

† "For Child" cost sharing applies for children up to age 19.

Product Name	Domestic and Community HMO	HMO Plus	HMO Plus (Out of Area*)	Tiered POS
<b>Monthly Premium</b>	\$	\$\$	\$\$	\$\$\$
<b>Office Visit</b> (PCP/Specialist Visit)†	Tier 1: \$30/\$40 Tier 2: For Child: \$30/\$40 For Adult: \$55/\$65	Tier 1: \$25/\$35 Tier 2: For Child: \$25/\$35 For Adult: \$55/\$65 Tier 3: \$85/\$95	Tier 1/2: \$25/\$35 Tier 3: \$85/\$95	Tier 1: \$20/\$30 Tier 2: For Child: \$20/\$30 For Adult: \$30/\$45 Tier 3: \$40/\$60
<b>Deductible</b> (Individual/Family)	Tier 1: \$500/\$1,000 Tier 2: \$1,000/\$2,000	Tier 1: None/None Tier 2: \$1,000/\$2,000 Tier 3: \$1,500/\$3,000	Tier 1: None/None Tier 2: None/None Tier 3: \$1,500/\$3,000	Tier 1: None/None Tier 2: \$500/\$1,000 Tier 3: \$1,000/\$2,000
<b>Annual Out-of-Pocket Max</b> (Individual/Family)	\$3,500/\$7,000	\$3,500/\$7,000	\$3,500/\$7,000	\$3,000/\$6,000
<b>Coinsurance</b>	Tier 1: 10% Tier 2: 30%	Tier 1: None Tier 2: 20% Tier 3: 40%	Tier 1: None Tier 2: None Tier 3: 40%	Tier 1: None Tier 2: 10% Tier 3: 20%
<b>Emergency Room</b>	Tier 1/2/3: \$200/Visit	Tier 1/2/3: \$200/Visit	Tier 1/2/3: \$200/Visit	Tier 1/2/3: \$200/Visit
<b>Hospital-Based Urgent Care</b>	Tier 1: \$40/Visit Tier 2: For Adult: \$90/Visit For Child: \$40/Visit	Tier 1: \$35/Visit Tier 2: For Adult: \$85/Visit For Child: \$35/Visit Tier 3: \$125/Visit	Tier 1/2: \$35/Visit Tier 3: \$125/Visit	Tier 1: \$30/Visit Tier 2: For Adult: \$70/Visit For Child: \$30/Visit Tier 3: \$110/Visit
<b>Freestanding Urgent Care</b>	Tier 1: \$40/Visit Tier 2: For Adult: \$90/Visit For Child: \$40/Visit	Tier 1: \$35/Visit Tier 2: For Adult: \$85/Visit For Child: \$35/Visit Tier 3: \$125/Visit	Tier 1/2: \$35/Visit Tier 3: \$125/Visit	Tier 1: \$30/Visit Tier 2: For Adult: \$70/Visit For Child: \$30/Visit Tier 3: \$110/Visit
<b>Convenience Care Clinic</b>	Tier 1/2/3: \$30	Tier 1/2/3: \$25	Tier 1/2/3: \$25	Tier 1/2/3: \$20
<b>Inpatient Hospital</b>	Tier 1: Ded then 10% Tier 2: Ded then 30%	Tier 1: No Charge Tier 2: For Adult: Ded then 20% For Child: No Charge Tier 3: Ded then 40%	Tier 1/2: No Charge Tier 3: Ded then 40%	Tier 1: No Charge Tier 2: For Adult: Ded then 10% For Child: No Charge Tier 3: Ded then 20%
<b>Outpatient Surgery</b>	Tier 1: Ded then 10% Tier 2: Ded then 30%	Tier 1: No Charge Tier 2: For Adult: Ded then 20% For Child: No Charge Tier 3: Ded then 40%	Tier 1/2: No Charge Tier 3: Ded then 40%	Tier 1: No Charge Tier 2: For Adult: Ded then 10% For Child: No Charge Tier 3: Ded then 20%

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<b>Labs</b>	Tier 1: Non-hospital based: No Charge Hospital based: Ded then 10% Tier 2: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 30% For Child: Hospital based: Ded then 10%	Tier 1: No Charge Tier 2: For Adult: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 20% For Child: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 40%	Tier 1/2: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 40%	Tier 1: No Charge Tier 2: For Adult: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 10% For Child: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 20%
<b>X-Rays</b>	Tier 1: Non-hospital based: No Charge Hospital based: Ded then 10% Tier 2: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 30% For Child: Hospital based: Ded then 10%	Tier 1: No Charge Tier 2: For Adult: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 20% For Child: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 40%	Tier 1/2: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 40%	Tier 1: No Charge Tier 2: For Adult: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 10% For Child: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 20%
<b>Scans: CT, MRI, PET</b>	Tier 1: Non-hospital based: No Charge Hospital based: Ded then 10% Tier 2: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 30% For Child: Hospital based: Ded then 10%	Tier 1: No Charge Tier 2: For Adult: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 20% For Child: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 40%	Tier 1/2: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 40%	Tier 1: No Charge Tier 2: For Adult: Non-hospital based: \$75/Visit For Adult: Hospital based: Ded then 10% For Child: No Charge Tier 3: Non-hospital based: \$75/Visit Hospital based: Ded then 20%
<b>PT/OT/ST</b>	Tier 1: \$40 Tier 2: For Child: \$40 For Adult: \$65	Tier 1: \$35 Tier 2/3: For Child: \$35 For Adult: \$65	Tier 1/2: \$35 Tier 3: For Adult: \$65/Visit For Child: \$35/Visit	Tier 1: \$30 Tier 2/3: For Child: \$30 For Adult: \$45
<b>Acupuncture</b>	Tier 1/2: \$40	Tier 1/2/3: \$35	Tier 1/2/3: \$35	Tier 1/2/3: \$30
<b>Out-Of-Network</b>				
<b>Deductible</b> (Individual/Family)	Not Applicable	Not Applicable	Not Applicable	\$2,000/\$4,000

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<b>Annual Out-of-Pocket Max</b> (Individual/Family)	Not Applicable	Not Applicable	Not Applicable	\$3,000/\$6,000
<b>Coinsurance</b>	Not Applicable	Not Applicable	Not Applicable	30%
<b>Pharmacy</b> Please see your CVS Caremark benefits for more details.				

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#### HMO Plus (Out of Area) Requirement

\* HMO Plus Out of Area plan is available only if you live 20 or more miles from a Tier 1 BILH primary care provider (PCP) and you live within Harvard Pilgrim's enrollment area (MA, ME, NH, CT, and certain areas of RI, VT and NY). Under this plan, you can receive services from a Tier 2 hospital, doctor or other clinician and pay the Tier 1 benefit level. To learn more about the HMO Plus Out of Area plan, visit [harvardpilgrim.org/bilh](http://harvardpilgrim.org/bilh) or contact your organization's benefits department.