

# Travel Reimbursement Benefit

This expanded travel reimbursement benefit offers additional coverage to members of Harvard Pilgrim Health Care and/or Tufts Health Plan who may be impacted by recent changes in federal and state laws surrounding access to specific, covered medical services. Within this benefit, members may seek reimbursement for eligible travel expenses. Additional details and eligibility criteria is described below.

Employers	
<b>Availability</b> <i>Pending Regulatory Approval</i>	<b>For Fully-Insured Accounts (51+)</b> <ul style="list-style-type: none"> <li>Benefit is effective as of June 1, 2022</li> </ul> <b>For Self-Insured Accounts</b> <ul style="list-style-type: none"> <li>Optional benefit is effective as of June 1, 2022 or upon renewal</li> </ul>
<b>Group Eligibility</b>	<ul style="list-style-type: none"> <li>Fully-Insured Accounts (51+)</li> <li>Self-Insured Accounts</li> </ul>
<b>Products Available</b>	Commercial EPO, HMO, PPO, and POS plans including Access America and CareLink from Harvard Pilgrim and/or Tufts Health Plan
<b>Annual Benefit Maximum</b>	<b>For Fully-Insured Accounts (51+)*</b> <ul style="list-style-type: none"> <li>Annual Benefit Maximum \$2,500; per member, per year</li> </ul> <b>For Self-Insured Accounts*</b> <ul style="list-style-type: none"> <li>Annual Benefit Maximum \$2,500; per member, per year</li> <li>Annual Benefit Maximum \$5,000; per member, per year</li> </ul> <i>*If medical plan is HSA qualified, reimbursement is after deductible is met</i>
<b>Exclusions</b>	Not available to small group and any individual plans, including those offered through health exchanges
Members	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Member must travel<sup>1</sup> more than 100 miles from their home to receive services</li> <li>Member must not have access to covered benefits that are restricted or prohibited by state law, in their state of residence</li> <li>Member must attest to these conditions</li> <li>Member will seek reimbursement through their health plan</li> <li>All eligibility criteria must be met to qualify for reimbursement</li> </ul>
<b>Coverage</b>	<b>Members are entitled to reimbursements for eligible travel expenses such as:</b> <ul style="list-style-type: none"> <li>Transportation excluding first class and business class airfare</li> <li>Lodging at \$50 per day or \$100 per day if traveling with a companion<sup>2</sup></li> <li>Meals, gratuities, taxes, tips are excluded per IRS guidelines<sup>3</sup></li> </ul>

<sup>1</sup> Travel is defined as "primarily for and essential to..." receiving care, per IRS Code Section 213(d).

<sup>2</sup> Companion reimbursements will be accepted, if a companion is required to accompany the member to receive care. (e.g. minor requiring parental consent and/or member requires sedation for services). Companions are limited to 1 under this benefit.

<sup>3</sup> Per IRS guidelines, Publication 502 - some incidental expenses are not covered. Please refer to those guidelines for complete details. Travel benefit subject to change.