PCP you select is not available, we will assign a PCP to you.

A PCP is a physician, a physician assistant or a nurse practitioner specializing in one or more of the following specialties: internal medicine, adult medicine, adolescent medicine, geriatric medicine, pediatrics, family practice, or gynecology and reproductive health. PCPs are listed in the Provider Directory. You can access our website at www.harvardpilgrim.org or call the Member Services Department to confirm that the PCP you select is available.

If you have not seen your PCP before, we suggest you call your PCP for an appointment. **Please do not wait until you are sick.** Your PCP can take better care of you when he or she is familiar with your health history.

You may change your PCP at any time. Just choose a new PCP from the Provider Directory. You can change your PCP online by using **your secure online account** at www.harvardpilgrim.org or by calling the Member Services Department. The change is effective immediately.

2. Obtain Referrals to Specialists

In order to be eligible for coverage by the Plan, most care must be provided or arranged by your PCP. For more information, please see section *I.D. HOW TO OBTAIN CARE*.

If you need to see a specialist, you must contact your PCP for a Referral prior to the appointment. In most cases, a Referral will be given to a Plan Provider who is affiliated with the same hospital as your PCP or who has a working relationship with your PCP. Referrals to Plan Providers must be given in writing.

3. Show Your Identification Card

You should show your identification (ID) card every time you request health services. If you do not show your ID card, the provider may not bill us for Covered Benefits, and you may be responsible for the cost of the service. You can order a new ID card online by using **your secure online account** at

www.harvardpilgrim.org or by calling the Member Services Department.

4. Share Costs

You are required to share the cost of Covered Benefits provided under the Plan. Your Member Cost Sharing may include one or more of the following:

- Copayments
- Coinsurance
- Deductibles

Your Plan also has an Out-of-Pocket Maximum that limits the amount of Member Cost Sharing you will be required to pay. Your specific Member Cost Sharing responsibilities are listed in your Schedule of Benefits. See section for more information on Copayments, Coinsurance, Deductibles and Out-of-Pocket Maximums.

5. Be Aware that your Plan Does Not Pay for All Health Services

There may be health products or services you need that are not covered by the Plan. Please review section *IV. Exclusions* for more information. In addition, some services that are covered by the Plan are limited. Such limitations are needed to maintain reasonable premium rates for all Members. Please see your Schedule of Benefits for any specific limits that apply to your Plan.

D. HOW TO OBTAIN CARE

IMPORTANT POINTS TO REMEMBER

- 1) You and each Member of your family must select a PCP.
- 2) In order to receive Covered Benefits you must use Plan Providers, except as noted below.
- 3) If you need care from a specialist, you must contact your PCP for a Referral. For exceptions, see section *I.D.7. Services That Do Not Require a Referral*.
- 4) In the event of a Medical Emergency, you should go to the nearest emergency facility or call 911 or other local emergency number. You do not need a Referral for Medical Emergency Services.

1. Your PCP Manages Your Health Care

When you need care, call your PCP. In order to be eligible for coverage by the Plan, most services must be

provided or arranged by your PCP. The only exceptions are:

- Care in a Medical Emergency.
- Care when you are temporarily traveling outside the Member Enrollment Area.
- Mental health care and substance use disorder treatment. Please see section *III. Covered Benefits, Mental Health and Substance Use Disorder Treatment* for information on this benefit.
- Special services that do not require a Referral that are listed in section *I.D.7. Services That Do Not Require a Referral*.

Either your PCP or a covering Plan Provider is available to direct your care 24 hours a day. Talk to your PCP and find out what arrangements are available for care after normal business hours. Some PCPs may have covering providers after hours and others may have extended office or clinic hours.

You may change your PCP at any time. Just choose a new PCP from the Focus Network Provider Directory. You can change your PCP online by using **your secure online account** at www.harvardpilgrim.org or by calling the Member Services Department. The change is effective immediately. If you select a new PCP, all Referrals from your prior PCP become invalid. Your new PCP will need to assess your condition and provide new Referrals.

2. Referrals for Hospital and Specialty Care

When you need hospital or specialty care, you must first call your PCP, who will coordinate your care. Your PCP generally uses one hospital for inpatient care. This is where you will need to go for coverage, unless it is Medically Necessary for you to get care at a different hospital.

When you need specialty care, your PCP will refer you to a Plan Provider who is affiliated with the hospital your PCP uses. This helps your PCP coordinate and maintain the quality of your care. Please ask your PCP about the Referral networks that he or she uses.

If the services you need are not available through your PCP's referral network, your PCP may refer you to any Plan Provider. If you or your PCP has difficulty finding a Plan Provider who can provide the services you need, we will assist you. For help finding a medical, mental health, or substance use disorder provider, please call **1-888-333-4742**. If no Plan Provider has the professional expertise needed to provide the Medically Necessary Covered Benefit, we will assist you in finding an appropriate Non-Plan Provider if needed. In these instances, Prior Approval will be

required in order to receive services from a Non-Plan Provider. The Plan will cover the approved services and you will be responsible for the applicable Member Cost Sharing that would apply if the covered service was provided by a Plan Provider.

Plan Providers with recognized expertise in specialty pediatrics are covered with a Referral from your PCP.

Your PCP may authorize a standing Referral with a Plan Provider who is a specialty care provider when:

- 1) The PCP determines that the Referral is appropriate;
- 2) The specialty care provider agrees to a treatment plan for the Member and provides the PCP with necessary clinical and administrative information on a regular basis; and
- 3) The services provided are Covered Benefits as described in this Handbook and your Schedule of Benefits.

There are certain specialized services for which you will be directed to a Center of Excellence for care. Please see section *I.D.4. Centers of Excellence* for more information.

Certain specialty services may be obtained without involving your PCP. For more information please see section *I.D.7. Services That Do Not Require a Referral*.

3. Using Plan Providers

Covered Benefits must be received from a Plan Provider to be eligible for coverage. However, there are specific exceptions to this requirement. Covered Benefits from a provider who is not a Plan Provider are covered only if one of the following exceptions below applies. Unless (1) or (2) below applies, you must obtain Prior Approval before receiving care from a Non-Plan Provider. The Non-Plan Provider may seek Prior Approval on your behalf. The Plan will cover the approved services and you will be responsible for the applicable Member Cost Sharing that would apply if the covered service was provided by a Plan Provider.

- 1) The service was received in a Medical Emergency. (Please see section *I.D.5. Medical Emergency Services* for information on your coverage in a Medical Emergency.)
- 2) The service was received while you were outside of the Member Enrollment Area and coverage is available under the benefit for temporary travel. Please see section *I.D.6. Coverage for Services When You Are Temporarily Traveling Outside the Member Enrollment Area* for information on this benefit.

- 3) No Plan Provider has the professional expertise needed to provide the Medically Necessary Covered Benefit. In this case, services by a Non-Plan Provider must be authorized in advance by us, unless one of the exceptions above applies.
- 4) Your provider is disenrolled as a Plan Provider or you are a new Member of the Plan, and one of the exceptions stated in section *I.G. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER* applies. Please refer to that section for the details of these exceptions.

Please Note: A Surprise Bill is an unexpected bill received from a Non-Plan Provider, that you did not knowingly select, who provided services to you while you were receiving covered services from a Plan Provider or facility. If you receive a Surprise Bill, you are only responsible for the applicable Member Cost Sharing that would apply if the covered service was provided by a Plan Provider, unless you had a reasonable opportunity to choose to have the service performed by a Plan Provider.

To find out if a provider is in the Plan network, see the Provider Directory. The Provider Directory is available online at www.harvardpilgrim.org or by calling our Member Services Department at **1-888-333-4742**.

4. Centers of Excellence

Certain specialized services are only covered when received from designated Plan Providers with special training, experience, facilities or protocols for the service. We refer to these Plan Providers as “Centers of Excellence.” Centers of Excellence are selected by us based on the findings of recognized specialty organizations or government agencies such as Medicare.

In order to receive benefits for the following service, you must obtain care from a Plan Provider that has been designated as a Center of Excellence:

- Weight loss surgery (bariatric surgery)

Important Notice: No coverage is provided for the service listed above unless it is received from a Plan Provider that has been designated as a Center of Excellence. To verify a provider’s status, see the Provider Directory. The Provider Directory is available online at www.harvardpilgrim.org or by calling our Member Services Department at **1-888-333-4742**.

We may revise the list of services that must be received from a Center of Excellence upon 30 days’ notice to Members. Services or procedures may be added to the list when we identify services in which significant improvements in the quality of care may be obtained through the use of selected providers. Services or procedures may be removed from the list if we determine that significant advantages in quality of care will no longer be obtained through the use of a specialized panel of providers.

5. Medical Emergency Services

In a Medical Emergency, including an emergency related to a substance use disorder or mental health condition, you should go to the nearest emergency facility or call 911 or other local emergency number. A Referral from your PCP is not needed. Your emergency room Member Cost Sharing is listed in your Schedule of Benefits. If you are admitted for medical treatment, you must notify HPHC within 48 hours or as soon as you can. If you are admitted for mental health or substance use disorder treatment, you must notify HPHC within 72 hours or as soon as you can. Call HPHC at **1-888-333-4742**. This telephone number can also be found on your ID card. If notice of hospitalization is given to HPHC or PCP by an attending emergency physician no further notice is required. Your PCP will help to arrange for any follow-up care you may need. See the *Glossary* for additional information on Medical Emergency Services.

6. Coverage for Services When You Are Temporarily Traveling Outside the Member Enrollment Area

When you are temporarily traveling outside the Member Enrollment Area the Plan covers urgently needed Covered Benefits for sickness or injury. You do not have to call your PCP before getting care. However, the following services are not covered:

- Care you could have foreseen the need for before leaving the Member Enrollment Area;
- Routine examinations and preventive care, including immunizations;

- Childbirth and problems with pregnancy after the 37th week of pregnancy, or after being told that you were at risk for early delivery; and
- Follow-up care that can wait until your return to the Member Enrollment Area.

If you are admitted for medical treatment, you must notify HPHC within 48 hours, or as soon as you can. If you are admitted for mental health or substance use disorder treatment, you must notify the Plan within 72 hours or as soon as you can. Call HPHC at **1-888-333-4742**. This telephone number can also be found on your ID card. If notice of hospitalization is given to HPHC or your PCP by an attending emergency physician no further notice is required. Your PCP will help to arrange for any follow-up care you may need.

You must file a claim whenever you obtain services from a Non-Plan Provider. For more information, please see section *V. Reimbursement and Claims Procedures*. Member Cost Sharing amounts will be applied as listed in your Schedule of Benefits.

Please Note: We must have your current address on file in order to correctly process claims for care outside the Member Enrollment Area. To change your address, please call our Member Services Department at **1-888-333-4742**.

7. Services That Do Not Require a Referral

While in most cases you will need a Referral from your PCP to get covered care from any other Plan Provider, you do not need a Referral for the services listed below. However, you must get these services from a Plan Provider. Plan Providers are listed in the Provider Directory. We urge you to keep your PCP informed about such care so that your medical records are up-to-date and your PCP is aware of your entire medical situation.

i. Family Planning Services:

- Contraceptive monitoring
- Family planning consultation, including pregnancy testing
- Tubal ligation (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)
- Voluntary termination of pregnancy (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)

ii. Outpatient Maternity Services

The following services do not require a Referral when provided by an obstetrician, gynecologist, certified nurse midwife or family practitioner:

- Routine outpatient prenatal and postpartum care
- Consultation for expectant parents to select a PCP for the child

iii. Gynecological Services

The following services do not require a Referral when provided by an obstetrician, gynecologist, certified nurse midwife or family practitioner:

- Annual gynecological exam, including routine pelvic and clinical breast exam
- Cervical cryosurgery
- Colposcopy with biopsy
- Excision of labial lesions
- Follow-up care provided by an obstetrician or gynecologist for obstetrical or gynecological conditions identified during maternity care, annual gynecological visit or an evaluation for acute or emergency gynecological conditions
- Laser cone vaporization of the cervix
- Loop electrosurgical excisions of the cervix (LEEP)
- Treatment of amenorrhea
- Treatment of condyloma

iv. Dental Services:

- Emergency Dental Care
- Extraction of teeth impacted in bone (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)
- Preventive dental care for children (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)

v. Other Services:

- Acupuncture treatment (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)
- Nutritional counseling
- Spinal manipulative therapy (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)
- Routine eye examination (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)

- Urgent Care services

E. MEMBER COST SHARING

Below are descriptions of Member Cost Sharing that may apply under the Plan. There may be two types of office visit cost sharing that apply to your Plan: a lower cost sharing known as “Level 1” and a higher cost sharing known as “Level 2.” Member Cost Sharing may include Copayments, Coinsurance, or Deductible amounts, as described throughout this section. See your Schedule of Benefits for the Member Cost Sharing details that are specific to your Plan.

1. Copayment

A Copayment is a fixed dollar amount that you must pay for certain Covered Benefits. Copayments are due at the time of service or when billed by the provider.

Your Plan may have other Copayment amounts. For more information about Copayments under your Plan, including your specific Copayment requirements, please refer to your Schedule of Benefits.

2. Deductible

A Deductible is a specific dollar amount that is payable by a Member for Covered Benefits received each Plan Year or Calendar Year before any benefits subject to the Deductible are payable by the Plan. If a family Deductible applies, it is met when any combination of Members in a covered family incur expenses for services to which the Deductible applies. Deductible amounts are incurred on the date of service. You may have different Deductibles that apply to different Covered Benefits under your Plan. If a Deductible applies to your Plan, it will be listed in your Schedule of Benefits.

If your Plan has a Deductible, it will have both an individual Deductible and a family Deductible. However, please note that a family Deductible only applies if you have Family Coverage. Unless a family Deductible applies, you are responsible for the individual Deductible for Covered Benefits each Plan Year or Calendar Year. If you are a Member with Family Coverage, the Deductible can be satisfied in one of two ways:

- If a Member of a covered family meets an individual Deductible, then that Member has no additional Deductible Member Cost Sharing for Covered Benefits for the remainder of the Plan Year or Calendar Year.
- If any number of Members in a covered family collectively meet the family Deductible, then

all Members of the covered family have no additional Deductible Member Cost Sharing for Covered Benefits for the remainder of the Plan Year or Calendar Year. No one family member may contribute more than the individual Deductible amount to the family Deductible.

Once a Deductible is met, coverage by the Plan is subject to any other Member Cost Sharing that may apply.

Some Plans include a Deductible Rollover. A Deductible Rollover allows you to apply any Deductible amount incurred for Covered Benefits during the last three (3) months of a year toward the Deductible for the next year. In order for a Deductible Rollover to apply, the Member (or Family) must have had continuous coverage under the Plan through the same Plan Sponsor at the time the charges for the prior year were incurred. If a Deductible Rollover applies, it will be stated in your Schedule of Benefits.

If a Member changes to Family Coverage from Individual Coverage or to Individual Coverage from Family Coverage within a Plan Year or Calendar Year, expenses that Member incurred for Covered Benefits toward the Deductible under the prior coverage will apply toward the Deductible limit under his/her new coverage. If the previously incurred Deductible amount is greater than the new Deductible limit, the Member or family will only be responsible for applicable Copayment or Coinsurance amounts listed in his/her Schedule of Benefits.

3. Coinsurance

After the appropriate Deductible amount is met, you may be responsible for paying a Coinsurance amount, which is a percentage of the Allowed Amount or the Recognized Amount, if applicable. When using Plan Providers, the Allowed Amount is based on the contracted rate between HPHC and the provider. Coinsurance amounts are listed in your Schedule of Benefits.

4. Out-of-Pocket Maximum

Your coverage includes an Out-of-Pocket Maximum. An Out-of-Pocket Maximum is the total amount of Copayments, Deductible or Coinsurance payments for which a Member or a family is responsible in a Plan Year or Calendar Year. Once the Out-of-Pocket Maximum has been reached, no further Copayment, Deductible or Coinsurance amounts will be payable by the Member and the Plan will pay 100% of the Allowed Amount for the remainder of the Plan Year or Calendar Year. Once a family Out-of-Pocket Maximum has been met in a Plan Year or Calendar

Year, the Out-of-Pocket Maximum is deemed to have been met by all Members in a family for the remainder of the Plan Year or Calendar Year.

Charges above the Allowed Amount never apply to the Out-of-Pocket Maximum.

In most cases where an Out-of-Pocket Maximum is included in the Plan, you have both an individual Out-of-Pocket Maximum and a family Out-of-Pocket Maximum. If you are a Member with Family Coverage, your Out-of-Pocket Maximum can be reached in one of two ways:

- a. If a Member of a covered family meets an individual Out-of-Pocket Maximum, then that Member has no additional Member Cost Sharing for the remainder of the Plan Year or Calendar Year.
- b. If any number of Members in a covered family collectively meet the family Out-of-Pocket Maximum, then all Members of the covered family have no additional Member Cost Sharing for the remainder of the Plan Year or Calendar Year.

If a Member changes to Family Coverage from Individual Coverage or to Individual Coverage from Family Coverage within a Plan Year or Calendar Year, expenses that Member incurred for Covered Benefits toward the Out-of-Pocket Maximum under the prior coverage will apply toward the Out-of-Pocket Maximum limit under his/her new coverage. If the incurred Out-of-Pocket Maximum amount is greater than the new Out-of-Pocket Maximum limit, the Member will have no additional cost sharing for that Plan Year or Calendar Year.

F. PRIOR APPROVAL

Your Plan Provider must obtain Prior Approval before you receive certain medical services, Medical Drugs or mental health and substance use disorder treatment.

Your Plan Provider is responsible for the cost of services if he/she does not get Prior Approval.

See section III. *Covered Benefits* for benefits that require Prior Approval. Visit our website at www.harvardpilgrim.org for a detailed list of services that require Prior Approval. For questions about services requiring Prior Approval, call Member Services.

G. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER

1. Disenrollment of Primary Care Provider (PCP)

If your PCP is disenrolled as a Plan Provider for reasons unrelated to fraud or quality of care, we will use our best efforts to provide you with written notice at least 30 days prior to the date of your PCP's disenrollment. That notice will also explain the process for selecting a new PCP. You may be eligible to continue to receive coverage for services provided by the disenrolled PCP, under the terms of this Handbook and your Schedule of Benefits, for at least 30 days after the disenrollment date.

2. Disenrollment of other Plan Providers (other than your PCP)

When a provider you are receiving services from is disenrolled as a Plan Provider, you may be able to continue to receive Covered Benefits from that provider.

If disenrollment was not related to fraud or quality of care, you may be eligible to continue coverage from the disenrollment date or the date of disenrollment member notice (whichever is later). Only the following are eligible for this coverage:

a. Active Course of Treatment

Except for pregnancy and terminal illness as described below, if you are undergoing an active course of treatment for an illness, injury or condition, we may authorize additional coverage through the active course of treatment or up to 90 days, (whichever is shorter). An active course of treatment includes when a member has a "serious and complex condition", is currently undergoing a course of institutional or inpatient care, or has scheduled nonelective surgery including any related postoperative care.

The term "serious and complex condition" is an acute illness that is serious enough to require specialized medical treatment to avoid the reasonable possibility of death or permanent harm; or is a chronic illness that is (a) life-threatening, degenerative, potentially disabling, or congenital; and (b) requires specialized medical care over a prolonged period of time.

b. Pregnancy

If you are a female Member and are pregnant, you may continue to receive coverage for services from your disenrolled provider, through

delivery and up to 6 weeks of postpartum visits immediately following childbirth.

c. Terminal Illness

A Member with a terminal illness may continue to receive coverage for services delivered by the disenrolled provider until the Member's death.

3. New Membership

If you are a new Member, the Plan will provide coverage for services delivered by a physician who is not a Plan Provider, under the terms of this Handbook and your Schedule of Benefits, for up to 30 days from your effective date of coverage if:

- Your Employer only offers employees a choice of plans in which the physician is a Non-Plan Provider, and
- The physician is providing you with an ongoing course of treatment or is your PCP.

For a Member in her second or third trimester of pregnancy, this provision shall apply to services rendered through the first postpartum visit. For a Member with a terminal illness, this provision shall apply to services rendered until death.

4. Conditions for Coverage of Services by a Disenrolled or Non-Plan Provider

Services received from a disenrolled or Non-Plan Provider as described in the paragraphs above, are only covered when the physician agrees to:

- Accept reimbursement from us at the rates applicable prior to notice of disenrollment as payment in full and not to impose Member Cost Sharing with respect to the Member in an amount that would exceed the Member Cost Sharing that could have been imposed if the provider had not been disenrolled;
- Adhere to the quality assurance standards of the Plan and to provide us with necessary medical information related to the care provided; and
- Adhere to our policies and procedures, including procedures regarding Referrals, obtaining Prior Approval and providing Covered Benefits pursuant to a treatment plan, if any, approved by us.

H. MEDICAL NECESSITY GUIDELINES

We use evidence based clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member's care. Members or their practitioners may obtain a copy of the Medical Necessity Guidelines applicable to a service or procedure for which coverage is requested. Medical

Necessity Guidelines may be obtained by calling the Member Services Department at **1-888-333-4742** or going to **www.harvardpilgrim.org**.

I. PROVIDER FEES FOR SPECIAL SERVICES (CONCIERGE SERVICES)

Certain physician practices charge extra fees for special services or amenities, in addition to the benefits covered by the Plan. Examples of such special physician services might include: telephone access to a physician 24-hours a day; waiting room amenities; assistance with transportation to medical appointments; guaranteed same day or next day appointments when not Medically Necessary; or providing a physician to accompany a patient to an appointment with a specialist. Such services are not covered by the Plan. The Plan does not cover fees for any service that is not included as a Covered Benefit under this Handbook or your Schedule of Benefits.

In considering arrangements with physicians for special services, you should understand exactly what services are to be provided and whether those services are worth the fee you must pay. For example, the Plan does not require participating providers to be available by telephone 24-hours a day. However, the Plan does require PCPs to provide both an answering service that can be contacted 24-hours a day and prompt appointments when Medically Necessary.

J. BUNDLED PAYMENT ARRANGEMENTS

The Plan may participate in bundled payment arrangements with certain providers under which a specific service or treatment is paid for based on a fixed sum for all of the Covered Benefits you receive. Member Cost Sharing for Covered Benefits under a bundled payment arrangement may be less than if the Covered Benefits were received without the bundled payment arrangement. Please refer to **www.harvardpilgrim.org** or call the Member Services Department at **1-888-333-4742** for a list of providers who have bundled payment arrangements with Harvard Pilgrim and their corresponding services. We may revise the list of providers or services who have bundled payment arrangements upon 30 days notice to Members.

K. CARE MANAGEMENT PROGRAMS

The Plan provides care management programs for Members with certain illnesses and injuries, subject to Member residency and provider licensure. These

programs are designed to encourage the use of the most appropriate and cost-effective treatment and to provide support for the Member's care.

Care management may include programs for medical and behavioral health care including, but not limited to:

- cancer;
- heart, lung and kidney diseases;
- severe traumatic injuries;
- behavioral health disorders;
- substance use disorders;
- high risk pregnancies and newborn care.

The Plan may work with certain providers to establish care management programs. The Plan or providers affiliated with the care management program may identify and contact Members that may find benefit from participating in one of these programs. These members are identified through internal claims data indicating a recent diagnosis or service. Members can also self-refer by contacting their PCP or calling Member Services at **1-888-333-4742**. The Plan or providers may also contact Members to:

- assist with enrollment.
- develop treatment plans.
- establish goals.
- determine alternatives to a member's current treatment plan.

Member Cost Sharing may apply to Covered Benefits provided through a care management program.

II. Glossary

This section lists words with special meaning within the Handbook.

Activities of Daily Living The basic functions of daily life include bathing, dressing, and mobility, including, but not limited to, transferring from bed to chair and back, walking, sleeping, eating, taking medications and using the toilet.

Acute Treatment Services 24-hour medically supervised addiction treatment for adults or adolescents provided in a medically managed or medically monitored inpatient facility, as defined by the Massachusetts Department of Public Health. Acute Treatment Services provide evaluation and withdrawal management and may include biopsychological assessment, individual and group counseling, psychoeducational groups and discharge planning.

Allowed Amount The Allowed Amount is the maximum amount the Plan will pay for Covered Benefits minus any applicable Member Cost Sharing.

The Allowed Amount depends upon whether a Covered Benefit is provided by a Plan Provider or a Non-Plan Provider, as follows:

1. Plan Providers. If a Covered Benefit is provided by a Plan Provider, the Allowed Amount is the contracted rate HPHC has agreed to pay Plan Providers. The Plan Providers are not permitted to charge the Member any amount for Covered Benefits, except the applicable Member Cost Sharing amount for the service, in addition to the Allowed Amount.
2. Non-Plan Providers. Most services that are Covered Benefits under your Plan must be provided by a Plan Provider to be covered by the Plan. However, there are exceptions. These include: (i) care in a Medical Emergency care while traveling outside of the Member Enrollment Area.

If services provided by a Non-Plan Provider are Covered Benefits under your Plan, the Allowed Amount for such services depends upon where the Member receives the service, as explained below.

a. If a Member receives Covered Benefits from a Non-Plan Provider in the states of Massachusetts, New Hampshire, Maine, Rhode Island or Vermont, the Allowed Amount is defined as follows:

The Allowed Amount is the lower of the provider's charge or a rate determined as described below:

An amount that is consistent, in the judgment of the Plan, with the normal range of charges by health care providers for the same, or similar, products or services provided to a Member. If the Plan has appropriate data for the area, the Plan will determine the normal range of charges in the geographic area where the product or services were provided to the Member. If the Plan does not have data to reasonably determine the normal range of charges where the products or services were provided, the Plan will utilize the normal range of charges in Boston, Massachusetts. Where services are provided by non-physicians but the data on provider charges available to the Plan is based on charges for services by physicians, the Plan will, in its discretion, make reasonable reductions in its determination of the allowable charge for such non-physician providers.

b. If a Member receives Covered Benefits from a Non-Plan Provider outside of Massachusetts, New Hampshire, Maine, Rhode Island or Vermont, the Allowed Amount is defined as follows:

The Allowed Amount is the lower of the provider's charge or a rate determined as described below:

The Allowed Amount is determined based on 150% of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the geographic market.

When a rate is not published by CMS for the service, we use other industry standard methodologies to determine the Allowed Amount for the service as follows:

For services other than Pharmaceutical Products, we use a methodology called a relative value scale, which is based on the difficulty, time, work, risk and resources of the service. The relative value scale currently used is created by Optuminsight, Inc. If the Optuminsight, Inc. relative value scale becomes no longer available, a comparable scale will be used.

For Pharmaceutical Products, we use industry standard methodologies that are similar to the pricing methodology used by CMS and produce fees based on published acquisition costs or average wholesale price for the pharmaceuticals. These methodologies are currently created by RJ Health Systems, Thomson Reuters (published in its Red Book), or UnitedHealthcare based on an internally developed pharmaceutical pricing resource.

When a rate is not published by CMS for the service and no industry standard methodology applies to the service, or the provider does not submit sufficient information on the claim to pay it under CMS published rates or an industry standard methodology, the Allowed Amount will be 50% of the provider's billed charge.

Pricing of the Allowed Amount will be conducted by UnitedHealthcare, Inc. UnitedHealthcare, updates the CMS published rate data on a regular

basis when updated data from CMS becomes available. These updates are typically implemented within 30 to 90 days after CMS updates its data.

As stated above, the Allowed Amount is the maximum amount the Plan will pay for Covered Benefits minus any applicable Member Cost Sharing. Most Non-Plan Providers are permitted to charge amounts for Covered Benefits in excess of the Allowed Amount. In that event, the Plan is responsible for payment of the Allowed Amount, minus any applicable Member Cost Sharing. The Member is responsible for paying the applicable Member Cost Sharing amount and any additional amount charged by the Non-Plan Provider above the Allowed Amount.

Anniversary Date The date agreed to by HPHC and your Plan Sponsor upon which the yearly benefit changes normally become effective. This Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if applicable) and any applicable riders will terminate unless renewed on the Anniversary Date.

✓ FOR EXAMPLE: If your Anniversary Date is January 1st, this is the date when the Plan goes into effect and begins to pay for Covered Benefits.

Benefit Handbook (or Handbook) This document that describes the terms and conditions of the Plan, including but not limited to, Covered Benefits and exclusions from coverage.

Benefit Limit The day, visit or dollar limit maximum that applies to certain Covered Benefits. Once the Benefit Limit has been reached, no more benefits will be paid for such services or supplies. If you exceed the Benefit Limit, you are responsible for all charges incurred. The Benefit Limits applicable to your Plan are listed in your Schedule of Benefits.

✓ FOR EXAMPLE: If your Plan offers 30 visits per Plan Year or Calendar Year for physical therapy services, once you reach your 30 visit limit for that Plan Year or Calendar Year, no additional benefits for that service will be covered by the Plan.

Calendar Year The one-year period beginning on January 1 for which benefits are purchased and administered. Benefits for which limited yearly coverage is provided renew at the beginning of the Calendar Year. Benefits for which limited coverage is provided every two years renew at the beginning of every second Calendar Year. Benefits under your Plan are administered on either a Plan Year or Calendar Year basis. Please see your Schedule of Benefits to determine which type of year your Plan utilizes.

Centers of Excellence Certain specialized services are only covered when received from designated providers with special training, experience, facilities or protocols for the service. Centers of Excellence are selected by us based on the findings of recognized specialty organizations or government agencies such as Medicare.

Clinical Stabilization Services 24-hour clinically managed post detoxification treatment for adults or adolescents, as defined by the Massachusetts Department of Public Health. Clinical Stabilization Services usually follow Acute Treatment Services for substance abuse. Clinical Stabilization Services may include intensive education and counseling regarding the nature of addiction and its consequences, relapse prevention, outreach to families and significant others and after care planning, for individuals beginning to engage in recovery from addiction.

Coinsurance A percentage of the Allowed Amount, or Recognized Amount, if applicable, for certain Covered Benefits that must be paid by the Member. Coinsurance amounts applicable to your Plan are stated in your Schedule of Benefits.

✓ FOR EXAMPLE: If the Coinsurance for a service is 20%, you pay 20% of the Allowed Amount while the Plan pays the remaining 80%.

Copayment A fixed dollar amount you must pay for certain Covered Benefits. The Copayment is usually due at the time services are rendered or when billed by the provider.

Your specific Copayment amounts, and the services to which they apply, are listed in your Schedule of Benefits.

✓ FOR EXAMPLE: If your Plan has a \$20 Copayment for outpatient visits, you'll pay \$20 at the time of the visit or when you are billed by the provider.

Cosmetic Services Cosmetic Services are surgery, procedures or treatments that are performed primarily to reshape or improve the individual's appearance.

Covered Benefit(s) The products and services that a Member is eligible to receive, or obtain payment for, under the Plan.

Custodial Care Services provided to a person for the primary purpose of meeting non-medical personal needs (e.g., bathing, dressing, preparing meals, including special diets, taking medication, assisting with mobility).

Deductible A specific dollar amount that is payable by a Member for Covered Benefits received each Plan Year or Calendar Year before any benefits subject to the Deductible are payable by the Plan. There may be an individual Deductible and a family Deductible, and you may have different Deductibles that apply to different Covered Benefits under your Plan. The Deductibles that apply to your Plan, will be stated in your Schedule of Benefits.

✓ FOR EXAMPLE: If your Plan has a \$500 Deductible and you have a claim with the Allowed Amount of \$1,000, you will be responsible for the first \$500 to satisfy your Deductible requirement before the Plan begins to pay benefits.

Deductible Rollover A Deductible Rollover allows a Member to apply any Deductible amount that you have paid for Covered Benefits during the last three months of a Plan Year or Calendar Year toward the Deductible for the next Plan Year or Calendar Year. To be eligible for a Deductible Rollover, a Member must have had continuous coverage with us through the same Plan Sponsor at the time the prior Plan Year or Calendar Year charges were incurred. Deductible Rollover amounts may also apply to the Out-of-Pocket Maximum for the next Plan Year or Calendar Year. If your Plan has a Deductible Rollover it will be listed in your Schedule of Benefits.

Dental Care Any service provided by a licensed dentist involving the diagnosis or treatment of any disease, pain, injury, deformity or other condition of the human teeth, alveolar process, gums, jaw or associated structures of the mouth. However, surgery performed by an oral maxillofacial surgeon to correct positioning of the bones of the jaw (orthognathic surgery) is not considered Dental Care within the meaning of this definition.

Dependent A Member of the Subscriber's family who (1) meets the eligibility requirements for coverage through a Subscriber as agreed upon by the Plan Sponsor and HPHC and (2) is enrolled in the Plan. Eligibility requirements are documented as part of the contract between the Plan Sponsor and HPHC. Please see your Plan Sponsor's Benefits Office for details on the agreement between HPHC and your Plan Sponsor.

Employer Enrollment Area The counties in the Commonwealth of Massachusetts where a Plan Sponsor or employer must be located to be eligible to contract with us to provide health care coverage for its employees under the Plan.

The Employer Enrollment Area includes all of the Commonwealth of Massachusetts with the exception of Barnstable, Dukes, and Nantucket Counties. This area is the approved service area for the Plan.

A list of the counties in the Employer Enrollment Area may be found at *APPENDIX A. FOCUS NETWORK – MA EMPLOYER ENROLLMENT AREA* at the end of this Handbook.

Experimental, Unproven, or Investigational Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests, will be deemed Experimental, Unproven, or Investigational by us under this Benefit Handbook for use in the diagnosis or treatment of a particular medical condition if any the following is true:

- a. The product or service is not recognized in accordance with generally accepted medical standards as being safe and effective for the use in the evaluation or treatment of the condition in question. In determining whether a service has been recognized as safe or effective in accordance with generally accepted evidence-based medical standards, primary reliance will be placed upon data from published reports in authoritative medical or scientific publications that are subject to established peer review by qualified medical or scientific experts prior to publication. In the absence of any such reports, it will generally be determined a service, procedure, device or drug is not safe and effective for the use in question.
- b. In the case of a drug, the drug has not been approved by the United States Food and Drug Administration (FDA) (this does not include off-label uses of FDA approved drugs) or if approved for lawful marketing by the FDA and reliable scientific evidence does not support that the treatment is effective in improving health outcomes or that appropriate patient selection has not been determined.

Family Coverage Coverage for a Member and one or more Dependents.

A network of providers of health care services, including but not limited to, physicians, hospitals and other health care facilities that are under contract with HPHC.

Habilitation Services Health care services that help a person keep, learn or improve skills and functioning for daily living. These services may include physical and occupational therapies and speech-language services.

Harvard Pilgrim Health Care, Inc. (Harvard Pilgrim or HPHC) Harvard Pilgrim Health Care, Inc. is a Health Maintenance Organization (HMO) and Third-Party Administrator (TPA) that offers Administrative Services Only (ASO) for self-insured group health plans. It provides, arranges, or administers health care benefits for Members through a network of Plan Providers. Under self-insured plans such as this one, HPHC does not insure the benefits but administers them on behalf of the Plan Sponsor, including adjudicating claims and managing benefits.

Health Benefit Plans A group HMO and other group prepaid health plan, medical or hospital service corporation plan, commercial health insurance and self-insured health plan, which is separate from this Plan.

Individual Coverage Coverage for a Subscriber only. No coverage for Dependents is provided.

Licensed Mental Health Professional For services provided in Massachusetts a Licensed Mental Health Professional is any one of the following: a licensed physician who specializes in the practice of psychiatry; a licensed psychologist; a licensed independent clinical social worker; a licensed certified social worker; a licensed mental health counselor; a licensed supervised mental health counselor; a licensed nurse mental health clinical specialist; a licensed psychiatric nurse mental health clinical specialist; a licensed psychiatric mental health nurse practitioner; a licensed independent clinical social worker; a licensed physician assistant who practices in the area of psychiatry; a level I licensed alcohol and drug counselors; a clinician practicing under the supervision of a licensed professional and working towards licensure in a clinic licensed under chapter 111; or a licensed marriage and

family therapist. For services provided outside of Massachusetts, a Licensed Mental Health Professional is an independently licensed clinician with at least a masters degree in a clinical mental health discipline from an accredited educational institution and at least two years of clinical experience. The term "clinical mental health discipline" includes the following: psychiatry; psychology, clinical social work; marriage and family therapy; clinical counseling; developmental psychology; pastoral counseling; psychiatric nursing; developmental or educational psychology; counselor education; or any other discipline deemed acceptable by the Plan.

Medical Drugs A prescription drug prescribed to treat a medical, mental health or substance use disorder condition that is administered to you either (1) in a doctor's office or other outpatient medical facility, or (2) at home while you are receiving home health care services or receiving drugs administered by home infusion services. Medical Drugs cannot be self-administered. The words "cannot be self-administered" mean that the active participation of skilled medical personnel is always required to take the drug. When a Member is receiving drugs in the home, the words "cannot be self-administered" will also include circumstances in which a family member or friend is trained to administer the drug and ongoing supervision by skilled medical personnel is required.

Medical Emergency A medical condition, whether physical or mental health (including a condition resulting from a substance use disorder), manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of the Member or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part. With respect to a pregnant woman who is having

contractions, Medical Emergency also means that there is inadequate time to effect a safe transfer to another hospital before delivery or that transfer may pose a threat to the health or safety of the woman or the unborn child.

Examples of Medical Emergencies are: heart attack or suspected heart attack, stroke, shock, major blood loss, choking, severe head trauma, loss of consciousness, seizures and convulsions.

Medical Emergency Services Services provided during a Medical Emergency, including:

- A medical screening examination (as required under section 1867 of the Social Security Act or as would be required under such section if such section applied to an independent freestanding emergency department) that is within the capability of the emergency department of a hospital, or an independent freestanding emergency department, as applicable, including ancillary services routinely available to the emergency department to evaluate such Medical Emergency, and
- Further medical examination and treatment, within the capabilities of the staff and facilities available at the hospital or independent freestanding emergency department, as applicable, as are required under section 1867 of the Social Security Act, or as would be required under such section if such section applied to an independent freestanding emergency department, to stabilize the patient (regardless of the department of the hospital in which such further exam or treatment is provided).
- Items and services, otherwise covered under the Plan, that are provided by a Non-Plan Provider or facility (regardless of the department of the hospital in which the items and services are provided) after the Member is stabilized and as part of an

inpatient stay or outpatient services that are connected to the original Medical Emergency, unless each of the following conditions are met:

- a. The Provider or facility, as described above, determines the Member is able to travel using non-medical transportation or non-emergency medical transportation.
- b. The Provider furnishing the additional items and services satisfies notice and consent criteria in accordance with applicable law.
- c. The patient is in such a condition to receive information as stated in b) above and to provide informed consent in accordance with applicable law.
- d. Any other conditions as specified by the Secretary.

Medically Necessary or Medical Necessity Those health care services that are consistent with generally accepted principles of professional medical practice as determined by whether: (a) the service is the most appropriate supply or level of service for the Member's condition, considering the potential benefit and harm to the individual; (b) the service is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; and, (c) for services and interventions that are not widely used, the use of the service for the Member's condition is based on scientific evidence.

Please Note: To determine coverage of Medically Necessary services, we use Medical Necessity Guidelines (MNG) created using clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member's care. Members or their practitioners may obtain a copy of the Medical Necessity Guideline(s) applicable to a service or procedure for which coverage is requested by going

online or calling Member Services at **1-888-333-4742**.

Member Any Subscriber or Dependent covered under the Plan.

Member Cost Sharing The responsibility of Members to assume a share of the cost of the benefits provided under the Plan. Member Cost Sharing may include Copayments, Coinsurance and Deductibles. Please refer to your Schedule of Benefits for the specific Member Cost Sharing that applies to your Plan.

There may be two types of office visit cost sharing that apply to your Plan: a lower cost sharing known as “Level 1” and a higher cost sharing known as “Level 2.”

Member Enrollment Area The cities and towns where Members must live to be eligible for enrollment in the Plan. The Member Enrollment Area includes all of the cities and towns in the Commonwealth of Massachusetts and certain cities and towns in bordering states where Focus Network Plan Providers are available to manage Members’ care. The list of cities and towns in the Member Enrollment Area may be found at *APPENDIX B. FOCUS NETWORK — MEMBER ENROLLMENT AREA* at the end of this Handbook.

The Member Enrollment Area is distinct from the Employer Enrollment Area. The Employer Enrollment Area includes all of the Commonwealth of Massachusetts except for Barnstable, Dukes and Nantucket Counties. However, Members who live in the larger Member Enrollment Area are eligible to enroll in the Plan as long as the Subscriber works on a regular basis for the employer group within the smaller Employer Enrollment Area. Please see the definition of “Employer Enrollment Area” in the Glossary.


Members must maintain residence in the Member Enrollment Area, and live there at least nine months a year. We may add or delete cities and towns to the Member Enrollment Area from time to time.

Non-Plan Provider Providers of health care services that are not members of the .

Out-of-Network Rate With respect to a Surprise Bill, the total amount paid by the Plan to a Non-Plan Provider for Covered Benefits under section 2799A-1 and 2799A-2 of the Public Service Act and their implementing regulations for: (1) Emergency Medical Services, (2) non-emergency ancillary services, (3) non-emergency, non-ancillary services, and (4) air ambulance services. The amount is based on: (1) Applicable state law, (2) an All Payer Model Agreement if adopted, (3) the initial payment made by us or the amount subsequently agreed to by the Non-Plan Provider and us, or (4) the amount determined by Independent Dispute Resolution between us and the Non-Plan Provider.

Out-of-Pocket Maximum An Out-of-Pocket Maximum is a limit on the amount of Deductibles, Copayments and Coinsurance that a Member must pay for Covered Benefits in a Plan Year or Calendar Year. The Out-of-Pocket Maximum is specified in your Schedule of Benefits.

Please Note: Charges above the Allowed Amount never apply to the Out-of-Pocket Maximum.

 **FOR EXAMPLE:** If your Plan has an individual Out-of-Pocket Maximum of \$1,000, this is the most Member Cost Sharing you would pay in a Plan Year or Calendar Year for services to which the Out-of-Pocket Maximum applies. For example, as long as the services you received are not excluded from the Out-of-Pocket Maximum, you could combine \$500 in Deductible expenses, \$100 in Copayments, and \$400 in Coinsurance payments to reach the \$1,000 Out-of-Pocket Maximum.

Physical Functional Impairment A condition in which the normal or proper action of a body part is damaged, and affects the ability to participate in Activities of Daily Living. Physical Functional Impairments include, but are not limited to, problems with ambulation, communication,

respiration, swallowing, vision, or skin integrity.

A physical condition may impact an individual’s emotional well-being or mental health. However such impact is not considered in determining whether or not a Physical Functional Impairment exists. Only the physical consequences of a condition are considered.

Plan This package of health care benefits known as The Harvard Pilgrim Focus HMO for Self-Insured Members that is administered by HPHC on behalf of your Plan Sponsor. HPHC or your Plan Sponsor may take any action on behalf of the Plan.

Plan Provider (Focus Network Plan Providers) Providers of health care services in the Employer Enrollment Area that are under contract with HPHC to provide care to Members of your Plan. Care must be provided within the lawful scope of the Provider’s license. Plan Providers include, but are not limited to physicians, podiatrists, psychologists, psychiatrists, Licensed Mental Health Professionals, nurse practitioners, advanced practice registered nurses, physician’s assistants, psychiatric social workers, physicians with recognized expertise in specialty pediatrics (including mental health and substance use disorder treatment), nurse midwives, nurse anesthetists, acupuncturists, chiropractors, optometrists, speech-language pathologists and audiologists, and early intervention specialists who are credentialed and certified by the Massachusetts Department of Public Health. Dentists may also be Providers when providing services under this Plan. (Please note that coverage for dental services is very limited.) Plan Providers are listed in the Provider Directory.

Plan Sponsor The entity that has contracted with HPHC to provide health care services and supplies for its employees and their dependents under the Plan. The Plan Sponsor pays for the health care coverage provided under the Plan. The Plan Sponsor is generally the Subscriber’s Employer or Union.

Plan Year The one-year period for which benefits are purchased and administered. Benefits for which limited yearly coverage is provided renew at the beginning of the Plan Year. Benefits for which limited coverage is provided every two years renew at the beginning of every second Plan Year. Generally, the Plan Year begins on the Plan's Anniversary Date. Benefits under your Plan are administered on either a Plan Year or Calendar Year basis. Please see your Schedule of Benefits to determine which type of year your Plan utilizes.

✓ FOR EXAMPLE: A Plan Year could begin on April 1st and end on March 31st or begin on January 1st and end on December 31st.

Primary Care Provider (PCP) A Plan Provider designated to help you maintain your health and to provide and authorize your medical care under the Plan. A PCP may be a physician, a physician assistant or a nurse practitioner specializing in one or more of the following specialties: internal medicine, adult medicine, adolescent medicine, geriatric medicine, pediatrics, family practice, or gynecology and reproductive health. A PCP may designate other Plan Providers to provide or authorize a Member's care.

Prior Approval (also known as Prior Authorization) A program to verify that certain Covered Benefits are, and continue to be, Medically Necessary and provided in an appropriate and cost-effective manner. Please see section I.F. *PRIOR APPROVAL* for more information.

Recognized Amount With respect to a Surprise Bill, the amount on which a Copayment, Coinsurance or Deductible is based for Medical Emergency Services and certain non-emergency Covered Benefits when provided by Non-Plan Providers. The amount under sections 2799A-1 and 2799A-2 of the Public Service Act and their implementing regulations is based on: (1) Applicable state law, (2) an All Payer Model Agreement if adopted, or (3) the lesser of the amount billed by the Provider or the qualifying

payment amount as determined under applicable law.

Please Note: Member Cost Sharing based on the Recognized Amount may be higher or lower than Member Cost Sharing based on the Allowed Amount.

Referral An instruction from your PCP that gives you the ability to see another Plan Provider for services that may be out of your PCP's scope of practice. Please see section III. *Covered Benefits* for other requirements of coverage.

✓ FOR EXAMPLE: If you need to visit a specialist, such as a dermatologist or cardiologist, you must contact your PCP first. Your PCP will refer you to a specialist who is a Plan Provider. Your PCP will generally refer you to a specialist with whom he or she is affiliated or has a working relationship.

Rehabilitation Services Rehabilitation Services are treatments for disease or injury that restore or move an individual toward functional capabilities prior to disease or injury. For treatment of congenital anomalies with significant functional impairment, Rehabilitation Services improve functional capabilities to or toward normal function for age appropriate skills. Only the following are covered: cardiac rehabilitation therapy; occupational therapy; physical therapy; pulmonary rehabilitation therapy; speech therapy; or an organized program of these services when rendered by a health care professional licensed to perform these therapies.

Schedule of Benefits A summary of the benefits selected by your Plan Sponsor and covered under your Plan are listed in the Schedule of Benefits. The Schedule of Benefits states the Copayments, Coinsurance or Deductible you must pay and any limitations on coverage.

Skilled Nursing Facility An inpatient extended care facility, or part of one, that is operating pursuant to law and provides skilled nursing services.

Subscriber The person who meets the Subscriber eligibility requirements

described in this Benefit Handbook and is enrolled in the Plan.

Surgery - Outpatient A surgery or procedure in a day surgery department, ambulatory surgery department or outpatient surgery center that requires operating room, anesthesia and recovery room services.

Surprise Bill An unexpected bill you may receive if: (1) you obtain services from a Non-Plan Provider in an emergency, (2) you obtain services from a Non-Plan Provider while you were receiving a service from a Plan Provider or facility, and you did not knowingly select the Non-Plan Provider, (3) you obtain air ambulance services from a Non-Plan Provider, or (4) you obtain services from a Non-Plan Provider during a service previously approved or authorized by HPHC where you did not knowingly select a Non-Plan Provider.

Surrogacy Any procedure in which a person serves as the gestational carrier of a child with the goal or intention of transferring custody of the child after birth to an individual (or individuals) who is (are) unable or unwilling to serve as the gestational carrier. This includes both procedures in which the gestational carrier is, and is not, genetically related to the child.

Urgent Care Medically Necessary services for a condition that requires prompt medical attention but is not a Medical Emergency.

III. Covered Benefits

This section contains detailed information on the benefits covered under your Plan. Member Cost Sharing information and any applicable benefit limitations that apply to your Plan are listed in your Schedule of Benefits. Benefits are administered on a Plan Year or Calendar Year basis. Please see your Schedule of Benefits to see which type of year your Plan utilizes.

The Plan does not impose any restrictions, limitations or exclusions related to preexisting conditions on your Covered Benefits. Products and services to treat a mental health condition will be classified as a mental health benefit where consistent with generally recognized independent standards of current medical practice.

Basic Requirements for Coverage

To be covered, all services and supplies must meet each of the following requirements. They must be:

- Listed as a Covered Benefit in this section.
- Medically Necessary.
- Not excluded in section *IV. Exclusions*.
- Received while an active Member of the Plan.
- Provided by or upon Referral from your PCP. This requirement does not apply to care needed in a Medical Emergency. Please see section *I.D.1. Your PCP Manages Your Health Care* for other exceptions that apply.
- Provided by a Plan Provider. This requirement does not apply to care needed in a Medical Emergency. Please see section *I.D.3. Using Plan Providers* for other exceptions that apply.

Benefit	Description
1 . Acupuncture Treatment	
	<p>The Plan may cover acupuncture treatment, including, electro-acupuncture, that is provided for the treatment of neuromusculoskeletal pain.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p>
2 . Ambulance and Medical Transport	
	<p>Emergency Ambulance Transport</p> <p>If you have a Medical Emergency (including an emergency related to a substance use disorder or mental health condition), your Plan covers ambulance transport to the nearest hospital that can provide you with Medically Necessary care.</p> <p>Non-Emergency Medical Transport</p> <p>You're also covered for non-emergency medical transport, including but not limited to ambulance and wheelchair vans, between hospitals or other covered health care facilities or from a covered facility to your home when Medically Necessary. Services must be arranged by a Plan Provider.</p> <p>Prior Approval Required: Prior Approval is required for non-emergency transportation. Your Plan Provider will seek Prior Approval for you.</p>

Benefit	Description
<p>3 . Applied Behavior Analysis</p>	<p>Applied Behavior Analysis (ABA) is defined as the design, implementation and evaluation of environmental modifications, using stimuli and consequences, to produce socially significant improvement in human behavior. It includes the use of direct observation, measurement and functional analysis of the relationship between environment and behavior.</p> <p>Coverage is provided for ABA supervised by a board certified behavior analyst for the treatment of Autism Spectrum Disorder and may also be covered for treatment of Down syndrome.</p> <p>Please Note: Not all Plans cover ABA for the treatment of Down syndrome. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Prior Approval Required: Prior Approval is required for Applied Behavior Analysis (ABA) services. Your Plan Provider will seek Prior Approval for you.</p>
<p>4 . Autism Spectrum Disorders Treatment</p>	<p>Coverage is provided for the diagnosis and treatment of Autism Spectrum Disorders, as defined below. Covered Benefits include the following:</p> <ul style="list-style-type: none"> • Applied Behavior Analysis supervised by a board certified behavior analyst. • Diagnosis of Autism Spectrum Disorders. This includes Medically Necessary assessments, evaluations, including neuropsychological evaluations, genetic testing or other tests to diagnose whether an individual has one of the Autism Spectrum Disorders. • Professional services by Plan Providers. This includes care by physicians, Licensed Mental Health Professionals, speech therapists, occupational therapists, and physical therapists. • Rehabilitation and Habilitation Services. • Prescription drug coverage (if you have the Plan's optional coverage for outpatient prescription drugs). If you have the Plan's outpatient prescription drug coverage, please see your Prescription Drug Brochure for information on this benefit. <p>Please see the benefits for "Applied Behavior Analysis," "Mental Health and Substance Use Disorder Treatment" and "Rehabilitation and Habilitation Services – Outpatient" for more information.</p> <p>Autism Spectrum Disorders include any of the pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders. These include Autistic Disorder; Asperger's Disorder; and Pervasive Developmental Disorders Not Otherwise Specified.</p> <p>There is no coverage for services provided under an individualized education program (IEP), including any services provided under an IEP that are delivered by school personnel or any services provided under an IEP purchased from a contractor or vendor.</p>

Benefit	Description
5 . Bariatric Surgery	<p>The Plan covers the surgical treatment of obesity and morbid obesity (bariatric surgery). Services are covered in accordance with the patient qualification and treatment standards set forth by the American Society for Metabolic and Bariatric Surgery or the American College of Surgeons. Coverage may be limited or excluded under your Plan unless services are performed at a designated Center of Excellence. Please see section <i>I.D.4. Centers of Excellence</i> for important information concerning your coverage for this service.</p> <p>Important Notice: We use clinical guidelines to evaluate whether bariatric surgery is Medically Necessary. If you are planning to receive bariatric surgery services we recommend that you review the Medical Necessity Guidelines. To obtain a copy, please call Member Services at 1-888-333-4742.</p>
6 . Cardiac Rehabilitation Therapy	<p>The Plan covers cardiac rehabilitation. Coverage includes only Medically Necessary services for Members with established coronary artery disease or unusual and serious risk factors for such disease.</p>
7 . Chemotherapy and Radiation Therapy	<p>The Plan covers outpatient chemotherapy administration and radiation therapy at a hospital or other outpatient medical facility. Covered Benefits include the facility charge, the charge for related supplies and equipment, and physician services for anesthesiologists, pathologists and radiologists.</p> <p>Prior Approval Required: Prior Approval is required for radiation oncology. Your Plan Provider will seek Prior Approval for you.</p>
8 . Clinical Trials for the Treatment of Cancer or Other Life-Threatening Diseases	<p>The Plan covers services for Members enrolled in a qualified clinical trial of a treatment for any form of cancer or other life-threatening disease under the terms and conditions provided under federal law. All of the requirements for coverage under the Plan apply to coverage under this benefit. The following services are covered under this benefit: (1) all services that are Medically Necessary for treatment of your condition, consistent with the study protocol of the clinical trial, and for which coverage is otherwise available under the Plan; and (2) the reasonable cost of an investigational drug or device that has been approved for use in the clinical trial to the extent it is not paid for by its manufacturer, distributor or provider.</p>
9 . COVID-19 Services	<p>The Plan covers the following COVID-19 services:</p> <ul style="list-style-type: none"> • COVID-19 Vaccines • COVID-19 Testing – COVID-19 polymerase chain reaction (PCR) and antigen tests for symptomatic individuals, individuals identified as close contacts by state or local health officials, and asymptomatic individuals. Antibody tests are covered when Medically Necessary in order to support treatment for COVID-19, or for a Member whose immune system is compromised and/or knowledge of COVID-19 antibodies may impact the future outcome of treatment. COVID-19 testing solely intended for return to work, school, or other locations is not Medically Necessary and accordingly not covered. • COVID-19 Treatment – COVID-19-related treatment for all emergency, inpatient services, outpatient services, and cognitive rehabilitation services, including all related professional, diagnostic, and laboratory services.

Benefit	Description
<p>10 . Dental Services</p>	<p>Important Notice: The Plan does not provide dental insurance. It covers only the limited Dental Care described below. No other Dental Care is covered.</p> <p>Cleft Palate:</p> <p>For coverage of orthodontic and dental care related to the treatment of cleft lip or cleft palate for children up to the age of 18, please see section <i>III. Covered Benefits, Reconstructive Surgery</i>, for information on this benefit.</p> <p>Emergency Dental Care:</p> <p>The Plan covers emergency Dental Care needed due to an injury to sound, natural teeth. All services, except for suture removal, must be received within three days of injury. Only the following services are covered:</p> <ul style="list-style-type: none"> • Extraction of the teeth damaged in the injury when needed to avoid infection • Reimplantation and stabilization of dislodged teeth • Repositioning and stabilization of partly dislodged teeth • Suturing and suture removal • Medication received from the provider <p>Extraction of Teeth Impacted in Bone:</p> <p>The Plan may cover extraction of teeth impacted in bone. If covered under your Plan, only the following services are covered:</p> <ul style="list-style-type: none"> • Extraction of teeth impacted in bone • Pre-operative and post-operative care, immediately following the procedure • Anesthesia • Bitewing x-rays <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Preventive Dental Care for Children:</p> <p>The Plan may cover two preventive dental exams per Plan Year or Calendar Year for children under the age limit listed in the Schedule of Benefits. If covered under your Plan, only the following services are covered:</p> <ul style="list-style-type: none"> • Cleaning • Fluoride treatment • Teaching plaque control • X-rays <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Prior Approval Required: Prior Approval is required for treatment of cleft palate and the extraction of teeth impacted in bone. Your Plan Provider will seek Prior Approval for you.</p>

Benefit	Description
<p>11 . Diabetes Services and Supplies</p>	<p>Diabetes Self-Management and Training/Diabetic Eye Examinations/Foot Care:</p> <p>The Plan covers outpatient self-management education and training for the treatment of diabetes, including medical nutrition therapy services, used to diagnose or treat insulin-dependent diabetes, non-insulin dependent diabetes, or gestational diabetes. Services must be provided on an individual basis and be provided by a Plan Provider. Benefits also include medical eye exams (dilated retinal exams) and preventive foot care. Diabetes equipment and supplies are also covered.</p> <p>Some equipment and supplies listed below may be furnished by a Durable Medical Equipment (DME) provider or a pharmacy. Your Member Cost Sharing is based on who furnishes the equipment and/or supplies.</p> <p>The following items are covered:</p> <p>Diabetes Equipment (covered under your DME benefit):</p> <ul style="list-style-type: none"> • Blood glucose monitors • Continuous blood glucose monitors • Dosage gauges • Injectors • Insulin pumps (including supplies) and infusion devices • Lancet devices • Therapeutic molded shoes and inserts • Visual magnifying aids • Voice synthesizers <p>Please see the “Durable Medical Equipment (DME)” benefit for more information.</p> <p>Outpatient Pharmacy Supplies (covered at a pharmacy):</p> <ul style="list-style-type: none"> • Blood glucose strips • Certain blood glucose monitors • Certain insulin pumps (including supplies) and infusion devices • Flash glucose monitors (including supplies) • Insulin, insulin needles and syringes • Lancets • Oral agents for controlling blood sugar • Urine and ketone test strips <p>For coverage of pharmacy items listed above, you must get a prescription from your Plan Provider and present it at a participating pharmacy. You can find participating pharmacies by logging into your secure online account at www.harvardpilgrim.org or by calling the Member Services Department at 1-888-333-4742.</p> <p>Please see the “Drug Coverage” benefit for more information.</p> <p>Please Note: Not all Plans provide coverage for outpatient prescription drugs, including pharmacy supplies, through Harvard Pilgrim Health Care. If your Plan provides coverage for outpatient prescription drugs through Harvard Pilgrim</p>

Benefit	Description
Diabetes Services and Supplies (Continued)	
	<p>Health Care, please refer to your prescription drug brochure for additional information.</p> <p>Prior Approval Required: Prior Approval is required for certain diabetic equipment and supplies. Your Plan Provider will seek Prior Approval for you.</p>
12 . Dialysis	
	<p>The Plan covers dialysis on an inpatient, outpatient or at home basis. When federal law permits Medicare to be the primary payer, you must apply for Medicare and also pay any Medicare premium. When Medicare is primary, the Plan will cover only those costs that exceed what would be payable by Medicare.</p> <p>Coverage for dialysis in the home includes non-durable medical supplies, and drugs and equipment necessary for dialysis.</p> <p>HPHC must approve dialysis services if you are temporarily traveling outside the Member Enrollment Area. The Plan will cover dialysis services for up to 30 days of travel per Plan Year or Calendar Year. You must make arrangements in advance with your Plan Provider.</p> <p>Prior Approval Required: Prior Approval is required for any planned inpatient admission or for any service provided in the home. Your Plan Provider will seek Prior Approval for you.</p>
13 . Drug Coverage	
	<p>1) Drug Coverage under this Benefit Handbook</p> <p>a. Medical Drugs: Drugs Received During Outpatient or Home Care. A Medical Drug is a drug prescribed to treat a medical, mental health or substance use disorder condition that administered to you either (1) in a doctor’s office or other outpatient medical facility, or (2) at home while you are receiving home care services or receiving drugs administered by home infusion services.</p> <p>Medical Drugs cannot be self-administered. The words “cannot be self-administered” mean that the active participation of skilled medical personnel is always required to take the drug. When a Member is receiving drugs in the home, the words “cannot be self-administered” will also include circumstances in which a family member or friend is trained to administer the drug and ongoing supervision by skilled medical personnel is required.</p> <p>An example of a drug that cannot be self-administered is a drug that must be administered intravenously. Examples of drugs that can be self-administered are drugs that can be taken in pill form and drugs that are typically self-injected by the patient.</p> <p>Please see your Schedule of Benefits for your Medical Drug Member Cost Sharing.</p> <p>Prior Approval Required: Prior Approval is required for select Medical Drugs. Your Plan Provider will seek Prior Approval for you.</p> <p>b. Drugs and supplies: Some drugs or supplies may only be available through a pharmacy. Coverage may be provided for:</p> <ul style="list-style-type: none"> • certain diabetes supplies (see the “Diabetes Services and Supplies” benefit for details); • syringes and needles you purchase at a pharmacy (see the “Hypodermic Syringes and Needles” benefit for details); • intravenous immunoglobulin (IVIG) therapy is covered for the treatment of pediatric autoimmune neuropsychiatric disorders associated

Benefit	Description
<p>Drug Coverage (Continued)</p>	<p>with streptococcal infections (PANDAS) and pediatric acute-onset neuropsychiatric syndrome (PANS) under this benefit (see “Medical Drugs” above for details); and</p> <ul style="list-style-type: none"> • long-term antibiotic therapy for a Member diagnosed with Lyme disease. Please note that the Plan will provide coverage for a long-term antibiotic drug, including an experimental drug, for an off-label use in the treatment of Lyme disease if the drug has been approved by the United States Food and Drug Administration (see “Medical Drugs” above for details). <p>No coverage is provided under this Benefit Handbook for (1) drugs that have not been approved by the United States Food and Drug Administration; (2) drugs the Plan excludes or limits, including, but not limited to, drugs for cosmetic purposes; and (3) any drug that is obtained at an outpatient pharmacy except as explained above.</p> <p>2) Outpatient Prescription Drug Coverage</p> <p>In addition to the coverage provided under this Benefit Handbook, you may also have the Plan’s outpatient prescription drug rider. That rider covers most prescription drugs purchased at an outpatient pharmacy.</p> <p>If you have outpatient prescription coverage, see the Prescription Drug Brochure for more information, including information on Prior Approval requirements. Please see your ID card for your Member Cost Sharing.</p>
<p>14 . Durable Medical Equipment (DME)</p>	<p>The Plan covers DME when Medically Necessary and ordered by a Plan Provider. The Plan will rent or buy all equipment. The cost of the repair and maintenance of covered equipment is also covered.</p> <p>In order to be covered, all equipment must be:</p> <ul style="list-style-type: none"> • Able to withstand repeated use; • Not generally useful in the absence of disease or injury; • Normally used in the treatment of an illness or injury or for the rehabilitation of an abnormal body part; and • Suitable for home use. <p>Coverage is only available for:</p> <ul style="list-style-type: none"> • The least costly equipment adequate to allow you to perform Activities of Daily Living. Activities of Daily Living do not include special functions needed for occupational purposes or sports; and • One item of each type of equipment. No back-up items or items that serve a duplicate purpose are covered. For example, the Plan covers a manual or an electric wheelchair, not both. <p>Covered equipment and supplies include:</p> <ul style="list-style-type: none"> • Canes • Certain diabetes supplies and equipment (see the “Diabetes Services and Supplies” benefit for details) • Certain types of braces • Crutches • Hospital beds • Oxygen and oxygen equipment

Benefit	Description
Durable Medical Equipment (DME) (Continued)	
	<ul style="list-style-type: none"> • Respiratory equipment • Walkers • Wheelchairs <p>Member Cost Sharing amounts you are required to pay are based on the cost of equipment to the Plan.</p> <p>Prior Approval Required: Prior Approval is required for positive airway pressure devices, including CPAP and BIPAP devices, and power wheelchairs. Your Plan Provider will seek Prior Approval for you.</p>
15 . Early Intervention Services	
	<p>The Plan covers early intervention services provided for Members until three years of age. Covered Benefits include:</p> <ul style="list-style-type: none"> • Nursing care • Physical, speech, and occupational therapy • Psychological counseling • Screening and assessment of the need for services
16 . Emergency Room Care	
	<p>If you have a Medical Emergency, you are covered for care in a hospital emergency room. Please remember the following:</p> <ul style="list-style-type: none"> • If you need follow-up care after you are treated in an emergency room, you must call your PCP. Your PCP will provide or arrange for the care you need. • If you are hospitalized, you must notify HPHC by calling 1-888-333-4742. HPHC must be notified within 48 hours of admission for medical treatment and within 72 hours for mental health or substance use disorder treatment. This telephone number can also be found on your ID card. If notice of hospitalization is given to HPHC or PCP by an attending emergency physician no further notice is required
17 . Family Planning Services	
	<p>The Plan covers family planning services, including the following:</p> <ul style="list-style-type: none"> • Contraceptive monitoring • Family planning consultation • Pregnancy testing • Genetic counseling • FDA approved birth control drugs, implants or devices.* • Professional services relating to the injection of birth control drugs and the insertion or removal of birth control implants or devices. <p>*If you are covered under a Grandfathered plan, coverage for FDA approved birth control drugs, implants or devices that must be obtained at an outpatient pharmacy may only be covered if your plan includes optional outpatient pharmacy coverage. Please see your Schedule of Benefits or talk to your Plan sponsor to determine if you are covered under a Grandfathered plan that limits this coverage.</p> <p>Please Note: An exclusion for contraceptives may apply when coverage is provided by a religious diocese, as allowed by law. Please see your Schedule of Benefits. "Your Plan does not cover contraceptive methods" will display under "Preventive Services and Tests" when contraceptives are excluded from coverage.</p>

Benefit	Description
<p>18 . Fertility Treatment</p>	<p>This fertility benefit applies to members who do not meet the definition of infertility described further in this handbook under the <i>Infertility Services and Treatment</i> benefit. This benefit is meant to support inclusive family expansion for people across sexual orientation and gender identity spectra, including those without coparenting partners. Fertility treatment may be considered Medically Necessary without a diagnosis of infertility.</p> <p>The Plan may cover fertility treatment when determined to be Medically Necessary. Only the following fertility treatments are covered:</p> <ul style="list-style-type: none"> – Intra-cytoplasmic sperm injection (ICSI) – Intrauterine Insemination (IUI) – Donor sperm – Donor egg procedures, including related egg and inseminated egg procurement, processing and cryopreservation up to a maximum of 24 months. – In-Vitro Fertilization (IVF) – Reciprocal In-Vitro Fertilization (IVF) Please Note: No coverage is provided for reciprocal IVF services for non-Members. – Laboratory testing, including blood testing, sperm testing, and ultrasound related to the covered fertility treatments listed above. – Preimplantation genetic testing (PGT) <p>Please see the “Infertility Services and Treatment” benefit for information on other services related to Assisted Reproductive Technology procedures that may be covered under the Plan.</p> <p>Important Notice: We use evidence based clinical criteria to evaluate whether the use of fertility treatment is Medically Necessary. If you are planning to receive fertility treatment we recommend that you review the current Medical Necessity Guidelines online at www.harvardpilgrim.org. To obtain a copy, please call the Member Services Department at 1-888-333-4742.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Prior Approval Required: Prior Approval is required for all fertility treatment. Your Plan Provider will seek Prior Approval for you.</p>
<p>19 . Gender Affirming Services</p>	<p>The Plan covers gender affirming services for treatment of gender dysphoria to the extent Medically Necessary and in accordance with Medical Necessity Guidelines. Coverage includes surgery, related physician and mental health visits, and outpatient prescription drugs if you have outpatient prescription drug coverage under this Plan. Please see the “Mental Health and Substance Use Disorder Treatment” benefit for more information.</p> <p>If you are planning to receive gender affirming services, you should review the current Medical Necessity Guidelines that identifies covered services under this benefit. To receive a copy of the Medical Necessity Guidelines, please call the Member Services Department at 1-888-333-4742 or go to our website at www.harvardpilgrim.org.</p> <p>Benefits for gender affirming services are in addition to other benefits provided under the Plan. HPHC does not consider gender affirming surgery to be reconstructive surgery to correct a Physical Functional Impairment or Cosmetic Services. Coverage for reconstructive surgery or Cosmetic Services is</p>

Benefit	Description
Gender Affirming Services (Continued)	
	<p>limited to the services described under the Reconstructive Surgery benefit in this Benefit Handbook.</p> <p>Prior Approval Required: Prior Approval is required for coverage under this benefit. Your Plan Provider will seek Prior Approval for you.</p>
20 . Hearing Aids	
	<p>The Plan may cover hearing aids up to the limit listed in your Schedule of Benefits. A hearing aid is defined as any instrument or device, excluding a surgical implant, designed, intended or offered for the purpose of improving a person’s hearing.</p> <p>If a Covered Benefit, the Plan will pay the full cost of each medically necessary hearing aid up to the limit listed in your Schedule of Benefits, minus any applicable Member Cost Sharing. If you purchase a hearing aid that is more expensive than the limit listed in your Schedule of Benefits, you will be responsible for the additional cost. No back-up hearing aids that serve a duplicate purpose are covered. Covered services and supplies related to your hearing aid are not subject to the dollar limit listed in your Schedule of Benefits.</p> <p>Covered Benefits include the following:</p> <ul style="list-style-type: none"> • One hearing aid per hearing impaired ear • Except for batteries, any necessary parts, attachments or accessories, including ear moldings; and • Services provided by a licensed audiologist, hearing instrument specialist or licensed physician that are necessary to assess, select, fit, adjust or service the hearing aid. <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Prior Approval Required: Prior Approval is required for cochlear implants. Your Plan Provider will seek Prior Approval for you.</p>
21 . Home Health Care	
	<p>If you are homebound for medical reasons, you are covered for home health care services listed below. To be eligible for home health care, your Plan Provider must determine that skilled nursing care or physical therapy is an essential part of active treatment. There must also be a defined medical goal that your Plan Provider expects you will meet.</p> <p>When you qualify for home health care services as stated above, the Plan covers the following services when Medically Necessary:</p> <ul style="list-style-type: none"> • Durable medical equipment and supplies (must be a component of the home health care being provided) • Medical and surgical supplies • Medical social services • Nutritional counseling • Physical therapy • Occupational therapy • Palliative care • Services of a home health aide • Skilled nursing care • Speech therapy

Benefit	Description
Home Health Care (Continued)	
	Prior Approval Required: Prior Approval is required for coverage under this benefit. Your Plan Provider will seek Prior Approval for you.
22 . Hospice Services	
	<p>The Plan covers hospice services for terminally ill Members who need the skills of qualified technical or professional health personnel for palliative care. Care may be provided at home or on an inpatient basis. Inpatient respite care is covered for the purpose of relieving the primary caregiver and may be provided up to 5 days every 3 months not to exceed 14 days per Plan Year or Calendar Year. Inpatient care is also covered in an acute hospital or extended care facility when it is Medically Necessary to control pain and manage acute and severe clinical problems that cannot be managed in a home setting. Covered Benefits include:</p> <ul style="list-style-type: none"> • Care to relieve pain • Counseling • Drugs that cannot be self-administered • Durable medical equipment appliances • Home health aide services • Medical supplies • Nursing care • Physician services • Occupational therapy • Physical therapy • Speech therapy • Respiratory therapy • Respite care • Social services <p>Prior Approval Required: Prior Approval is required for hospice care. Your Plan Provider will seek Prior Approval for you.</p>
23 . Hospital – Inpatient Services	
	<p>The Plan covers acute hospital care including, but not limited to, the following inpatient services:</p> <ul style="list-style-type: none"> • Semi-private room and board • Doctor visits, including consultation with specialists • Donor human milk and donor human milk-derived products may be covered when provided to a covered infant under the age of 6 months undergoing treatment in an inpatient setting for a congenital or acquired condition <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits, if your Plan provides coverage for this benefit it will be listed under the benefit for inpatient hospital services.</p> <ul style="list-style-type: none"> • Palliative care • Medications • Laboratory, radiology and other diagnostic services • Intensive care • Surgery, including related services • Anesthesia, including the services of a nurse-anesthetist

Benefit	Description
Hospital – Inpatient Services (Continued)	
	<ul style="list-style-type: none"> • Radiation therapy • Physical therapy • Occupational therapy • Speech therapy <p>In order to be eligible for coverage, the following service must be received at a Center of Excellence:</p> <ul style="list-style-type: none"> • Weight loss surgery (bariatric surgery) <p>Please see section <i>I.D.4. Centers of Excellence</i> for more information.</p> <p>Prior Approval Required: Prior Approval is required for any planned inpatient admission. Your Plan Provider will seek Prior Approval for you.</p>
24 . House Calls	
	The Plan covers house calls.
25 . Human Organ Transplant Services	
	<p>The Plan covers human organ transplants, including bone marrow transplants for a Member with metastasized breast cancer in accordance with the criteria of the Massachusetts Department of Public Health.</p> <p>The Plan covers the following services when the recipient is a Member of the Plan:</p> <ul style="list-style-type: none"> • Care for the recipient • Donor search costs through established organ donor registries • Donor costs that are not covered by the donor's health plan <p>If a Member is a donor for a recipient who is not a Member, then the Plan will cover the donor costs for the Member, when they are not covered by the recipient's health plan.</p> <p>Prior Approval Required: Prior Approval is required for any planned inpatient admission. Your Plan Provider will seek Prior Approval for you.</p>
26 . Hypodermic Syringes and Needles	
	<p>The Plan covers hypodermic syringes and needles to the extent Medically Necessary.</p> <p>You must get a prescription from your PCP or Plan Provider and present it at a participating pharmacy for coverage. Hypodermic syringes and needles are subject to the applicable pharmacy Member Cost Sharing listed on your outpatient prescription drug flyer. If your Plan does not include coverage for outpatient prescription drugs, then coverage is subject to the lower of the pharmacy's retail price or a Copayment of \$5 for Tier 1 drugs or supplies, \$10 for Tier 2 drugs or supplies and \$25 for Tier 3 drugs or supplies. All Copayments are based on a 30 day supply. You can get more information on participating pharmacies and the drug tiers by logging into your secure online account at www.harvardpilgrim.org or by calling the Member Services Department at 1-888-333-4742.</p>

Benefit	Description
<p>27 . Infertility Services and Treatment</p>	<p>Infertility is defined as the inability of a woman aged 35 or younger to conceive or produce conception during a period of one year. In the case of a woman over age 35, the time period is reduced to 6 months. If a woman conceives but is unable to carry the pregnancy to live birth, the time she attempted to conceive prior to that pregnancy is included in the one year or 6 month period, as applicable.</p> <p>The Plan covers the following diagnostic services for infertility:</p> <ul style="list-style-type: none"> • Consultation • Evaluation • Laboratory tests <p>When a Member meets Medical Necessity Guidelines, the Plan may cover infertility treatment. If covered under your Plan, only the following infertility treatments are included:</p> <ul style="list-style-type: none"> • Therapeutic artificial insemination (AI), including related sperm procurement and banking • Donor egg procedures, including related egg and inseminated egg procurement, processing and banking • Donor oocyte (DO/IVF) • Donor embryo/frozen embryo transfer (DO/FET) • Frozen embryo transfer (FET) • Assisted hatching • Gamete intrafallopian transfer (GIFT) • Intra-cytoplasmic sperm injection (ICSI) • Intra-uterine insemination (IUI) • In-vitro fertilization and embryo transfer (IVF), including preimplantation genetic testing (PGT) <p>Note: PGT will apply genetic testing cost sharing as listed in your Schedule of Benefits.</p> <ul style="list-style-type: none"> • Zygote intrafallopian transfer (ZIFT) • Microsurgical epididymal sperm aspiration (MESA) • Testicular sperm extraction (TESE) • Sperm collection, freezing and up to one year of storage is also covered for male Members in active infertility treatment. • Procurement, cryopreservation and storage of eggs, sperm, gametes, embryos or other reproductive tissue with storage up to 24 months per Member per lifetime. <p>Important Notice: We use evidence based clinical criteria to evaluate whether the use of infertility treatment is Medically Necessary. Infertility treatments evolve and new treatments may be developed. If you are planning to receive infertility treatment we recommend that you review the current Medical Necessity Guidelines online at www.harvardpilgrim.org. To obtain a copy, please call the Member Services Department at 1-888-333-4742.</p> <p>Please Note: Not all Plans cover infertility treatment. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Prior Approval Required: Prior Approval is required for all services for the treatment of infertility. Your Plan Provider will seek Prior Approval for you.</p>

Benefit	Description
<p>28 . Laboratory, Radiology and Other Diagnostic Services</p>	<p>The Plan covers laboratory and radiology services (including Advanced Radiology), and other diagnostic services on an outpatient basis. The term “Advanced Radiology” means CT scans, PET Scans, MRI and MRA, and nuclear medicine services. Coverage includes:</p> <ul style="list-style-type: none"> • The facility charge and the charge for supplies and equipment • The charges of anesthesiologists, pathologists and radiologists <p>In addition, the Plan covers the following:</p> <ul style="list-style-type: none"> • Human leukocyte antigen testing or histocompatibility locus antigen testing necessary to establish bone marrow transplant donor suitability (including testing for A, B, or DR antigens, or any combination, consistent with rules, regulations and criteria established by the Department of Public Health). • Diagnostic screenings and tests including: hereditary and metabolic screening at birth; newborn screening for Duchenne Muscular Dystrophy; tuberculin tests; lead screenings; hematocrit, hemoglobin or other appropriate blood tests; and urinalysis. • Screening and diagnostic mammograms. This includes digital breast tomosynthesis screening and Medically Necessary and appropriate screening with breast magnetic resonance imaging (MRI) or breast ultrasound. <p>Prior Approval Required: Prior Approval is required for computerized axial tomography (CAT and CT and CTA scans); Magnetic resonance imaging (MRI and MRA scans); Nuclear cardiac studies; and Positron emission tomography (PET scans). Your Plan Provider will seek Prior Approval for you.</p>
<p>29 . Low Protein Foods</p>	<p>The Plan covers food products modified to be low-protein ordered for the treatment of inherited diseases of amino acids and organic acid up to the limit stated in your Schedule of Benefits.</p> <p>Prior Approval Required: Prior Approval is required for low protein foods and nutritional supplements when used in conjunction with enteral tube feedings. Your Plan Provider will seek Prior Approval for you.</p>
<p>30 . Maternity Care</p>	<p>The Plan covers the following maternity services:</p> <ul style="list-style-type: none"> • Routine outpatient prenatal care, including evaluation and progress screening, physical exams, recording of weight and blood pressure monitoring • Prenatal genetic testing (office visits require a referral) • Delivery, including a minimum of 48 hours of inpatient care following a vaginal delivery and a minimum of 96 hours of inpatient care following a caesarean section. Any decision to shorten the inpatient stay for the mother and her newborn child will be made by the attending physician and the mother. • Newborn care. Coverage is limited to routine nursery charges for a healthy newborn unless the child is enrolled in the Plan. Please see section VII.E. <i>ADDING A DEPENDENT</i> for more enrollment information. • Routine outpatient postpartum care for the mother up to six weeks after delivery • Postpartum depression and major depressive disorder screenings. • Universal Postpartum Home Visiting Services including at least 1 visit at the patient’s home or other mutually agreed upon location with no Member Cost Sharing.

Benefit	Description
Maternity Care (Continued)	
	<p>Prior Approval Required: Prior Approval is required for any planned inpatient admission or when a newborn is admitted to a neonatal intensive care unit. Your Plan Provider will seek Prior Approval for you.</p>
31 . Medical Formulas	
	<p>The Plan covers the following up to the limit stated in your Schedule of Benefits:</p> <ul style="list-style-type: none"> • Non-prescription enteral formulas for home use for the treatment of malabsorption caused by Crohn's disease, ulcerative colitis, gastroesophageal reflux, gastrointestinal motility, chronic intestinal pseudo-obstruction and inherited diseases of amino acids and organic acids. • Prescription formulas for the treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia or methylmalonic acidemia in infants and children or to protect the unborn fetuses of pregnant women with phenylketonuria. <p>Prior Approval Required: Prior Approval is required for outpatient formulas and enteral nutrition. Your Plan Provider will seek Prior Approval for you.</p>
32 . Mental Health and Substance Use Disorder Treatment	
	<p>The Plan covers both inpatient and outpatient mental health and substance use disorder treatment to the extent Medically Necessary as outlined below. Please also see the benefits for "Applied Behavior Analysis" and "Gender Affirming Services" for more information.</p> <p>For coverage of mental health and substance use disorder treatment, you should obtain care from a Plan Provider. The exceptions to this rule are listed in section <i>I.D.3. Using Plan Providers</i>.</p> <p>In a Medical Emergency you do not need to use a Plan Provider. You should go to the nearest emergency facility or call 911 or your local emergency number. A Referral from your PCP is not needed. See your Schedule of Benefits for your Member Cost Sharing. If you are admitted to the hospital for mental health or substance use disorder treatment, you must call HPHC at 1-888-333-4742 within 72 hours or as soon as you can. This telephone number is on your ID card. If an attending emergency physician contacts us or your PCP, then no further notice is needed. Please see the <i>Glossary</i> for more information on Medical Emergency Services.</p> <p>The Plan requires consent to the disclosure of information regarding services for mental disorders to the same extent it requires consent for disclosure of information for other medical conditions. Any determination of Medical Necessity for mental health care will be made in consultation with a Licensed Mental Health Professional.</p> <p>Minimum Requirements for Covered Providers</p> <p>To be eligible for coverage under this benefit, all services must be provided either (1) at the office of a Licensed Mental Health Professional, (2) by telemedicine virtual visit, as described under the "Telemedicine Virtual Visit Services" benefit in this Benefit Handbook, or (3) at a facility licensed or approved by the health department or mental health department of the state in which the service is provided. (In Massachusetts those departments are the Department of Public Health and the Department of Mental Health, respectively.) To qualify, a facility must be both licensed as, and function primarily as, a health or mental health and substance use disorder treatment facility. A facility that is also licensed as an educational or recreational institution will not meet this requirement unless the predominate purpose</p>

Benefit	Description
	<p>Mental Health and Substance Use Disorder Treatment (Continued)</p> <p>of the facility is the provision of mental health and substance use disorder treatment.</p> <p>To qualify for coverage, all services rendered outside of a state licensed or approved facility must be provided by an independently Licensed Mental Health Professional. Services provided in Massachusetts, must be provided by a Licensed Mental Health Professional as defined in the <i>Glossary</i>. Services provided outside of Massachusetts, must be provided by an independently licensed clinician with at least a Masters degree in a clinical mental health discipline from an accredited educational institution and at least two years of clinical experience. The term “clinical mental health discipline” includes the following: psychiatry; psychology; clinical social work; marriage and family therapy; clinical counseling; developmental psychology; pastoral counseling; psychiatric nursing; developmental or educational psychology; counselor education; or any other discipline deemed acceptable by the Plan.</p> <p>Medically Necessary Emergency Services Programs</p> <p>Coverage is provided for Medically Necessary Emergency Services Programs. The term “Emergency Services Programs” is defined as all programs subject to contract between the Massachusetts Behavioral Health Partnership (MBHP) and nonprofit organizations for the provisions of community-based emergency psychiatric services, including but not limited to, behavioral health crisis assessment, intervention and stabilization services 24 hours per day, 7 days per week, through: (i) mobile crisis intervention services for youth; (ii) mobile crisis intervention services for adults; (iii) emergency services provider community-based locations; and (iv) adult community crisis stabilization services.</p> <p>In Massachusetts, designated Community Based Health Centers (CBHCs) serve as regional hubs of coordinated and integrated mental health and substance use disorder treatment and provide routine and urgent outpatient services, crisis services for adults and youth, and community crisis stabilization services for adults and youth. CBHCs will also provide community-based Mobile Crisis Intervention (MCI) for both youths and adults.</p> <p>Benefits</p> <p>The Plan will provide coverage for the care of all conditions listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders or International Classification of Diseases (ICD). Please also see the benefits for “Applied Behavior Analysis” and “Gender Affirming Services” for more information.</p> <p>Covered mental health services include the following:</p> <p>Mental Health and Substance Use Disorder Treatment</p> <p>Subject to the Member cost sharing and any benefit limits stated in your Schedule of Benefits, the Plan provides coverage for the following Medically Necessary mental health and substance use disorder treatment:</p> <ol style="list-style-type: none"> 1. Inpatient Services <ul style="list-style-type: none"> • Hospitalization, including detoxification 2. Intermediate Care Services <ul style="list-style-type: none"> • Acute residential treatment (including detoxification) • Intensive Outpatient Programs (IOPs) and Partial Hospitalization Programs (PHPs)

Benefit	Description
	<p>Mental Health and Substance Use Disorder Treatment (Continued)</p> <ul style="list-style-type: none"> • Mobile Crisis Intervention (MCI) <ul style="list-style-type: none"> • Adult Mobile Crisis Intervention (AMCI) – provides a course of treatment intended to promote recovery, ensure safety, and stabilize the crisis. For individuals who do not require inpatient services or another 24-hour level of care, AMCI provides up to three days of daily post-stabilization follow-up care. • Youth Mobile Crisis Intervention (YMCI) - provides crisis assessment and crisis stabilization intervention to youth under the age of 21. Each YMCI encounter, including ongoing coordination following the crisis assessment and stabilization intervention, may last up to seven days. <p>3. Outpatient Services</p> <ul style="list-style-type: none"> • Annual mental health wellness examination performed by a Licensed Mental Health Professional or by a PCP during a routine physical exam. A mental health wellness examination is a screening or assessment that seeks to identify any behavioral or mental health needs and appropriate resources for treatment. • Care by a Licensed Mental Health Professional (including online counseling through secure digital messaging) • Crisis intervention services • Crisis stabilization and in-home family stabilization • Detoxification • Medication management • Methadone maintenance • Psychological testing and neuropsychological assessment. • Repetitive Transcranial Magnetic Stimulation (rTMS) • Treatment for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections (PANDAS) and pediatric acute-onset neuropsychiatric syndrome (PANS). <p>Please refer to your Schedule of Benefits for the Member Cost Sharing amounts that apply to your “inpatient,” “intermediate” and “outpatient” mental health and substance use disorder treatment services.</p> <p>Please Note: The following child and adolescent behavioral health services are not covered under your plan: (1) Intensive care coordination (ICC); (2) In-home behavioral services (IHBS); (3) In-home therapy (IHT); (4) Family support and training (FS&T); and (5) Therapeutic mentoring (TM).</p> <p>Prior Approval Required: Prior Approval is required for the following services:</p> <ul style="list-style-type: none"> • Psychological and neuropsychological testing • Applied Behavior Analysis (ABA) services for the treatment of Autism Spectrum Disorder and, if a Covered Benefit under your Plan, Down syndrome • Repetitive Transcranial Magnetic Stimulation (rTMS) <p>Your Plan Provider will seek Prior Approval for you.</p> <p>Please Note: Prior Approval is not required to obtain substance use disorder treatment from a Plan Provider. In addition, when services are obtained from a</p>

Benefit	Description
Mental Health and Substance Use Disorder Treatment (Continued)	
	<p>Plan Provider, the Plan will not deny coverage for the first 14 days of Medically Necessary (1) Acute Treatment Services or (2) Clinical Stabilization Services for the treatment of substance use disorders so long as the Plan is notified within 72 hours of the admission. The terms “Acute Treatment Services” and “Clinical Stabilization Services” are defined in the Glossary at Section II of this Benefit Handbook. Services beyond the 14 day period may be subject to concurrent review as described in section X.K. <i>UTILIZATION REVIEW PROCEDURES</i> of this Handbook.</p>
33 . Observation Services	
	<p>The Plan covers observation services including short term treatment, assessment and reassessment for up to 48 hours in an acute care facility (i.e. hospital). Observation services determine if a Member needs to be admitted for additional treatment or if the Member is able to be discharged from the hospital.</p>
34 . Ostomy Supplies	
	<p>The Plan covers ostomy supplies up to the Benefit Limit listed in the Schedule of Benefits. Only the following supplies are covered:</p> <ul style="list-style-type: none"> • Irrigation sleeves, bags and catheters • Pouches, face plates and belts • Skin barriers
35 . Palliative Care	
	<p>The Plan covers palliative care in conjunction with inpatient, home health care, hospice and physician services. Member Cost Sharing for palliative care is included in the cost sharing associated with these services.</p> <p>Palliative care is a medical specialty that supports improved quality of life for Members with chronic or serious illness. Care is focused on providing relief from symptoms and the stress of illness. Palliative care can be provided at any stage of illness, along with treatment for your condition while remaining under the care of your regular provider. This care is offered alongside curative or other treatments you may be receiving.</p> <p>Palliative care may include physician services, nursing care, home health care, pain and symptom management, medication management, rehabilitation therapies (occupational, physical, speech and pulmonary), behavioral health services and durable medical equipment.</p>
36 . Physician and Other Professional Office Visits	
	<p>Physician services, including services of all covered medical professionals, can be obtained on an outpatient basis in a physician’s office or a hospital. These services may include:</p> <ul style="list-style-type: none"> • Routine physical examinations, including routine gynecological examination, examinations for breast cancer and annual cytological screenings • Follow-up care provided by an obstetrician or gynecologist for obstetrical or gynecological conditions identified during maternity care or an annual gynecological visit • Psychiatric collaborative care in which a primary care team, under the direction of a treating physician or other qualified health care professional, provides structured behavioral health care management to a Member. A primary care team typically includes a PCP and a care manager working in collaboration with a psychiatric consultant that provides regular consultations to the team to review the Member’s clinical status and care and to make recommendations.

Benefit	Description
	<p>Physician and Other Professional Office Visits (Continued)</p> <p>Please Note: Not all PCP offices provide this service.</p> <ul style="list-style-type: none"> • Immunizations, including childhood immunizations as recommended by the United States Department of Health and Human Services, Centers for Disease Control and Prevention and the American Academy of Pediatrics • Well baby and well child care, including physical examination, history, measurements, sensory screening, neuropsychiatric evaluation and developmental screening, and assessment at the following intervals: <ul style="list-style-type: none"> • At least six visits per Plan Year or Calendar Year are covered for a child from birth to age one. • At least three visits per Plan Year or Calendar Year are covered for a child from age one to age two. • At least one visit per Plan Year or Calendar Year is covered for a child from age two to age six • Health education and nutritional counseling for medical, mental health or substance use disorder conditions • Sickness and injury care • Palliative care • Vision and Hearing screenings • Medication management • Consultations concerning contraception and hormone replacement therapy • Chemotherapy • Radiation therapy <p>Please Note: Most Plans cover certain preventive services and tests with no Member Cost Sharing. Please see your Schedule of Benefits for the coverage that applies to your Plan.</p>
<p>37 . Prosthetic Devices</p>	<p>The Plan covers prosthetic devices when ordered by a Plan Provider. The cost of the repair and maintenance of a covered device is also covered.</p> <p>In order to be covered, all devices must be able to withstand repeated use. Coverage is only available for:</p> <ul style="list-style-type: none"> • The least costly prosthetic device adequate to allow you to perform Activities of Daily Living. Activities of Daily Living do not include special functions needed for occupational purposes or sports; and • One item of each type of prosthetic device. No back-up items or items that serve a duplicate purpose are covered. <p>Covered prostheses include:</p> <ul style="list-style-type: none"> • Breast prostheses, including replacements and mastectomy bras • Prosthetic arms and legs (including myoelectric and bionic arms and legs) • Prosthetic eyes <p>Member Cost Sharing amounts you are required to pay are based on the cost of equipment to the Plan.</p> <p>Prior Approval Required: Prior Approval is required for prosthetic arms and legs. Your Plan Provider will seek Prior Approval for you.</p>

Benefit	Description
<p>38 . Reconstructive Surgery</p>	<p>The Plan covers reconstructive and restorative surgical procedures as follows:</p> <ul style="list-style-type: none"> • Reconstructive surgery is covered when the surgery can reasonably be expected to improve or correct a Physical Functional Impairment resulting from an accidental injury, illness, congenital anomaly, birth injury or prior surgical procedure. If reconstructive surgery is performed to improve or correct a Physical Functional Impairment, as stated above, Cosmetic Services that are incidental to that surgery are also covered. After a Physical Functional Impairment is corrected, no further Cosmetic Services are covered by the Plan. • Restorative surgery is covered to repair or restore appearance damaged by an accidental injury. (For example, this benefit would cover repair of a facial deformity following an automobile accident.) <p>Benefits are also provided for the following:</p> <ul style="list-style-type: none"> • Post mastectomy care, including coverage for: <ul style="list-style-type: none"> – Prostheses and physical complications for all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient; – Reconstruction of the breast on which the mastectomy was performed; and – Surgery and reconstruction of the other breast to produce a symmetrical appearance. • The treatment of cleft lip and cleft palate for children up to the age of 18, including coverage for: <ul style="list-style-type: none"> – Medical, dental, oral, and facial surgery, including surgery performed by oral and plastic surgeons, and surgical management and follow-up care related to such surgery; – Orthodontic treatment; – Preventative and restorative dentistry to ensure good health and adequate dental structures to support orthodontic treatment or prosthetic management therapy; – Speech therapy; – Audiology services; and – Nutrition services. • Treatment to correct or repair disturbances of body composition caused by HIV-associated lipodystrophy syndrome, including but not limited to coverage for: <ul style="list-style-type: none"> – Reconstructive surgery; – Restorative procedures; and – Dermal injections or fillers to treat facial lipoatrophy associated with HIV. <p>Benefits include coverage for procedures that must be done in stages, as long as you are an active Member. Membership must be effective on all dates on which services are provided.</p> <p>There is no coverage for Cosmetic Services or surgery except for (1) Cosmetic Services that are incidental to the correction of a Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged</p>

Benefit	Description
Reconstructive Surgery (Continued)	
	<p>by an accidental injury, (3) post-mastectomy care as described above, and (4) gender affirming procedures and related services when Medically Necessary.</p> <p>Important Notice: We use Medical Necessity Guidelines to evaluate whether different types of reconstructive and restorative procedures are Medically Necessary. If you are planning to receive such treatment, you may review the current Medical Necessity Guidelines online at www.harvardpilgrim.org. To obtain a copy, please call the Member Services Department at 1-888-333-4742.</p> <p>Prior Approval Required: Prior Approval is required for coverage under this benefit. Your Plan Provider will seek Prior Approval for you.</p>
39 . Rehabilitation Hospital Care	
	<p>The Plan covers care in a facility licensed to provide rehabilitative care on an inpatient basis. Coverage is provided when you need daily Rehabilitation Services that must be provided in an inpatient setting. Rehabilitation Services include cardiac rehabilitation therapy, physical therapy, pulmonary rehabilitation therapy, occupational therapy and speech therapy. The Benefit Limit is listed in the Schedule of Benefits.</p> <p>Prior Approval Required: Prior Approval is required for rehabilitation hospital care. Your Plan Provider will seek Prior Approval for you.</p>
40 . Rehabilitation and Habilitation Services – Outpatient	
	<p>The Plan covers the following outpatient Rehabilitation and Habilitation Services:</p> <ul style="list-style-type: none"> • Occupational therapy • Physical therapy • Pulmonary rehabilitation therapy <p>Outpatient Rehabilitation and Habilitation Services are covered up to the Benefit Limit listed in the Schedule of Benefits. Services are covered only:</p> <ul style="list-style-type: none"> • If, in the opinion of your Plan Provider, there is likely to be significant improvement in your condition within the period of time benefits are covered; and • When needed to improve your ability to perform Activities of Daily Living. <p>Activities of Daily Living do not include special functions needed for occupational purposes or sports.</p> <p>Rehabilitation and Habilitation Services are also covered under your inpatient hospital and home health benefits.</p> <p>Please Note: Outpatient physical and occupational therapies for children up to the age of 3 are covered to the extent Medically Necessary. The benefit limit stated in the Schedule of Benefits does not apply.</p>
41 . Scopic Procedures – Outpatient Diagnostic	
	<p>The Plan covers diagnostic scopic procedures and related services received on an outpatient basis.</p> <p>Diagnostic scopic procedures are those for visualization, biopsy and/or polyp removal. Scopic procedures are:</p> <ul style="list-style-type: none"> • Colonoscopy • Endoscopy • Sigmoidoscopy

Benefit	Description
42 . Skilled Nursing Facility Care	
	<p>The Plan covers care in a health care facility licensed to provide skilled nursing care on an inpatient basis. Coverage is provided only when you need daily skilled nursing care that must be provided in an inpatient setting. The Benefit Limit is listed in the Schedule of Benefits.</p> <p>Prior Approval Required: Prior Approval is required for Skilled Nursing Facility care. Your Plan Provider will seek Prior Approval for you.</p>
43 . Speech-Language and Hearing Services	
	<p>The Plan covers diagnosis and treatment of speech, hearing and language disorders to the extent Medically Necessary by speech-language pathologists and audiologists. Services are covered up to the Benefit Limit listed in the Schedule of Benefits.</p>
44 . Spinal Manipulative Therapy (including care by a chiropractor)	
	<p>The Plan may cover musculoskeletal adjustment or manipulation up to the Benefit Limit listed in the Schedule of Benefits.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p>
45 . Surgery - Outpatient	
	<p>The Plan covers outpatient surgery, including related services. Outpatient surgery is defined as any surgery or procedure in a day surgery department, ambulatory surgery department or outpatient surgery center.</p> <p>There are certain specialized services for which you will be directed to a Center of Excellence for care. See section <i>I.D.4. Centers of Excellence</i> for more information.</p> <p>Prior Approval Required: Prior Approval is required for coverage under this benefit. Your Plan Provider will seek Prior Approval for you.</p>
46 . Telemedicine Virtual Visit Services	
	<p>The Plan covers Medically Necessary telemedicine virtual visit services for the purpose of evaluation, diagnosis, consultation, monitoring, or treatment of a Member's physical health, oral health, mental health or substance use disorder condition. Telemedicine virtual visit services include the use of synchronous or asynchronous audio, video, electronic media or other telecommunications technology including: (a) interactive audio video technology; (b) remote patient monitoring devices; (c) audio-only telephone; (d) online adaptive interviews; and (e) telemonitoring. Your Plan Provider must be appropriately licensed in the state in which you are located when receiving telemedicine services.</p> <p>Member Cost Sharing for telemedicine virtual visit services will be the same or less than the Member Cost Sharing for the same type of service if it had been provided through an in-person consultation. Please refer to your Schedule of Benefits for specific information on Member Cost Sharing you may be required to pay.</p>

Benefit	Description
<p>47 . Temporomandibular Joint Dysfunction Services</p>	<p>The Plan covers medical treatment of Temporomandibular Joint Dysfunction (TMD). Only the following services are covered:</p> <ul style="list-style-type: none"> • Consultation with a physician • Physical therapy, (subject to the visit limit for outpatient physical therapy listed in the Schedule of Benefits) • Surgery • X-rays <p>Important Notice: No Dental Care is covered for the treatment of Temporomandibular Joint Dysfunction (TMD).</p>
<p>48 . Travel Reimbursement Benefit</p>	<p>The Plan may reimburse you for travel expenses related to Covered Benefits that are restricted by law in the state where you reside. Examples may include voluntary termination of pregnancy and gender affirming surgery for minors. You may be eligible for this benefit when:</p> <ul style="list-style-type: none"> • your Plan includes coverage for the services you will be receiving. • you reside in a state where access to the Covered Benefit is not available because state law restricts a Provider from providing you with the service. • you are required to travel at least 100 miles from your residence to obtain the Covered Benefit. <p>When the above criteria are met, you may be reimbursed for certain transportation and lodging expenses. These services must be “primarily for and essential to” receiving medical care (per Internal Revenue Code (IRC) § 213(d)). Reimbursement is for you and one companion when necessary to enable you to receive the Covered Benefit, as follows:</p> <ol style="list-style-type: none"> 1. Round trip transportation including air, train, bus, taxi and ride-sharing service, car rental, tolls, and parking expenses will be reimbursed for travel between your home and the location at which you receive the Covered Benefit. <ul style="list-style-type: none"> • Travel by air and train is limited to commercially scheduled coach-class tickets and will not count toward a daily travel maximum if one has been established by your employer. • Mileage is based on the current Internal Revenue Service (IRS) medical mileage reimbursement, which includes gasoline. 2. Lodging expenses will be reimbursed up to \$50 per person per night (up to \$100 if you travel with a companion) when the medical care is provided by a physician in a licensed hospital (or in a medical care facility which is related to, or the equivalent of, a licensed hospital). <p>Please Note: Reimbursement for travel expenses for transportation and lodging is only available for the Member receiving the Covered Benefit and one companion. In accordance with the IRC, companion coverage is allowed only when the assistance of a companion is necessary for the Member to receive the covered medical services (e.g., parental consent is required, there is sedation that causes the Member to require assistance). PLR 8516025; IRS Pub. 502.</p> <p>To be eligible for this benefit, you must attest to satisfying the eligibility criteria above, travel expenses incurred, and, if applicable, the necessity of companion travel. You will need to complete a reimbursement form that includes this attestation information and provide the Plan with proof of membership and proof of payment. Please see section <i>V. Reimbursement and Claims Procedures</i> for information on how to submit for reimbursement.</p>

Benefit	Description
Travel Reimbursement Benefit (Continued)	
	<p>To obtain a reimbursement form, please contact the Member Services Department at 1-888-333-4742 or go to www.harvardpilgrim.org.</p> <p>Important Notice: Failure to adhere to reimbursement requirements explained above may result in your reimbursement being considered taxable income.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p>
49 . Urgent Care Services	
	<p>The Plan covers Urgent Care services you receive at (1) a convenience care clinic (2) an urgent care center, including mobile urgent care providers, or (3) a hospital urgent care center.</p> <p>(1) Convenience care clinics: Convenience care clinics provide treatment for minor illnesses and injuries. They are usually staffed by non-physician providers, such as nurse practitioners, and are located in stores, supermarkets or pharmacies. To see a list of convenience care clinics covered by the Plan, please refer to your Focus Network Provider Directory and search under "convenience care."</p> <p>(2) Urgent care centers: Urgent care centers provide treatment for illnesses and injuries that require urgent attention but are not life threatening. Urgent care centers are independently owned and operated centers that are considered standalone facilities, not departments of a hospital. They are staffed by doctors, nurse practitioners, and physician assistants. To see a list of urgent care centers covered by the Plan, please refer to your Focus Network Provider Directory and search under "urgent care."</p> <p>Please Note: You may be eligible to receive mobile urgent care services in your home, at work or anywhere you require Urgent Care. Availability of mobile urgent care services will depend upon your location. Member Cost Sharing for mobile urgent care services will be the same as if the service was provided at an urgent care center. Please refer to your Schedule of Benefits for the specific Member Cost Sharing that applies to urgent care center services under your Plan. You can call the Member Services Department 1-888-333-4742 or go to, www.harvardpilgrim.org to see where these services are available.</p> <p>(3) Hospital urgent care centers: Some hospitals provide treatment for urgent care services as part of the hospital's outpatient services. A hospital urgent care center may be located within a hospital, or at a satellite location separate from the hospital. These urgent care centers are owned and operated by the hospital and are considered a department of the hospital. They are staffed by doctors, nurse practitioners, and physician assistants and provide treatment for illnesses and injuries that require urgent attention but are not life threatening. Because the services provided are considered outpatient hospital services, only the hospitals are listed in the Focus Network Provider Directory. These services may require higher Member Cost Sharing than urgent care services received at independent urgent care centers.</p> <p>Please Note: Hospital urgent care center services are treated differently than similar services received in a hospital emergency room. For information on services received in a hospital emergency room, please see the Emergency Room Care benefit above, and in your Schedule of Benefits.</p> <p>Please refer to your Schedule of Benefits for the Member Cost Sharing applicable to each type of Urgent Care service.</p>

Benefit	Description
<p>Urgent Care Services (Continued)</p>	<p>Coverage for Urgent Care is provided for services that are required to prevent deterioration to your health resulting from an unforeseen sickness or injury. Covered Benefits include but are not limited to the following:</p> <ul style="list-style-type: none"> • Care for minor cuts, burns, rashes or abrasions, including suturing • Treatment for minor illnesses and infections, including earaches • Treatment for minor sprains or strains <p>You do not need to obtain a Referral from your PCP to be covered for Urgent Care. Whenever possible, you should contact your PCP prior to obtaining Urgent Care. Your PCP may be able to provide the services you require at a lower out-of-pocket cost. In addition, your PCP is responsible for coordinating your health care services and should know about the services you receive.</p> <p>Important Notice: Urgent care is not emergency care. You should call 911 or go directly to a hospital emergency room if you suspect you are having a Medical Emergency. These include heart attack or suspected heart attack, shock, major blood loss, or loss of consciousness. Please see section <i>I.D.5. Medical Emergency Services</i> for more information.</p>
<p>50 . Vision Services</p>	<p>Routine Eye:</p> <p>The Plan may cover routine eye examinations.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p> <p>Vision Hardware for Special Conditions:</p> <p>The Plan provides coverage for contact lenses or eyeglasses needed for the following conditions:</p> <ul style="list-style-type: none"> • Keratoconus. One pair of contact lenses is covered per Plan Year or Calendar Year. The replacement of lenses, due to a change in the Member's condition, is limited to 3 per affected eye per Plan Year or Calendar Year. • Post cataract surgery with an intraocular lens implant (pseudophakes). Coverage is limited to \$140 per surgery toward the purchase of eyeglass frames and lenses. The replacement of lenses due to a change in the Member's prescription of .50 diopters or more within 90 days of the surgery is also covered up to a limit of \$140. • Post cataract surgery without lens implant (aphakes). One pair of eyeglass lenses or contact lenses is covered per Plan Year or Calendar Year. Coverage up to \$50 per Plan Year or Calendar Year is also provided for the purchase of eyeglass frames. The replacement of lenses due to a change in the Member's condition is also covered. Replacement of lenses due to wear, damage, or loss, is limited to 3 per affected eye per Plan Year or Calendar Year. • Post retinal detachment surgery. For a Member who wore eyeglasses or contact lenses prior to retinal detachment surgery, the Plan covers the full cost of one lens per affected eye up to one Plan Year or Calendar Year after the date of surgery. For Members who have not previously worn eyeglasses or contact lenses, the Plan covers either (1) a pair of eyeglass lenses and up to \$50 toward the purchase of the frames, or (2) a pair of contact lenses.

Benefit	Description
51 . Voluntary Sterilization	
	<p>The Plan may cover voluntary sterilization, including tubal ligation and vasectomy.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p>
52 . Voluntary Termination of Pregnancy	
	<p>The Plan may cover voluntary termination of pregnancy and the following related services provided in conjunction with the covered termination procedure: 1) pre-pregnancy termination evaluation and examination; 2) pre-operative counseling; 3) ultrasounds; 4) laboratory services, including pregnancy testing, blood type, and Rh factor; 5) Rh (D) immune globulin (human); 6) anesthesia (general or local); 7) post-pregnancy termination care; 8) follow-up care; and 9) advice on contraception or referral to family planning services. Care related to a pregnancy or miscarriage is not covered under this benefit.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p>
53 . Wigs and Scalp Hair Prostheses	
	<p>The Plan may cover wigs and scalp hair prostheses when needed for hair loss suffered as a result of the treatment for any form of cancer or leukemia or for a certain pathologic conditionsuch as alopecia areata, alopecia totalis, alopecia medicamentosa or permanent loss of scalp hair due to injury up to the Benefit Limit listed in the Schedule of Benefits.</p> <p>Please Note: Not all Plans cover this benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.</p>

IV. Exclusions

The exclusions headings in this section are intended to group together services, treatments, items, or supplies that fall into a similar category. Actual exclusions appear underneath the headings. A heading does not create, define, modify, limit or expand an exclusion.

The services listed in the table below are not covered by the Plan:

Exclusion	Description
<p>1 . Alternative Treatments</p>	<ol style="list-style-type: none"> 1. Acupuncture care, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. 2. Acupuncture services that are outside the scope of standard acupuncture care. 3. Alternative, holistic or naturopathic services and all procedures, laboratories and nutritional supplements associated with such treatments, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for these benefits. 4. Aromatherapy, treatment with crystals and alternative medicine. 5. Any of the following types of programs: Health resorts, spas, recreational programs, camps, outdoor skills programs, therapeutic or educational boarding schools, educational programs for children in residential care, self-help programs, life skills programs, relaxation or lifestyle programs, and wellness clinics; and wilderness programs (therapeutic outdoor programs). Please Note: Covered Benefits received while a Member is participating in a program, such as a wilderness program, may be reimbursed if the provider separately identifies and submits bills for Medically Necessary services that are Covered Benefits and all other terms of coverage under the Plan are met, including any applicable provider network and Member Cost Sharing requirements. 6. Massage therapy. 7. Myotherapy.
<p>2 . Dental Services</p>	<ol style="list-style-type: none"> 1. Dental Care, except when specifically listed as Covered Benefit. Please see your Schedule of Benefits and any associated riders to determine if your Plan provides coverage for this benefit. 2. Temporomandibular Joint Dysfunction (TMD) care, except the specific medical treatments listed as Covered Benefits in this Benefit Handbook. 3. Extraction of teeth, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits and any associated riders to determine if your Plan provides coverage for this benefit. 4. Preventive dental care for children, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits and any associated riders to determine if your Plan provides coverage for this benefit. 5. Dentures

Exclusion	Description
3 . Durable Medical Equipment and Prosthetic Devices	
	<ol style="list-style-type: none"> 1. Any devices or special equipment needed for sports or occupational purposes. 2. Any home adaptations, including, but not limited to home improvements and home adaptation equipment. 3. Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services. 4. Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft.
4 . Experimental, Unproven, or Investigational Services	
	<ol style="list-style-type: none"> 1. Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational.
5 . Foot Care	
	<ol style="list-style-type: none"> 1. Foot orthotics, except for the treatment of severe diabetic foot disease or systemic circulatory disease. 2. Routine foot care. Examples include nail trimming, cutting or debriding and the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Members diagnosed with diabetes or systemic circulatory disease.
6 . Maternity Services	
	<ol style="list-style-type: none"> 1. Delivery outside the Member Enrollment Area after the 37th week of pregnancy, or after you have been told that you are at risk for early delivery. 2. Services provided by a doula. 3. Planned home births. 4. Routine pre-natal and post-partum care when you are traveling outside the Member Enrollment Area.
7 . Mental Health and Substance Use Disorder Treatment	
	<ol style="list-style-type: none"> 1. Educational services or testing, except services covered under the benefit for Early Intervention Services. No benefits are provided (1) for educational services intended to enhance educational achievement, (2) to resolve problems of school performance, (3) for driver alcohol education, or (4) for community reinforcement approach and assertive continuing care. 2. The following child and adolescent behavioral health services are not covered under your plan: <ul style="list-style-type: none"> • Intensive care coordination (ICC) • In-home behavioral services (IHBS) • In-home therapy (IHT) • Family support and training (FS&T) • Therapeutic mentoring (TM) 3. Sensory integrative praxis tests. 4. Mental health and substance use disorder treatment that is (1) provided to Members who are confined or committed to a jail, house of correction, prison, or custodial facility of the Department of Youth Services; or (2) provided by the Department of Mental Health.

Exclusion	Description
<p>8 . Physical Appearance</p>	<ol style="list-style-type: none"> 1. Cosmetic Services, including drugs, devices, treatments and procedures, except for (1) Cosmetic Services that are incidental to the correction of a Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged by an accidental injury,(3) post-mastectomy care, and (4) gender affirming procedures and related services when Medically Necessary. 2. Electrolysis or laser hair removal, except for what is Medically Necessary as part of gender affirming services. 3. Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy. 4. Liposuction, except for what is Medically Necessary as part of gender affirming services, or removal of fat deposits considered undesirable. 5. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). 6. Skin abrasion procedures performed as a treatment for acne. 7. Treatments and procedures related to appearance including but not limited to abdominoplasty; chemical peels; collagen injections; dermabrasion; implantations (e.g. cheek, calf, pectoral, gluteal); lip reduction/enhancement; panniculectomy; removal of redundant skin; and silicone injections (e.g. for breast enlargement), except for what is Medically Necessary as part of gender affirming services or another Covered Benefit. 8. Treatment for skin wrinkles and skin tags or any treatment to improve the appearance of the skin. 9. Treatment for spider veins. 10. Wigs and scalp hair prostheses when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging.
<p>9 . Procedures and Treatments</p>	<ol style="list-style-type: none"> 1. Care by a chiropractor outside the scope of standard chiropractic practice, including but not limited to, surgery, prescription or dispensing of drugs or medications, internal examinations, obstetrical practice, or treatment of infections and diagnostic testing for chiropractic care other than an initial X-ray. 2. Spinal manipulative therapy (including care by a chiropractor), except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. 3. Commercial diet plans, weight loss programs and any services in connection with such plans or programs. <p>Please Note: Your employer may participate in other wellness and health improvement incentive programs offered by Harvard Pilgrim. Please review all your Plan documents for the amount of incentives, if any, available under your Plan.</p> 4. If a service is listed as requiring that it be provided at a Center of Excellence, no coverage will be provided under this Handbook if that service is received from a provider that has not been designated as a Center of Excellence. Please see section <i>I.D.4. Centers of Excellence</i> for more information. 5. Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy. Examples include supplements, electrolytes,

Exclusion	Description
Procedures and Treatments (Continued)	
	<p>and foods of any kind (including high protein foods and low carbohydrate foods).</p> <ol style="list-style-type: none"> 6. Services for Members who are donors for non-Members, except as described under Human Organ Transplant Services. 7. Testing for central auditory processing. 8. Group diabetes training, educational programs or camps.
10 . Providers	
	<ol style="list-style-type: none"> 1. Charges for services provided after the date on which your membership ends. 2. Charges for any products or services, including, but not limited to, professional fees, medical equipment, drugs, and hospital or other facility charges, that are related to any care that is not a Covered Benefit under this Handbook. 3. Charges for missed appointments. 4. Concierge service fees. Please see section <i>I.I. PROVIDER FEES FOR SPECIAL SERVICES (CONCIERGE SERVICES)</i> for more information. 5. Follow-up care after an emergency room visit, unless provided or arranged by your PCP. 6. Inpatient charges after your hospital discharge. 7. Provider's charge to file a claim or to transcribe or copy your medical records. 8. Services or supplies provided by (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.
11 . Reproduction	
	<ol style="list-style-type: none"> 1. Any form of Surrogacy or services for a gestational carrier other than covered maternity services for a Member of the Plan. 2. Any reproductive related services or drugs for Members who are not medically infertile, except when specifically listed as a Covered Benefit. 3. Birth control drugs, implants and devices that must be purchased at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage. 4. Birth control drugs, implants and devices. This exclusion may apply when coverage is provided by a religious diocese, as allowed by law. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. 5. Infertility drugs if a Member is not in a Plan authorized cycle of infertility treatment. 6. Infertility drugs, if infertility services are not a Covered Benefit. 7. Infertility drugs that must be purchased at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage. 8. Infertility treatment for Members who are not medically infertile, except as otherwise listed in this Benefit Handbook. 9. Intrauterine Insemination (IUI) services provided in the home.

Exclusion	Description
Reproduction (Continued)	
	<ol style="list-style-type: none"> 10. Infertility treatment, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. 11. Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal). 12. Sperm collection, freezing and storage except as described in section <i>III. Covered Benefits</i>. 13. Sperm identification when not Medically Necessary (e.g., gender identification). 14. The following fees: wait list fees, non-medical costs, shipping and handling charges etc. 15. Voluntary sterilization, including tubal ligation and vasectomy, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. 16. Voluntary termination of pregnancy, unless the life of the mother is in danger or unless it is specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.
12 . Services Provided Under Another Plan	
	<ol style="list-style-type: none"> 1. Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities. 2. Costs for services for which payment is required to be made by a Workers' Compensation plan or an Employer under state or federal law.
13 . Telemedicine Services	
	<ol style="list-style-type: none"> 1. Telemedicine services involving e-mail or fax. 2. Provider fees for technical costs for the provision of telemedicine services.
14 . Types of Care	
	<ol style="list-style-type: none"> 1. Custodial care. 2. Recovery programs including rest or domiciliary care, sober houses, transitional support services, and therapeutic communities. 3. All institutional charges over the semi-private room rate, except when a private room is Medically Necessary. 4. Pain management programs or clinics. 5. Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation. 6. Private duty nursing. 7. Sports medicine clinics. 8. Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.

Exclusion	Description
<p>15 . Vision and Hearing</p>	<ol style="list-style-type: none"> 1. Eyeglasses, contact lenses and fittings, except as listed in this Benefit Handbook. 2. Hearing aids, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. 3. Hearing aid batteries, and any device used by individuals with hearing impairment to communicate over the telephone or internet, such as TTY or TTD. 4. Over the counter hearing aids. 5. Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of naturally occurring myopia, hyperopia and astigmatism. 6. Routine eye examinations, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.
<p>16 . All Other Exclusions</p>	<ol style="list-style-type: none"> 1. All food or nutritional supplements except those covered under the benefits for (1) low protein foods and (2) medical formulas and prescribed for Members who meet HPHC policies for enteral tube feedings. 2. Any drug or other product obtained at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage. Exceptions may apply for diabetes services and hypodermic syringes and needles if covered under your Plan. See section <i>III. Covered Benefits</i> of this Handbook for details. 3. Any service or supply furnished in connection with a non-Covered Benefit. 4. Any service or supply (with the exception of contact lenses) purchased from the internet. 5. Any service, supply or medication when there is a less intensive Covered Benefit or more cost-effective alternative that can be safely and effectively provided, in accordance with applicable Medical Necessity Guidelines. 6. Any service, supply or medication, including physical examinations and testing, required by a third party that is not otherwise Medically Necessary (examples of a third party are an employer, an insurance company, a school, a camp, or court). 7. Beauty or barber service. 8. Cost of organs that are sold rather than donated to recipients. 9. Diabetes equipment replacements when solely due to manufacturer warranty expiration. 10. Digital therapeutics. 11. Donated or banked breast milk, except as specifically listed under the "Hospital – Inpatient Services" benefit in this Benefit Handbook. 12. Externally powered exoskeleton assistive devices and orthoses. 13. Guest services. 14. Medical equipment, devices or supplies except as listed in this Benefit Handbook.

Exclusion	Description
All Other Exclusions (Continued)	
	<p>15. Medical services that are provided to Members who are confined or committed to jail, house of correction, prison, or custodial facility of the Department of Youth Services.</p> <p>16. Reimbursement for travel expenses, except (1) when specifically listed as a Covered Benefit and (2) as described in this Benefit Handbook. Excluded services include, but are not limited to:</p> <ul style="list-style-type: none"> • Alcohol and tobacco. • Childcare expenses. • Entertainment. • Expenses for anyone other than you and your companion. • First class, business class and other luxury transportation services. • Lodging other than at a hotel or motel. • Lost wages. • Meals. • Personal care and hygiene items. • Telephone calls. • Tips and gratuities. <p>17. Services for non-Members.</p> <p>18. Services for which no charge would be made in the absence of insurance.</p> <p>19. Services for which no coverage is provided in this Benefit Handbook, Schedule of Benefits or Prescription Drug Brochure (if applicable).</p> <p>20. Services provided under an individualized education program (IEP), including any services provided under an IEP that are delivered by school personnel or any services provided under an IEP purchased from a contractor or vendor.</p> <p>21. Services that are not Medically Necessary.</p> <p>22. Services your PCP or a Plan Provider has not provided, arranged or approved except as described in the sections <i>I.D.1. Your PCP Manages Your Health Care</i> and <i>I.D.3. Using Plan Providers</i>.</p> <p>23. Services by an Non-Plan Provider received without Prior Approval by HPHC.</p> <p>24. Taxes or governmental assessments on services or supplies.</p> <p>25. Transportation, except for emergency ambulance transport, and non-emergency medical transport needed for transfer between hospitals or other covered health care facilities or from a covered facility to your home when Medically Necessary or when specifically listed as a Covered Benefit.</p> <p>26. Voice modification surgery, except when Medically Necessary for gender affirming services.</p> <p>27. The following products and services:</p> <ul style="list-style-type: none"> • Air conditioners, air purifiers and filters, dehumidifiers and humidifiers. • Car seats. • Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners. • Electric scooters.

Exclusion	Description
All Other Exclusions (Continued)	
	<ul style="list-style-type: none"> • Exercise equipment. • Home modifications including but not limited to elevators, handrails and ramps. • Hot tubs, jacuzzis, saunas or whirlpools. • Mattresses. • Medical alert systems. • Motorized beds. • Pillows. • Power-operated vehicles. • Stair lifts and stair glides. • Strollers. • Safety equipment. • Vehicle modifications including but not limited to van lifts. • Telephone. • Television.

V. Reimbursement and Claims Procedures

The information in this section applies when you receive services from a Non-Plan Provider. This should happen only when you get care:

- In a Medical Emergency; or
- When you are temporarily traveling outside the Member Enrollment Area.

In most cases, you should not receive bills from a Plan Provider.

A. BILLING BY PROVIDERS

If you get a bill for a Covered Benefit you may ask the provider to:

- 1) Bill us on a standard health care claim form (such as the CMS 1500 or the UB04 form); and
- 2) Send it to the address listed on the back of your Plan ID card.

If you receive a Surprise Bill, you are only responsible for the applicable Member Cost Sharing that would apply if the service was provided by a Plan Provider. The Plan will reimburse Non-Plan Providers at the Out-of-Network Rate unless otherwise agreed to by the Provider and HPHC. You will not be billed for any charges other than the applicable Member Cost Sharing based on the Recognized Amount. You are not responsible, and a Non-Plan Provider cannot bill you, for:

- Amounts in excess of your Member Cost Sharing, based on the Recognized Amount, for non-emergency ancillary Covered Benefits received at certain In-network facilities by a Non-Plan Provider.
- Amounts in excess of your Member Cost Sharing, based on the Recognized Amount, for non-emergency, non-ancillary Covered Benefits received at certain In-network facilities from a Non-Plan Provider who has not satisfied the notice and consent criteria of section 2799B-2(d) of the Public Service Act.
- Amounts in excess of your Member Cost Sharing, based on the Recognized Amount, for Covered Benefits that are Medically Necessary Emergency Services provided by a Non-Plan Provider.
- Amounts in excess of your applicable Member Cost Sharing, based on the rates that would apply if the service was provided by a Plan Provider, for

Covered Benefits that are air ambulance services provided by a Non-Plan Provider.

If you have any questions, please call our Member Services Department at **1-888-333-4742**.

B. REIMBURSEMENT FOR BILLS YOU PAY

If you pay a provider who is not a Plan Provider for a Covered Benefit, the Plan will reimburse you less your applicable Member Cost Sharing. Please send any request for reimbursement for claims you have paid to the appropriate address below:

Pharmacy Claims:

**OptumRx
Manual Claims
P.O. Box 650334
Dallas, TX 75265-0334**

All Other Claims:

**HPHC Claims
P.O. Box 699183
Quincy, MA 02269-9183**

To obtain reimbursement for a bill you have paid, other than for pharmacy items, you must submit a health care reimbursement claim form with the provider or facility information. A legible claim form from the provider or facility that provided your care may also be included but is not required. The health care reimbursement claim form must include all of the following information:

- The Member's full name and address
- The Member's date of birth
- The Member's Plan ID number (on the front of the Member's Plan ID card)
- The Member's signature
- The name and address of the person or facility providing the services for which a claim is made and their Tax Identification Number (TIN) or National Provider Identification (NPI) number
- The Member's diagnosis description, diagnosis code or ICD 10 code
- The date the service was rendered
- The CPT code (or a brief description of the illness or injury) for which payment is sought

- The amount of the provider's charge
- Proof that you have paid the bill
- Other insurance information

Important Notice: We may need more information for some claims. If you have any questions about claims, please call our Member Services Department at **1-888-333-4742**.

A health care reimbursement claim form can be obtained online at www.harvardpilgrim.org or by calling the Member Services Department at **1-888-333-4742**.

1. International Claims

If you are requesting reimbursement for services received while outside of the United States, you must submit a health care reimbursement claim form along with an itemized bill and proof of payment. We may also require you to provide additional documentation, including, but not limited to: (1) records from financial institutions clearly demonstrating that you have paid for the services that are the subject of the claim, (2) the source of funds used for payment; and (3) an English translated description of the services received.

2. Pharmacy Claims

To obtain reimbursement for pharmacy bills you have paid, you must submit a Prescription Claim Form. The form can be obtained online at www.harvardpilgrim.org or by calling the Member Services Department at **1-888-333-4742**.

In addition to the Prescription Claim Form you must send a drug store receipt showing the items for which reimbursement is requested.

The following information must be on the Prescription Claim Form:

- The Member's name and Plan ID number
- The name of the drug or medical supply
- The quantity
- The number of days supply of the medication provided
- The date the prescription was filled
- The prescribing provider's name
- The pharmacy name and address
- The amount you paid

Important Notice: Reimbursement for prescription drugs will only be made if your plan includes optional outpatient pharmacy coverage. Please see your Prescription Drug Brochure (if applicable) for more information.

If you have a question regarding your reimbursement, you should contact the Member Services Department at **1-888-333-4742**.

C. TIME LIMITS ON FILING CLAIMS

To be eligible for payment, we must receive claims within one year of the date care was received.

D. TIME LIMITS FOR THE REVIEW OF CLAIMS

HPHC will generally review claims within the time limits stated below. Under some circumstances these time limits may be extended by the Plan upon notice to Members. Unless HPHC notifies a Member that an extension is required, the review time for the types of claims outlined below will be as follows:

- **Pre-service claims.** A pre-Service claim is one in which coverage is requested for a health care service that the Member has not yet received. Pre-service claims will generally be processed within 15 days after receipt of the claim by HPHC.
- **Post-service claims.** A post-service claim requests coverage of a health care service that the Member has already received. Post-service claims will generally be processed within 30 days after the receipt of the claim by HPHC.
- **Urgent Care claims.** Urgent Care claims will generally be processed within 72 hours of receipt of the claim by HPHC. An Urgent Care claim is one in which the use of the standard time period for processing pre-service claims:
 1. Could seriously jeopardize a Member's life or health or ability to regain maximum function; or
 2. Would result in severe pain that cannot be adequately managed without the care or treatment requested.

If a physician with knowledge of the Member's medical condition determines that one of the above criteria has been met, the claim will be treated as an Urgent Care claim by HPHC.

E. PAYMENT LIMITS

The Plan limits the amount payable for services that are not rendered by Plan Providers. The most the Plan will pay for such services is the Allowed Amount, unless it is a Surprise Bill. You may have to pay the balance if the claim is for more than the Allowed Amount, unless it is a Surprise Bill.

✓ FOR EXAMPLE: If the Allowed Amount is \$1,000 and the applicable Member Cost Sharing for the service is 20% Coinsurance, the maximum amount we will pay is \$800.

F. MISCELLANEOUS CLAIMS PROVISIONS

Generally, benefits will be paid to the Member who received the services for which a claim is made or directly to the health care provider whose charge is the basis for the claim.

Any payment by the Plan, as administered by HPHC, in accordance with the terms of this Handbook will discharge the Plan and HPHC from all further liability to the extent of such payment.

VI. Appeals and Complaints

This section explains the procedures for processing appeals and complaints and the options available if an appeal is denied.

A. BEFORE YOU FILE AN APPEAL

Claim denials may result from a misunderstanding with a provider or a claim processing error. Since these problems can be easy to resolve, we recommend that Members contact an HPHC Member Services Associate prior to filing an appeal. (A Member Services Associate can be reached toll free at **1-888-333-4742** or call **711** for TTY service.) The Member Services Associate will investigate the claim and either resolve the problem or explain why the claim is being denied. If you are dissatisfied with the response of the Member Services Associate, you may file an appeal using the procedures outlined below.

B. MEMBER APPEAL PROCEDURES

Any Member who is dissatisfied with a decision on the coverage of services may appeal to HPHC. Appeals may be filed by a Member or a Member's authorized representative, including a provider acting on a Member's behalf. HPHC has established the following steps to ensure that Members receive a timely and fair review of internal appeals.

A Member may also appeal a rescission of coverage. A rescission of coverage is defined in section VI.C.2. *External Review*.

If you need assistance filing your appeal, there may be consumer assistance programs in your state available to you. Also, HPHC staff is available to assist you with the filing of an appeal. If you wish such assistance or would like the telephone number for one of these programs, please call **1-888-333-4742**.

1. Initiating Your Appeal

To initiate your appeal, you or your representative can mail or FAX a letter to us about the coverage you are requesting and why you feel the denial should be overturned. If your appeal qualifies as an expedited appeal, you may contact us by telephone. Please see section VI.B.3. *The Expedited Appeal Process* for the expedited review procedure.

You should explain what coverage you are requesting and why you feel it should be granted. Please be as

specific as possible. We need all the details in order to make a fair decision, including pertinent medical records and itemized bills.

You must file your appeal within 180 days after you receive notice that a claim has been denied. Please be as specific as possible in your appeal request. We need all the important details in order to make a fair decision, including pertinent medical records and itemized bills.

If you have a representative submit an appeal on your behalf, the appeal should include a statement, signed by you, authorizing the representative to act on your behalf. In the case of an expedited appeal relating to Urgent Care, such authorization may be provided within 48 hours after submission of the appeal. Where Urgent Care is involved, a medical provider with knowledge of your condition, such as your treating physician, may act as your representative without submitting an authorization form you have signed.

For all appeals please send your request to the following address:

HPHC Appeals and Grievances Department
1 Wellness Way
Canton, MA 02021
Telephone: 1-888-333-4742
Fax: 1-617-509-3085
www.harvardpilgrim.org

No appeal shall be deemed received until actual receipt by HPHC at the appropriate address or telephone number listed above.

When we receive your appeal, we will assign an Appeals and Grievances Analyst to coordinate your appeal throughout the entire appeal process. We will send you an acknowledgement letter identifying your Appeals and Grievances Analyst. That letter will include detailed information on the appeal process. Your Appeals and Grievances Analyst is available to answer any questions you may have about your appeal. Please feel free to contact your Appeals and Grievances Analyst if you have any questions or concerns at any time during the appeal process.

There are two types of appeal processes, the standard process, which applies to most denied claims and denied Prior Approval requests, and the expedited appeal process which applies to urgently needed services.

2. The Standard Appeal Process

The Appeals and Grievances Analyst will investigate your appeal and determine if additional information is required. Such information may include medical records, statements from your doctors, and bills and receipts for services you have received. You may also provide HPHC with any written comments, documents, records or other information related to your claim.

HPHC divides standard appeals into two types, “Pre-Service Appeals” and “Post-Service Appeals,” as follows:

- A “Pre-Service Appeal” requests coverage of a denied health care service that the Member has not yet received.
- A “Post-Service Appeal” requests coverage of a denied health care service that the Member has already received.

HPHC, and Plan Sponsor when applicable, will review Pre-Service Appeals and send a written decision within 30 days of the date the appeal was received by HPHC. HPHC, and Plan Sponsor when applicable, will review Post-Service Appeals and send a written decision within 60 days of the date the appeal was received by HPHC. These time limits may be extended by mutual agreement between you and HPHC.

After we receive all the information needed to make a decision, your Appeals and Grievances Analyst will inform you, in writing, whether your appeal is approved or denied. The Plan’s decision of your appeal will include: (1) a summary of the facts and issues in the appeal, (2) a summary of the documentation relied upon, (3) the specific reasons for the decision, including the clinical rationale, if any, (4) the identification of any medical or vocational expert consulted in reviewing your appeal, and (5) any other information required by law. This decision is the final decision under the appeal process. If the appeal decision is not fully in your favor, the decision will also include a description of other options for further review of your appeal. These are also described in section C, below.

If your appeal involves a decision on a medical issue, the Appeals and Grievances Analyst will obtain the opinion of a qualified physician or other appropriate medical specialist. The health care professional conducting the review must not have either participated in any prior decision concerning the appeal or be the subordinate of the original reviewer. Upon request, your Appeals and Grievances Analyst will provide you with a copy, free of charge, of any

written clinical criteria used to decide your appeal and; where required by law, the identity of the physician (or other medical specialist) consulted concerning the decision.

You have the right to receive, free of charge, all documents, records or other information relevant to the initial denial and your appeal.

3. The Expedited Appeal Process

HPHC, and the Plan Sponsor where applicable, will provide you with an expedited review if your appeal involves medical services which, in the opinion of a physician with knowledge of your medical condition:

- Could, if delayed, seriously jeopardize your life or health or ability to regain maximum function, or
- Would, if delayed, result in severe pain that cannot be adequately managed without the care or treatment requested.

If your appeal involves services that meet one of these criteria, please inform us and we will provide you with an expedited review.

You, your representative or a provider acting on your behalf may request an expedited appeal by telephone or fax. Please see “Initiating Your Appeal,” above, for the telephone and fax numbers.

HPHC will investigate and respond to your request within 72 hours. We will notify you of the decision on your appeal by telephone and send you a written decision within two business days thereafter.

If you request an expedited appeal of a decision to discharge you from a hospital, the Plan will continue to pay for your hospitalization until we notify you of our decision. Such notice may be provided by telephone or any other means.

Except as otherwise required by law, the expedited appeal process is limited to the circumstances listed above. Your help in promptly providing all necessary information is important for us to provide you with this quick review. If we do not have sufficient information to decide your appeal, HPHC will notify you within 24 hours of receipt of your appeal.

Important Notice: If you are filing an expedited appeal with HPHC, you may also file a request for expedited external review at the same time. You do not have to wait until HPHC completes your expedited appeal to file for expedited external review. Please see the section VI.C.2. *External Review*, for information on how to file for external review.

C. WHAT YOU MAY DO IF YOUR APPEAL IS DENIED

If your appeal is denied by HPHC, or Plan Sponsor when applicable, there are a number of ways in which you may be able obtain further review of the appeal. These are described below.

1. Reconsideration of an Appeal Decision

Many Plan Sponsors provide for voluntary reconsideration of an appeal denial either by HPHC or directly through the Plan Sponsor. Please contact your Appeals and Grievances Analyst or your Plan Sponsor for information on whether reconsideration of your appeal is available under your Plan. Your HPHC Appeals and Grievances Analyst can be reached at **1-888-333-4742**.

Please note that by seeking reconsideration you will not lose the right to obtain external review of your appeal, as described below. You may seek external review after reconsideration. However, you cannot obtain reconsideration of your appeal after seeking external review. Seeking reconsideration also does not affect your right to bring legal action, as referenced below.

2. External Review

If you disagree with the denial of your appeal you may be entitled seek external review through an Independent Review Organization (IRO). However, this right does not apply if your Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act. Contact your Plan sponsor to find out whether your Plan is a grandfathered health plan.

An IRO provides you with the opportunity for a review of your appeal by an independent organization that is separate from HPHC and your Plan Sponsor. The decision of the IRO is binding on both you and the Plan (except to the extent that other remedies are available under state or federal law).

You, your representative, or a provider acting on your behalf, may request external review by sending a completed "Request for Voluntary Independent External Review" form by mail or fax to your Appeals and Grievances Analyst at the following address or fax number:

HPHC Appeals and Grievances Department
1 Wellness Way
Canton, MA 02021
Telephone: 1-888-333-4742
Fax: 1-617-509-3085
www.harvardpilgrim.org

You or your representative may request expedited external review by telephone. Please call your Appeals and Grievances Analyst, if one has been assigned to your appeal. You may also request expedited external review by calling a Member Services Associate at **1-888-333-4742**.

In addition to the requirements for external review, stated below, to be eligible for expedited external review, the appeal must meet the criteria for an expedited appeal stated above in section VII. B.3 (titled "The Expedited Appeal Process").

In submitting a request for external review, you understand that if HPHC, or Plan Sponsor where applicable, determines that the appeal is eligible for external review, HPHC will send a copy of the complete appeal file directly to the IRO.

In order to be eligible for external review, your appeal must meet each of the following requirements:

- a. You must request external review within four calendar months of the date you receive notice that your appeal has been denied. If we send a notice of the denial of an appeal by First Class Mail, we will assume receipt of that notice five days after the date of mailing.
- b. Your appeal must involve a denial of coverage based on either: (1) a medical judgment; or (2) a rescission of coverage. The meaning of these terms is as follows:

Medical Judgment. A "medical judgment" includes, but is not limited to, the following types of decisions: (i) whether the service is Medically Necessary; (ii) whether the health care facility, level of care, or service is appropriate for treatment of the Member's condition; (iii) whether the service is likely to be effective, or more effective than an alternative service, in treating a Member's condition; or (iv) whether the service is Experimental, Unproven, or Investigational. A medical judgement does not include a decision that is based on an interpretation of the law, or the benefits or wording of your Plan, without consideration of your clinical condition or what is best for you medically.

Unless a medical judgment is involved, external review is not available for certain types of appeals. These include the following:

- Denials of coverage based on benefit limitations stated in your Plan documents

- Denials of coverage for services excluded under your Plan (except Experimental, Unproven, or Investigational services)
- Denials of coverage based on the Member Cost Sharing requirements stated in your Plan.

Rescission of Coverage. A “rescission of coverage” means a retroactive termination of a Member’s coverage. However, a termination of coverage is not a rescission if it is based on a failure to pay required premiums or contributions for coverage in a timely manner.

The final decision on whether an appeal is eligible for external review will be made by the Independent Review Organization (IRO), not by HPHC or the Plan Sponsor.

Note: Payment disputes are not eligible for external review, except when the appeal is filed to determine if Surprise Bill protections are applicable.

3. Legal Action

You may also seek legal action under section 502(a) of the Employee Retirement Income Security Act (ERISA) if your Plan is governed by ERISA. Please note that any legal action under section 502(c) of ERISA must be brought within the time period stated in section X.B. *LIMITATION ON LEGAL ACTIONS*. Please note that governmental plans are not subject to ERISA.

D. THE FORMAL COMPLAINT PROCESS

If you have any complaints about your care under the Plan or about HPHC’s service, we want to know about it. We are here to help. For all complaints please call or write to us at:

HPHC Member Service Department
Harvard Pilgrim Health Care, Inc.
1 Wellness Way
Canton, MA 02021
Telephone: 1-888-333-4742
Fax: 1-617-509-3085
www.harvardpilgrim.org

We will respond to you as quickly as we can. Most complaints can be investigated and responded to within thirty days.

VII. Eligibility

Important Notice: Your membership in the Plan is effective on the date of enrollment by your Plan Sponsor. Because your Plan Sponsor may notify Harvard Pilgrim of enrollment changes retroactively, HPHC may not have current information concerning membership status. Only your Plan Sponsor can confirm membership status.

This section describes requirements concerning eligibility under the Plan. It is important to understand that eligibility of Dependents and effective dates of coverage are determined by the Plan Sponsor. Please see your Plan Sponsor for descriptions of eligibility of Dependents and effective dates of coverage.

A. MEMBER ELIGIBILITY

1. Residence Requirement

To be eligible for coverage under this Plan, you must live, and maintain a permanent residence, within the Member Enrollment Area at least nine months of a year

If you have any questions about these requirements, you may call the Member Services Department.

2. Subscriber Eligibility

To be a Subscriber under this Plan, you must:

- Be an employee of the Plan Sponsor, in accordance with employee eligibility guidelines agreed to by the Plan Sponsor and HPHC;
- Work on a regular basis for the Plan Sponsor within the Employer Enrollment Area; and
- Be enrolled through a Plan Sponsor that is up-to-date in the payment of the applicable payments for coverage.

3. Dependent Eligibility

Please see your Plan Sponsor for a description of Dependent eligibility as agreed upon by your Plan Sponsor and HPHC.

B. EFFECTIVE DATE - NEW AND EXISTING DEPENDENTS

Please see your Plan Sponsor for information on enrollment and effective dates of coverage. Please also see section VII.H. *SPECIAL ENROLLMENT RIGHTS*.

C. EFFECTIVE DATE - ADOPTIVE DEPENDENTS

An adoptive child who has been living with you, and for whom you have been receiving foster care payments, may be covered from the date the petition to adopt is filed. An adoptive child who has not been living with you may be covered from the date of placement in your home for purposes of adoption by a licensed adoption agency. Please see section VII.H. *SPECIAL ENROLLMENT RIGHTS* for additional rights upon adoption of a child.

D. CHANGE IN STATUS

It is your responsibility to inform your Plan Sponsor and us of all changes that affect Member eligibility. These changes include: address changes; marriage of a Dependent; and death of a Member.

Please Note: We must have your current address on file in order to correctly process claims.

E. ADDING A DEPENDENT

It is important to understand that eligibility of Dependents and effective dates of coverage are determined by the Plan Sponsor. Dependents of eligible employees who meet the Plan Sponsor's eligibility guidelines will be enrolled in the Plan using HPHC enrollment forms or in a manner otherwise agreed to in writing by HPHC and the Plan Sponsor.

HPHC must receive proper notice from the Plan Sponsor of any Member enrollment in, or termination from, the Plan.

Please see your Plan Sponsor for information on Dependent eligibility and effective dates of coverage.

F. NEWBORN COVERAGE

A newborn infant of a Member is eligible for coverage under the Plan from the moment of birth when appropriately enrolled. Please see section VII.E. *ADDING A DEPENDENT* for information on enrollment procedures. Please see section VII.H. *SPECIAL ENROLLMENT RIGHTS* for additional rights upon the birth of a child.

G. HOW YOU'RE COVERED IF MEMBERSHIP BEGINS WHILE YOU'RE HOSPITALIZED

If your membership happens to begin while you are hospitalized, coverage starts on the day membership is effective. To obtain coverage, you must call HPHC and allow us to manage your care. This may include transfer to a facility that is a Plan Provider, if medically appropriate. All other terms and conditions of coverage under this Handbook will apply.

H. SPECIAL ENROLLMENT RIGHTS

If an employee declines enrollment for the employee and his or her Dependents (including his or her spouse) because of other health insurance coverage, the employee may be able to enroll himself or herself, along with his or her Dependents in this Plan if the employee or his or her Dependents lose eligibility for that other coverage (or if the employer stops contributing toward the employee's or Dependents' other coverage). However, you must request enrollment from the Plan Sponsor within 30 days after the other coverage ends (or after the employer stops contributing toward the employee's or Dependents' other coverage).

In addition, if an employee has a new Dependent as a result of marriage, birth, adoption or placement for adoption, the employee may be able to enroll himself or herself and his or her Dependents. However, you must request enrollment from the Plan Sponsor within 30 days after the marriage, birth, adoption or placement for adoption.

Special enrollment rights may also apply to persons who lose coverage under Medicaid or the Children's Health Insurance Program (CHIP) or become eligible for state premium assistance under Medicaid or CHIP. An employee or Dependent who loses coverage under Medicaid or CHIP as a result of the loss of Medicaid or CHIP eligibility may be able to enroll in this Plan, if enrollment is requested from the Plan Sponsor within 60 days after Medicaid or CHIP coverage ends. An employee or Dependent who becomes eligible for group health plan premium assistance under Medicaid or CHIP may be able to enroll in this Plan if enrollment is requested from the Plan Sponsor within 60 days after the employee or Dependent is determined to be eligible for such premium assistance.

VIII. Termination and Transfer to Other Coverage

Important Notice: HPHC may not have current information concerning membership status. Plan Sponsors may notify HPHC of enrollment changes retroactively. As a result, the information HPHC has may not be current. Only your Plan Sponsor can confirm membership status.

A. TERMINATION BY THE SUBSCRIBER

You may end your membership under this Plan with your Plan Sponsor's approval. HPHC must receive a completed Enrollment/Change form from the Plan Sponsor to end your membership.

B. TERMINATION FOR LOSS OF ELIGIBILITY

A Member's coverage will end under this Plan if the Plan Sponsor's contract with HPHC is terminated. A Member's coverage may also end under this Plan for failing to meet any of the specified eligibility requirements. This includes a Member relocating outside the Member Enrollment Area. You will be notified if coverage ends for loss of eligibility. HPHC or the Plan Sponsor will inform you in writing.

You may be eligible for continued enrollment under federal law, if your membership is terminated. See section E. *CONTINUATION OF COVERAGE REQUIRED BY LAW* for more information.

Please Note: We may not have current information concerning membership status. Plan Sponsors may notify us of enrollment changes retroactively. As a result, the information we have may not be current. Only your Plan Sponsor can confirm membership status.

C. TERMINATION FOR NON-PAYMENT BY THE PLAN SPONSOR

A Member's coverage will end under the Plan if the contract between HPHC and the Plan Sponsor through which the Member receives coverage is terminated for non-payment. HPHC or the Plan Sponsor will notify you in writing if your coverage ends due to the Plan Sponsor's non-payment.

If your membership is terminated, you may be eligible for continued enrollment under applicable law. See section E. *CONTINUATION OF COVERAGE REQUIRED BY LAW* for more information.

D. MEMBERSHIP TERMINATION FOR CAUSE

The Plan may end a Member's coverage for any of the following causes:

- Misrepresentation of a material fact on an application for membership;
- Committing or attempting to commit fraud to obtain benefits for which the Member is not eligible under this Handbook;
- Obtaining or attempting to obtain benefits under this Handbook for a person who is not a Member; or
- The commission of acts of physical or verbal abuse by a Member, which pose a threat to providers, HPHC or other Members and which are unrelated to the Member's physical or mental condition.

Termination of membership for providing false information shall be effective immediately upon notice to a Member. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Termination of membership for the other causes will be effective fifteen days after notice.

E. CONTINUATION OF COVERAGE REQUIRED BY LAW

Under Federal law, if you lose Plan Sponsor eligibility and the Plan Sponsor has twenty or more employees, you may be eligible for continuation of group coverage under the Federal law known as the Consolidated Omnibus Budget Reconciliation Act (COBRA). You should contact the Plan Sponsor for more information if health coverage ends due to: 1) separation from employment; 2) reduction of work hours; or 3) loss of dependency status.

IX. When You Have Other Coverage

This section explains how benefits under the Plan will be paid when another company or individual is also responsible for payment for health services a Member has received. This can happen when there is other insurance available to pay for health services, in addition to that provided by the Plan. It can also happen when a third party is legally responsible for an injury or illness suffered by a Member.

Nothing in this section should be interpreted as providing coverage for any service or supply that is not expressly covered under this Handbook, Schedule of Benefits and Prescription Drug Brochure (if applicable) or to increase the level of coverage provided.

A. BENEFITS IN THE EVENT OF OTHER INSURANCE

Benefits under this Handbook, Schedule of Benefits, and Prescription Drug Brochure (if applicable) will be coordinated to the extent permitted by law with other plans covering health benefits, including: motor vehicle insurance, medical payment policies, governmental benefits (including Medicare), and all Health Benefit Plans. The term "Health Benefit Plan" means all group HMO and other group prepaid health plans, medical or hospital service corporation plans, commercial health insurance and self-insured health plans. There is no coordination of benefits with Medicaid plans or with hospital indemnity benefits amounting to less than \$100 per day.

Coordination of benefits will be based upon the Allowed Amount, or Recognized Amount, if applicable, for any service that is covered at least in part by any of the plans involved. If benefits are provided in the form of services, or if a provider of services is paid under a capitation arrangement, the reasonable value of these services will be used as the basis for coordination. No duplication in coverage of services will occur among plans. For prescription drug claims, we will coordinate benefits pursuant to our secondary payor allowed amount in all cases.

When a Member is covered by two or more Health Benefit Plans, one plan will be "primary" and the other plan (or plans) will be secondary. The benefits of the primary plan are determined before those of secondary plan(s) and without considering the benefits of secondary plan(s). The benefits of secondary plan(s) are determined after those of the primary plan and may be reduced because of the primary plan's benefits.

In the case of Health Benefit Plans that contain provisions for the coordination of benefits, the following rules shall decide which Health Benefit Plans are primary or secondary:

1. Employee/Dependent

The benefits of the plan that covers the person as an employee or Subscriber are determined before those of the plan that covers the person as a Dependent.

2. Dependent Children

i. Dependent Child Whose Parents Are Not Separated or Divorced

The order of benefits is determined as follows:

- 1) The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but,
- 2) If both parents have the same birthday, the benefits of the plan that covered the parent longer are determined before those of the plan that covered the other parent for a shorter period of time;
- 3) However, if the other plan does not have the rule described in (1) above, but instead has a rule based upon the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the other plan will determine the order of benefits.

ii. Dependent Child/Separated or Divorced Parents

Unless a court order, of which HPHC has knowledge of, specifies one of the parents as responsible for the health care benefits of the child, the order of benefits is determined as follows:

- 1) First the plan of the parent with custody of the child;
- 2) Then, the plan of the spouse of the parent with custody of the child;
- 3) Finally, the plan of the parent not having custody of the child.

3. Active Employee or Retired or Laid-Off Employee

The benefits of a plan that covers the person as an active employee or as a dependent of an active employee are determined before those of the plan

that covers the person as an individual who is retired or laid off or as a dependent of an individual who is retired or laid off.

4. COBRA or State Continuation

The benefits of a plan that covers the person as an employee, member, subscriber or retiree, or as a dependent thereof, are determined before those of the plan that covers the person as an individual under COBRA or other right to continuation of coverage under state or federal law.

5. Longer/Shorter Length of Coverage

If none of the above rules determines the order of benefits, the benefits of the plan that covered the employee, Member or Subscriber longer are determined before those of the plan that covered that person for the shorter time.

If you are covered by a Health Benefit Plan that does not have provisions governing the coordination of benefits between plans, that plan will be the primary plan.

B. PROVIDER PAYMENT WHEN PLAN COVERAGE IS SECONDARY

When your Plan coverage is secondary to your coverage under another Health Benefit Plan, payment to a provider of services may be suspended until the provider has properly submitted a claim to the primary plan and the claim has been paid, in whole or in part, or denied by the primary plan. The Plan may recover any payments made for services in excess of the Plan's liability as the secondary plan, either before or after payment by the primary plan.

C. WORKERS' COMPENSATION/GOVERNMENT PROGRAMS

If HPHC has information indicating that services provided to you are covered under Workers' Compensation, Employer's liability or other program of similar purpose, or by a federal, state or other government agency, payment may be suspended for such services until a determination is made whether payment will be made by such program. If payment is made for services for an illness or injury covered under Workers' Compensation, Employer's liability or other program of similar purpose, or by a federal, state or other government agency, the Plan will be entitled to recovery of its expenses from the provider of services or the party or parties legally obligated to pay for such services.

D. SUBROGATION AND REIMBURSEMENT FROM RECOVERY

Subrogation is a means by which health plans recover expenses of services where a third party is legally responsible or alleged to be legally responsible for a Member's injury or illness.

If another person or entity is, or is alleged to be, liable to pay for services related to a Member's illness or injury which have been paid for or provided by the Plan, the Plan will be subrogated and succeed to all rights to recover against such person or entity for the value of the services paid for or provided by the Plan. The Plan will also have the right to be reimbursed from any recovery a Member obtains from such person or entity for the value of the services paid for or provided by the Plan. The Plan will have the right to seek such recovery from, among others, the person or entity that caused or allegedly caused the injury or illness, his/her liability carrier or your own auto insurance carrier, in cases of uninsured or underinsured motorist coverage. The Plan's right to reimbursement from any recovery will apply even if the recovery the Member receives for the illness or injury is designated or described as being for injuries other than health care expenses or does not fully compensate the Member for his or her damages, fees or costs. Neither the "make whole rule" nor the "common fund doctrine" apply to the Plan's rights of subrogation and/or reimbursement from recovery. The Plan's reimbursement will be made from any recovery the Member receives from any insurance company or any third party and the Plan's reimbursement from any such recovery will not be reduced by any attorney's fees, costs or expenses of any nature incurred by, or for, the Member in connection with the Member's receiving such recovery, and the Plan will have no liability for any such attorney's fees, costs or expenses.

To enforce its subrogation and reimbursement rights under this Handbook, the Plan will have the right to take legal action, with or without your consent, against any party to secure reimbursement from the recovery for the value of services provided or paid for by the Plan for which such party is, or is alleged to be, liable.

Nothing in this Handbook will be construed to limit the Plan's right to utilize any remedy provided by law to enforce its rights to subrogation under this Handbook.

E. MEDICAL PAYMENT POLICIES

For Members who are entitled to coverage under the medical payment benefit of a boat, homeowners, hotel, restaurant, or other insurance policy, or the first \$2,000

of Personal Injury Protection (PIP) coverage (or \$8,000 for self-funded plans), such coverage shall become primary to the coverage under this Benefit Handbook for services rendered in connection with a covered loss under that policy. For Members who are entitled to coverage under (1) a medical payment policy, or (2) Personal Injury Protection (PIP) coverage in excess of \$2,000 (or \$8,000 for self-funded plans), such coverage shall become secondary to the coverage under this Benefit Handbook for services rendered in connection with a covered loss under that policy, where, and only to the extent, the law requires the coverage under this Benefit Handbook to be primary. The benefits under this Benefit Handbook shall not duplicate any benefits to which you are entitled under any medical payment policy or benefit. All sums payable for services provided under this Benefit Handbook to Members that are covered under any medical payment policy or benefit are payable to the Plan.

F. MEMBER COOPERATION

You agree to cooperate with the Plan in exercising its rights of subrogation and coordination of benefits. Such cooperation will include, but not be limited to, a) the provision of all information and documents requested by the Plan, b) the execution of any instruments deemed necessary by the Plan to protect its rights, c) the prompt assignment to the Plan of any monies received for services provided or paid for by the Plan, and d) the prompt notification to the Plan of any instances that may give rise to the Plan's rights. You further agree to do nothing to prejudice or interfere with the Plan's rights to subrogation or coordination of benefits.

If you fail to perform the obligations stated in this subsection, you shall be rendered liable to the Plan for any expenses the Plan may incur, including reasonable attorneys fees, in enforcing its rights under this Handbook.

G. THE PLAN'S RIGHTS

Nothing in this Handbook shall be construed to limit the Plan's right to utilize any remedy provided by law to enforce its rights to subrogation or coordination of benefits under this agreement.

H. MEMBERS ELIGIBLE FOR MEDICARE

When a Member is enrolled in Medicare and receives Covered Benefits that are eligible for coverage by

Medicare as the primary payor, the claim must be submitted to Medicare before payment by the Plan. The Plan will be liable for any amount eligible for coverage that is not paid by Medicare. The Member shall take such action as is required to assure payment by Medicare, including presenting his or her Medicare card at the time of service.

For a Member who is eligible for Medicare by reason of End Stage Renal Disease, the Plan will be the primary payor for Covered Benefits during the "coordination period" specified by federal regulations at 42 CFR Section 411.162. Thereafter, Medicare will be the primary payor. When Medicare is primary (or would be primary if the Member were timely enrolled), the Plan will pay for services covered under Medicare Part B only to the extent payments would exceed what would be payable by Medicare. The Plan will estimate the amount that would be payable by Medicare and pay secondary benefits accordingly. The Plan may apply the same terms when Medicare is primary by reason of age or disability (or would be primary if the Member were timely enrolled).

X. Plan Provisions and Responsibilities

A. IF YOU DISAGREE WITH RECOMMENDED TREATMENT

You enroll in the Plan with the understanding that Plan Providers are responsible for determining treatment appropriate for your care. You may disagree with the treatment recommended by Plan Providers for personal or religious reasons. You may demand treatment or seek conditions of treatment that Plan Providers judge to be incompatible with proper medical care. In the event of such a disagreement, you have the right to refuse the recommendations of Plan Providers. In such a case, the Plan shall have no further obligation to provide coverage for the care in question. If you obtain care from Non-Plan Providers because of such disagreement you do so with the understanding that the Plan has no responsibility for the cost or outcome of such care.

Nothing in this subsection shall be deemed to provide benefits for any product or service not expressly stated as a Covered Benefit under this Plan.

B. LIMITATION ON LEGAL ACTIONS

Any legal action against the Plan for failing to provide Covered Benefits must be brought within two years of the initial denial of any benefit.

C. ACCESS TO INFORMATION

You agree that, except where restricted by law, HPHC and the Plan Sponsor may have access to (1) all health records and medical data from health care providers providing services covered under this Handbook and (2) information concerning health coverage or claims from all providers of motor vehicle insurance, medical payment policies, home-owners' insurance and all types of Health Benefit Plans. HPHC and the Plan Sponsor will comply with all laws restricting access to special types of medical information including, but not limited to, HIV test data, and substance use disorder rehabilitation and mental health and substance use disorder treatment records. Information from a Member's medical record and information about a Member's physician patient and hospital patient relationships will be kept confidential and will not be disclosed without the Member's consent, except for:

- use in connection with the delivery of care under this Handbook or in the administration of this

Handbook, including utilization review and quality assurance;

- use in bona fide medical research in accordance with regulations of the U.S. Department of Health and Human Services and the Food and Drug Administration for the protection of human subjects;
- use in education within HPHC facilities; and
- where required or permitted by law.

You can obtain a copy of HPHC Notice of Privacy Practices through the Harvard Pilgrim website, www.harvardpilgrim.org or by calling the Member Services Department at **1-888-333-4742**.

D. SAFEGUARDING CONFIDENTIALITY

HPHC values individuals' privacy rights and is committed to safeguarding protected health information (PHI) and personal information (PI). To support this commitment, HPHC has established a number of Privacy and Security policies, including those describing the administration of its privacy and security programs, requirements for staff training, and permitted uses and disclosures of PHI and PI. We may collect, use, and disclose financial and medical information about you when doing business with you or with others. We do this in accordance with our privacy policies and applicable state and federal laws. HPHC also requires its business partners who administer health care coverage to you on our behalf to protect your information in accordance with applicable state and federal laws.

You can request a copy of the Notice of Privacy Practices by calling the Member Services Department at **1-888-333-4742** or through the Harvard Pilgrim website, www.harvardpilgrim.org.

E. NOTICE

Any Member mailings, including but not limited to, notices, plan documents, invoices, and Activity Statements will be sent to the Member's last address on file with HPHC. It is the Member's responsibility to notify HPHC of an address change to ensure mailed materials are sent to the appropriate address. HPHC is not responsible for mailed materials being sent to the incorrect address if a Member has not updated his/her

address with HPHC prior to the materials being mailed out. Notice to HPHC, other than a request for a Member appeal, should be sent to:

**HPHC Member Services Department
1 Wellness Way
Canton, MA 02021**

For the addresses and telephone numbers for filing appeals, please see section VI. *Appeals and Complaints*.

F. MODIFICATION OF THIS HANDBOOK

This Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if applicable), and any applicable riders or amendments comprise the entire Plan as agreed to by HPHC and the Plan Sponsor. They can only be amended by HPHC and the Plan Sponsor as stated below. No other action by HPHC or the Plan Sponsor, including the deliberate non-enforcement of any benefit limit, shall be deemed to waive or alter any part of these documents.

This Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if applicable), and any applicable riders may be amended by agreement, in writing, between HPHC and the Plan Sponsor or, if required by law, by HPHC upon written notice to the Plan Sponsor. Amendments do not require the consent of Members.

G. HPHC'S RELATIONSHIP WITH PLAN PROVIDERS

HPHC's relationship with Plan Providers is governed by separate agreements. They are independent contractors. Such Plan Providers may not modify this Handbook or Schedule of Benefits, Prescription Drug Brochure, and any applicable riders, or create any obligation for the Plan. We are not liable for statements about this Handbook by them, their employees or agents. HPHC may change our arrangements with Plan Providers, including the addition or removal of Plan Providers, without notice to Members.

H. WELLNESS INCENTIVES

As a Member of the Plan, you may be able to receive incentives for participation in wellness and health improvement programs. The Plan may provide incentives, including reimbursement for certain fees that you pay for when participating in fitness or weight loss programs, or other wellness incentive programs. The award of incentives is not contingent upon the outcome of the wellness or health improvement program. Please visit our website at

www.harvardpilgrim.org for more information or see your Plan documents for the amount of incentives, if any, available under your Plan. For tax information, please consult with your Plan Sponsor or tax advisor.

I. IN THE EVENT OF A MAJOR DISASTER

HPHC will try to provide or arrange for services in the case of a major disaster. This might include war, riot, epidemic, public emergency, or natural disaster. Other causes include the partial or complete destruction of our facility(ies) or the disability of service providers. If the Plan cannot provide or arrange services due to a major disaster, it is not responsible for the costs or outcome of this inability.

J. EVALUATION OF NEW TECHNOLOGY

The Plan has dedicated staff that evaluates new diagnostics, testing, interventional treatment, therapeutics, medical/behavioral therapies, surgical procedures, medical devices and drugs as well as ones with new applications. The team manages the evidence-based evaluation process from initial inquiry to final policy recommendation in order to determine whether it is an accepted standard of care or if the status is Experimental, Unproven, or Investigational. The team researches the safety and effectiveness of these new technologies by reviewing published peer reviewed medical reports and literature, consulting with expert practitioners, and benchmarking. The team presents its recommendations to internal policy committees responsible for making decisions regarding coverage of the new technology under the Plan. The evaluation process includes:

- Determination of the FDA approval status of the device/product/drug in question,
- Review of relevant clinical literature, and
- Consultation with actively practicing specialty care providers to determine current standards of practice.

The team presents its recommendations to internal policy committees responsible for making decisions regarding coverage of the new technology under the Plan.

K. UTILIZATION REVIEW PROCEDURES

HPHC uses the following utilization review procedures to evaluate the Medical Necessity of certain services. We use clinical criteria to assure your care is clinically

appropriate and cost-effective. This process applies to both physical and mental health services.

- **Prospective Utilization Review (Prior Approval).** HPHC reviews certain services before they are provided. This review determines if the proposed services meet Medical Necessity Guidelines.

Services include:

- elective inpatient admissions;
- admission to a post-acute care facility or transition to a post-acute care agency;*
- surgical day care;
- outpatient/ambulatory procedures; and
- Medical Drugs.

Please see section *I.F. PRIOR APPROVAL* for more information. Prior Approval decisions are made within two working days of receiving all necessary information.

*Prior Approval decisions regarding post-acute admissions or transition to a post-acute care agency are made the next business day following receipt of all necessary information.

- (1) For notice of a decision to approve an admission, procedure or service:
 - we will send notice in the HPHC provider portal within 24 hours of the decision.
 - will send written notice to you and the provider within two working days.
- (2) For notice of a decision to deny or reduce benefits ("an adverse determination");
 - we will call your provider within 24 hours of the decision.
 - we will send you and your provider written or electronic notice within one working day after the call.

Please Note: Prior Approval is not required to obtain (1) emergency medical or mental health services, (2) Acute Treatment Services or (3) Clinical Stabilization Services from a Plan Provider. The terms "Acute Treatment Services" and "Clinical Stabilization Services" are defined in the Glossary at Section II of this Benefit Handbook.

- **Concurrent Utilization Review.** HPHC reviews ongoing admissions for certain services following notice to HPHC. These reviews are to assure that the services provided meet Medical Necessity Guidelines. These services may be at:
 - hospitals, including acute care hospitals;

- rehabilitation hospitals;
- skilled nursing facilities;
- skilled home health providers; and
- behavioral health and substance use disorder treatment facilities.

Concurrent review decisions are made within one working day of receiving all necessary information.

For either a decision to approve or to deny additional services, we will call your provider within 24 hours of the decision. We will send you and your provider written or electronic notice within one working day. For ongoing services, coverage will continue without liability to you until you are notified of an adverse determination.

Concurrent review includes active case management and discharge planning. Your provider may also request these services.

- **Retrospective Utilization Review.** HPHC may review services that were provided before Prior Approval was obtained. This includes the review of emergency medical admissions for appropriate level of care.

To find the status of a clinical review decision call the Member Services Department at **1-888-333-4742**.

For an adverse determination involving clinical review, your treating provider may discuss your case with a physician reviewer or may seek reconsideration from HPHC. The reconsideration will take place within one working day of your provider's request. If the adverse determination is not reversed on reconsideration you may appeal. Your appeal rights are described in section *VI. Appeals and Complaints*. Your right to appeal does not depend on whether or not your provider sought reconsideration.

L. QUALITY ASSURANCE PROGRAMS

HPHC has quality controls in place guided by the National Committee for Quality Assurance (NCQA). Our Quality Assurance programs are designed and implemented to ensure consistently excellent health plan services to our Members. Key Quality Assurance programs include:

- **Verification of Provider Credentials** - HPHC credentials our contracted providers by obtaining, verifying and assessing the qualifications to provide care or services by obtaining evidence of licensure, education, training and other experience and/or qualifications.

- **Verification of Facility Credentials** - HPHC credentials our contracted providers by reviewing licensures and applicable certifications based on facility type.
- **Quality of Care Complaints** – HPHC follows a systematic process to investigate, resolve and monitor Member complaints regarding medical care received by a contracted provider.
- **Evidence Based Practice** – HPHC compiles Medical Necessity Guidelines, based upon the most current evidence-based standards, to assist clinicians by providing an analytical framework for the evaluation and treatment of common health conditions.
- **Performance monitoring** – HPHC participates in collecting data to measure outcomes related to the Health Care Effectiveness Data and Information Set (HEDIS) to monitor health care quality across various domains of evidence-based care and practice.
- **Quality program evaluation**- Annually HPHC develops, plans and implements initiatives to improve clinical service and quality for our members. The Quality Program is documented, tracked and evaluated against milestones and target objectives. The full program description and review is available on our website at <https://www.harvardpilgrim.org/public/about-us/quality>.

M. PROCEDURES USED TO EVALUATE EXPERIMENTAL/INVESTIGATIONAL DRUGS, DEVICES, OR TREATMENTS

HPHC uses a standardized process to evaluate inquiries and requests for coverage received from internal and/or external sources, and/or identified through authorization or payment inquiries. The evaluation process includes:

- Determination of the FDA approval status of the device/product/drug in question,
- Review of relevant clinical literature, and
- Consultation with actively practicing specialty care providers to determine current standards of practice.

Decisions are formulated into recommendations for changes in policy, and forwarded to our management for review and final implementation decisions.

N. PROCESS TO DEVELOP MEDICAL NECESSITY GUIDELINES AND UTILIZATION REVIEW CRITERIA

HPHC uses Medical Necessity Guidelines to make fair and consistent utilization management decisions. Criteria and guidelines are developed in accordance with standards established by The National Committee for Quality Assurance (NCQA), and reviewed (and revised, if needed) at least annually, or more often if needed to accommodate current standards of practice. This process applies to clinical criteria for both physical and mental health services.

For example, HPHC uses the nationally recognized InterQual criteria to review elective surgical day procedures, and services provided in acute care hospitals. InterQual criteria are developed through the evaluation of current national standards of medical practice with input from physicians and clinicians in medical academia and all areas of active clinical practice. InterQual criteria are reviewed and revised annually.

Medical Necessity Guidelines used to review other services are also developed with input from physicians and other clinicians with expertise in the relevant clinical area. The development process includes review of relevant clinical literature and local standards of practice.

O. NON-ASSIGNMENT OF BENEFITS

You may not assign or transfer your rights to benefits, monies, claims or causes of action provided under this Plan to any person, health care provider, company or other organization without the written consent from Harvard Pilgrim. Additionally, you may not assign any benefits, monies, claims, or causes of action resulting from a denial of benefits without the written consent from Harvard Pilgrim.

P. NEW TO MARKET DRUGS

New prescription drugs that are introduced into the market are reviewed by the Plan prior to coverage to ensure that the drug is safe and effective. New to market drugs will be reviewed by Harvard Pilgrim's Medical Policy Department and New Technology Assessment Committee or Pharmacy Services Department along with the Pharmacy and Therapeutics Committee within the first 180 days of their introduction to the market. If the new to market drug is covered by the Plan, Prior Authorization and coverage limitations may apply.

Please Note: Not all Plans provide coverage for outpatient prescription drugs through Harvard Pilgrim. If your Plan does not provide coverage for outpatient prescription drugs through Harvard Pilgrim, coverage under this benefit handbook is limited to Medical Drugs. If your Plan provides coverage for outpatient prescription drugs through Harvard Pilgrim, please refer to your Prescription Drug Brochure for additional information.

Q. PAYMENT RECOVERY

If we determine that benefit payments under the Plan were made erroneously, we reserve the right to (1) seek recovery of such payments from the Provider or Member to whom the payments were made, and (2) offset subsequent benefit payments to a Provider (regardless of payment source) or Member by the amount of any such overpayment.

XI. MEMBER RIGHTS & RESPONSIBILITIES

You have a right to receive information about:

- HPHC, its services.
- Plan practitioners and providers.
- Your rights and responsibilities.

You have a right to:

- privacy.
- be treated with dignity and respect.
- participate in decision-making regarding your health care.
- a candid discussion of appropriate or Medically Necessary treatment options for your condition, regardless of cost or benefit coverage.
- voice a complaint or appeal about HPHC or the care provided.
- suggest changes to HPHC's members' rights and responsibilities policies.

You have a responsibility to:

- provide, to the extent possible, information that HPHC, its practitioners and Plan Providers need to provide your care.
- follow your Provider's plans and instructions for care that you have agreed to.
- understand their health problems.
- participate in developing mutually agreed upon treatment goals to manage your health.

APPENDIX A. FOCUS NETWORK – MA EMPLOYER ENROLLMENT AREA

MASSACHUSETTS COUNTY NAME
BERKSHIRE
BRISTOL
ESSEX
FRANKLIN
HAMPDEN
HAMPSHIRE
MIDDLESEX
NORFOLK
PLYMOUTH
SUFFOLK
WORCESTER

APPENDIX B. FOCUS NETWORK – MA MEMBER ENROLLMENT AREA

All of the cities and towns in the Commonwealth of Massachusetts and the following towns in bordering states:

ZIP CODE	CITY	STATE
02801	Adamsville	RI
02802	Albion	RI
02806	Barrington	RI
02809	Bristol	RI
02814	Chepachet	RI
02815	Clayville	RI
02816	Coventry	RI
02818	East Greenwich	RI
02823	Fiskeville	RI
02824	Forestdale	RI
02826	Glendale	RI
02828	Greenville	RI
02829	Harmony	RI
02830	Harrisville	RI
02831	Hope	RI
02837	Little Compton	RI
02838	Manville	RI
02839	Mapleville	RI
02840	Newport	RI
02841	Newport	RI
02842	Middletown	RI
02852	North Kingstown	RI
02854	North Kingstown	RI
02857	North Scituate	RI
02858	Oakland	RI
02859	Pascoag	RI
02860	Pawtucket	RI
02861	Pawtucket	RI
02862	Pawtucket	RI
02863	Central Falls	RI
02864	Cumberland	RI
02865	Lincoln	RI
02871	Portsmouth	RI
02872	Prudence Island	RI
02876	Slatersville	RI

ZIP CODE	CITY	STATE
02878	Tiverton	RI
02885	Warren	RI
02886	Warwick	RI
02887	Warwick	RI
02888	Warwick	RI
02889	Warwick	RI
02893	West Warwick	RI
02895	Woonsocket	RI
02896	North Smithfield	RI
02900	Providence	RI
02901	Providence	RI
02902	Providence	RI
02903	Providence	RI
02904	Providence	RI
02905	Providence	RI
02906	Providence	RI
02907	Providence	RI
02908	Providence	RI
02909	Providence	RI
02910	Cranston	RI
02911	North Providence	RI
02912	Providence	RI
02914	East Providence	RI
02915	Riverside	RI
02916	Rumford	RI
02917	Smithfield	RI
02918	Providence	RI
02919	Johnston	RI
02920	Cranston	RI
02921	Cranston	RI
02940	Providence	RI
03031	Amherst	NH
03032	Auburn	NH
03033	Brookline	NH
03036	Chester	NH
03038	Derry	NH
03041	East Derry	NH
03042	Epping	NH

THE HARVARD PILGRIM FOCUS NETWORK - MA HMO FOR SELF-INSURED MEMBERS - MASSACHUSETTS

ZIP CODE	CITY	STATE
03044	Fremont	NH
03048	Greenville	NH
03049	Hollis	NH
03051	Hudson	NH
03052	Litchfield	NH
03053	Londonderry	NH
03054	Merrimack	NH
03055	Milford	NH
03057	Mont Vernon	NH
03060	Nashua	NH
03061	Nashua	NH
03062	Nashua	NH
03063	Nashua	NH
03064	Nashua	NH
03071	New Ipswich	NH
03073	North Salem	NH
03076	Pelham	NH
03077	Raymond	NH
03079	Salem	NH
03084	Temple	NH
03086	Wilton	NH
03087	Windham	NH
03110	Bedford	NH
03441	Ashuelot	NH
03444	Dublin	NH
03447	Fitzwilliam	NH
03449	Hancock	NH
03450	Harrisville	NH
03451	Hinsdale	NH
03452	Jaffrey	NH
03458	Peterborough	NH
03460	Peterborough	NH
03461	Rindge	NH
03465	Troy	NH
03468	West Peterborough	NH
03470	Winchester	NH
03811	Atkinson	NH
03819	Danville	NH
03824	Durham	NH
03826	East Hampstead	NH
03827	East Kingston	NH

ZIP CODE	CITY	STATE
03833	Exeter	NH
03840	Greenland	NH
03841	Hampstead	NH
03842	Hampton	NH
03843	Hampton	NH
03844	Hampton Falls	NH
03848	Kingston	NH
03856	Newfields	NH
03857	Newmarket	NH
03858	Newton	NH
03859	Newton Junction	NH
03861	Lee	NH
03862	North Hampton	NH
03865	Plaistow	NH
03870	Rye	NH
03871	Rye Beach	NH
03873	Sandown	NH
03874	Seabrook	NH
03885	Stratham	NH
05201	Bennington	VT
05257	North Bennington	VT
05260	North Pownal	VT
05261	Pownal	VT
05262	Shaftsbury	VT
05301	Brattleboro	VT
05302	Brattleboro	VT
05303	Brattleboro	VT
05304	Brattleboro	VT
05342	Jacksonville	VT
05344	Marlboro	VT
05350	Readsboro	VT
05352	Stamford	VT
05354	Vernon	VT
05357	West Dummerston	VT
05358	West Halifax	VT
05361	Whitingham	VT
05363	Wilmington	VT
06001	Avon	CT
06002	Bloomfield	CT
06006	Windsor	CT
06016	Broad Brook	CT

THE HARVARD PILGRIM FOCUS NETWORK - MA HMO FOR SELF-INSURED MEMBERS - MASSACHUSETTS

ZIP CODE	CITY	STATE
06018	Canaan	CT
06024	East Canaan	CT
06026	East Granby	CT
06027	East Hartland	CT
06028	East Windsor Hill	CT
06029	Ellington	CT
06031	Falls Village	CT
06035	Granby	CT
06039	Lakeville	CT
06040	Manchester	CT
06041	Manchester	CT
06042	Manchester	CT
06045	Manchester	CT
06058	Norfolk	CT
06059	North Canton	CT
06060	North Granby	CT
06064	Poquonock	CT
06065	Riverton	CT
06066	Vernon Rockville	CT
06068	Salisbury	CT
06070	Simsbury	CT
06071	Somers	CT
06072	Somersville	CT
06074	South Windsor	CT
06075	Stafford	CT
06076	Stafford Springs	CT
06077	Staffordville	CT
06078	Suffield	CT
06079	Taonic	CT
06080	Suffield	CT
06081	Tariffville	CT
06082	Enfield	CT
06083	Enfield	CT
06084	Tolland	CT
06088	East Windsor	CT
06089	Weatogue	CT
06090	West Granby	CT
06091	West Hartland	CT
06092	West Simsbury	CT
06093	West Suffield	CT
06095	Windsor	CT

ZIP CODE	CITY	STATE
06096	Windsor Locks	CT
06101	Hartford	CT
06104	Hartford	CT
06112	Hartford	CT
06120	Hartford	CT
06132	Hartford	CT
06140	Hartford	CT
06141	Hartford	CT
06142	Hartford	CT
06143	Hartford	CT
06144	Hartford	CT
06145	Hartford	CT
06146	Hartford	CT
06147	Hartford	CT
06150	Hartford	CT
06151	Hartford	CT
06152	Hartford	CT
06154	Hartford	CT
06155	Hartford	CT
06199	Hartford	CT
06230	Abington	CT
06233	Ballouville	CT
06234	Brooklyn	CT
06239	Danielson	CT
06241	Dayville	CT
06242	Eastford	CT
06243	East Killingly	CT
06244	East Woodstock	CT
06245	Fabyan	CT
06246	Grosvenor Dale	CT
06255	North Grosvenordale	CT
06258	Pomfret	CT
06259	Pomfret Center	CT
06260	Putnam	CT
06262	Quinebaug	CT
06263	Rogers	CT
06267	South Woodstock	CT
06277	Thompson	CT
06279	Willington	CT
06278	Ashford	CT
06281	Woodstock	CT

THE HARVARD PILGRIM FOCUS NETWORK - MA HMO FOR SELF-INSURED MEMBERS - MASSACHUSETTS

ZIP CODE	CITY	STATE
06282	Woodstock Valley	CT
06796	West Cornwall	CT
12017	Austerlitz	NY
12022	Berlin	NY
12024	Brainard	NY
12029	Canaan	NY
12037	Chatham	NY
12040	Cherry Plain	NY
12060	East Chatham	NY
12062	East Nassau	NY
12075	Ghent	NY
12106	Kinderhook	NY
12115	Malden Bridge	NY
12123	Nassau	NY
12125	New Lebanon	NY
12130	Niverville	NY
12132	North Chatham	NY
12136	Old Chatham	NY
12138	Petersburg	NY
12140	Poestenkill	NY
12153	Sand Lake	NY
12165	Spencertown	NY
12168	Stephentown	NY
12169	Stephentown	NY
12184	Valatie	NY
12195	West Lebanon	NY
12503	Ancramdale	NY
12516	Copake	NY
12517	Copake Falls	NY
12521	Craryville	NY
12529	Hillsdale	NY
12541	Livingston	NY
12593	Copake	NY

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