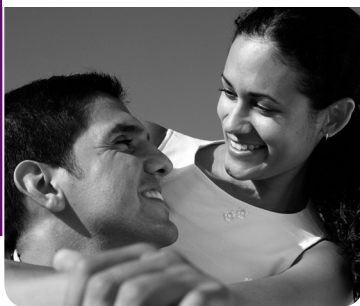


## HOW IT WORKS:



# BIDMC's Choice Plan 2018

The Beth Israel Deaconess Medical Center (BIDMC) Choice Plan is a flexible option for your health care needs.

- ▶ It includes three tiers of in-network providers and hospitals, plus access to a fourth tier of out-of-network providers and hospitals if you need it.
- ▶ You pay less when you visit Tier 1 providers and hospitals and more when you visit Tier 2, Tier 3 and Tier 4 providers and hospitals.
- ▶ You don't have to enroll in a tier; the cost-sharing amounts you pay will vary depending on whom you see and where you go for care.

## Do I need a primary care provider (PCP)?

Yes. Please choose a Choice Plan PCP at the time you enroll. If you do not, Harvard Pilgrim will assign one to you. For in-network coverage, your PCP must provide or arrange for your care (except in emergencies). You must get a referral from your PCP for most kinds of specialty care.

## My family and I already have PCPs that we like. Can we continue to see them?

Yes, if your PCPs are part of the Choice Plan network. To find out if they participate and what tiers they're in, use the Choice Plan provider directory at [www.harvardpilgrim.org/bidmc](http://www.harvardpilgrim.org/bidmc).



## How does in-network coverage work?

You have in-network coverage when you receive covered services:

- directly from your PCP
- from other Choice Plan providers and hospitals with the appropriate referrals

In-network coverage can help you save money. Keep in mind that there are three tiers of Choice Plan providers and hospitals, so your out-of-pocket costs will vary depending on whom you see and where you go.

## How does out-of-network coverage work?

You have out-of-network coverage when you receive covered services from:

- Choice Plan providers and hospitals without your PCP's referral
- providers and hospitals that do not belong to the Choice Plan network

Out-of-network coverage is usually more expensive than in-network coverage. Non-participating providers may bill you for the differences between their charges and the amount the plan pays for covered services.

*Continued on next page ▶*



Harvard Pilgrim  
HealthCare



Beth Israel Deaconess  
Medical Center

## Do I need referrals to visit specialists?

For in-network coverage, you need your PCP's referral for most visits to Choice Plan specialists. You can get routine eye exams and most kinds of gynecological care without your PCP's

referral, but make sure you see Choice Plan providers for in-network coverage.

Out-of-network coverage applies when you get care from Choice Plan specialists without your PCP's referral or when you visit specialists that do not belong to the Choice Plan network.



## What about going to the hospital?

If you need tests or surgery at a hospital, your Choice Plan PCP or specialist must refer you to a Choice Plan hospital for in-network coverage. Your out-of-pocket costs will vary depending on where you go.

Out-of-network coverage applies when you go to a Choice Plan hospital without your provider's referral or when you go to a hospital that does not belong to the Choice Plan network.

Except in an emergency, you must notify Harvard Pilgrim in advance of a hospital admission if you are using providers and hospitals that do not belong to the Choice Plan network.

## What do I do in an emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), just call 911 or go straight to the nearest emergency room. You have in-network coverage for medical emergencies no matter where you are. If you are admitted to the hospital, someone needs to notify your PCP or Harvard Pilgrim as soon as reasonably possible. Your attending physician may do this, or you can ask someone to do it for you.

## Do I have coverage when I'm traveling?

You have out-of-network coverage for unexpected or unforeseen care (e.g., earache, flu or sprain) when you're traveling outside the state where you live. If it's a medical emergency and you seek services at a hospital emergency room, you will be covered at the in-network level.

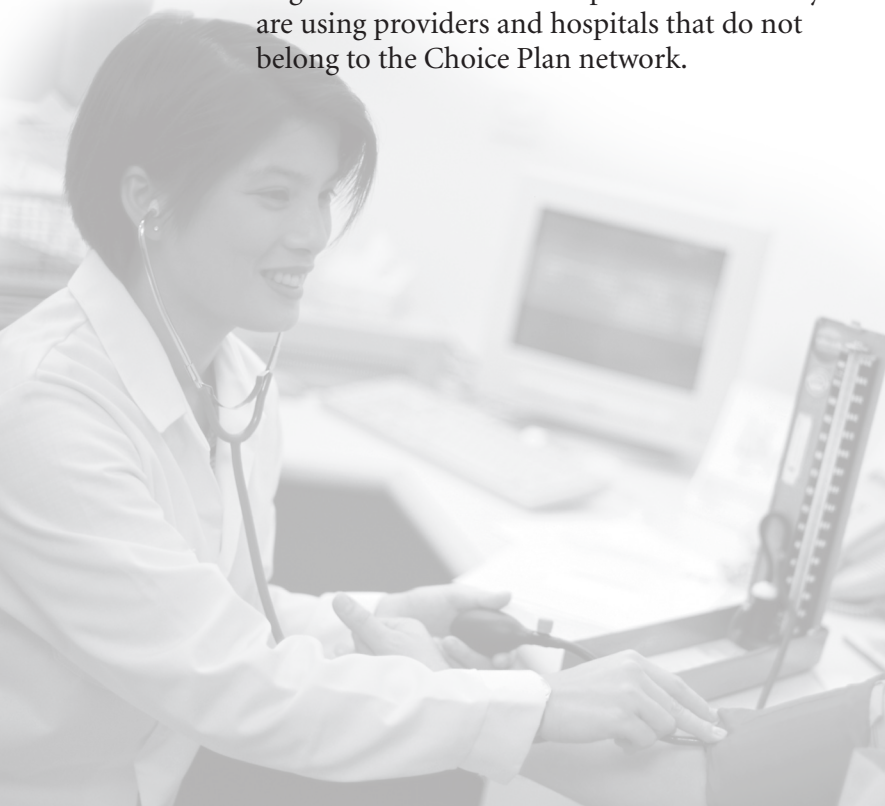
## What about my prescription drug coverage?

Harvard Pilgrim does not administer your prescription drug coverage. Caremark administers prescription drug coverage for BIDMC employees. If you have questions about that coverage, please contact Caremark at (800) 386-8512 or visit [www.caremark.com/bidmc](http://www.caremark.com/bidmc).

## Prepared for Care: Confidential health support

Whether you need to talk with someone about a recent health diagnosis or want tips for maintaining a healthier lifestyle, remember that Beth Israel Deaconess Medical Center employees have a resource and advocate in Harvard Pilgrim *Prepared for Care* nurse care manager Corrine Palladino, RN, CCM. Call or email Corrine for personalized, confidential and free health support.

- PHONE: (617) 509-9191 (weekdays between 8 a.m. and 5:30 p.m.)
- EMAIL: [corrine\\_palladino@harvardpilgrim.org](mailto:corrine_palladino@harvardpilgrim.org)



## BIDMC Choice Plan cost-sharing highlights<sup>1</sup>

|   | In-network   |  |  | Out-of-network<br>(out of<br>HPHC network) |
|---|--|--|--|--|
|   | Tier 1<br>(BIDMC network)                                | Tier 2   | Tier 3                                   | Tier 4                                     |
| Annual deductible   | None   |  |  | \$2,000 per member<br>\$4,000 per family   |
| Coinsurance   | None   | 10%  | 20%                                      | 30%  |
| Out-of-pocket maximum   | \$1,500 per member<br>\$4,500 per family                 | \$2,500 per member<br>\$7,000 per family                 | \$4,000 per member<br>\$8,000 per family | \$6,500 per member<br>\$13,000 per family  |
| Preventive care visits  | Covered 100%   |  |  | Covered 70%<br>after deductible            |
| PCP visits  | \$20   | \$30 (\$20 for children up to age 19)                    | \$40                                     | Covered 70%<br>after deductible            |
| Specialist visits   | \$30   | \$45 (\$30 for children up to age 19)                    | \$55                                     | Covered 70%<br>after deductible            |
| Mental health/substance abuse office visits (group and individual)  | \$20   |  |  | Covered 70%<br>after deductible            |
| Inpatient mental health/substance abuse                             | Covered 100%   |  |  | Covered 70%<br>after deductible            |
| Emergency room (ER) treatment                                       | \$150 (waived if admitted)                               |  |  |  |
| Emergency admission   | Covered 100%   |  |  |  |
| Hospital inpatient  | Covered 100%   | Covered 90% (100% for children up to age 19)             | Covered 80% after \$500 copayment        | Covered 70%<br>after deductible            |
| Day surgery (including scopic procedures)                           | Covered 100%   | Covered 90% (100% for children up to age 19)             | Covered 80% after \$250 copayment        | Covered 70%<br>after deductible            |
| High-end radiology (MRI, CT, PET) – hospital based                  | Covered 100%   | \$100 then covered 100% (100% for children up to age 19) | \$250 then covered 100%                  | Covered 70%<br>after deductible            |
| High-end radiology (MRI, CT, PET) – non-hospital based <sup>2</sup> | \$100 then covered 100% (100% for children up to age 19) |  |  | Covered 70%<br>after deductible            |
| Lab/X-ray/diagnostic services – hospital based                      | Covered 100%   | Covered 90% (100% for children up to age 19)             | Covered 80%                              | Covered 70%<br>after deductible            |
| Lab/X-ray/diagnostic services – non-hospital based <sup>2</sup>     | Covered 90% (100% for children up to age 19)             |  |  | Covered 70%<br>after deductible            |

<sup>1</sup> Please refer to the *Schedule of Benefits* and *Benefit Handbook* for details and a complete list of benefits. The *Schedule of Benefits* and *Benefit Handbook* govern in any case in which the information in this document is different.

<sup>2</sup> Performed at a facility that is not part of a hospital.

## BIDMC Choice Plan Hospitals

Please use the BIDMC Choice Plan provider directory at [www.harvardpilgrim.org/bidmc](http://www.harvardpilgrim.org/bidmc) to find out whether your PCP and specialists participate in the network and what tier they're in.

|  |  |   |  |
|--|--|---|--|
| <b>Massachusetts – Tier 1 Hospitals</b><br>Beth Israel Deaconess Medical Center<br>Beth Israel Deaconess Hospital-Needham Campus<br>Beth Israel Deaconess Hospital-Milton<br>Beth Israel Deaconess Hospital-Plymouth   | <b>Massachusetts – Tier 3 Hospitals</b><br>Baystate Medical Center<br>Berkshire Medical Center<br>Brigham and Women's Hospital*<br>Brigham and Women's Faulkner Hospital<br>Cape Cod Hospital<br>Cooley Dickinson Hospital<br>Dana-Farber Cancer Institute<br>Emerson Hospital<br>Falmouth Hospital<br>Hallmark Health Systems (Lawrence Memorial Hospital and Melrose Wakefield Hospital)<br>Lahey Clinic Hospital<br>Martha's Vineyard Hospital<br>Massachusetts Eye and Ear Infirmary<br>Massachusetts General Hospital*<br>Nantucket Cottage Hospital<br>Newton Wellesley Hospital<br>Northshore Medical Center (Salem Hospital and Union Hospital)<br>South Shore Hospital<br>St. Elizabeth's Medical Center<br>Sturdy Memorial Hospital<br>The Shriners' Hospital for Children (Boston and Springfield)<br>UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses) | <b>Connecticut – Tier 2 Hospitals (cont.)</b><br>Waterbury Hospital<br>The William W. Backus Hospital<br>Windham Community Hospital<br>Yale-New Haven Hospital  | <b>New Hampshire – Tier 2 Hospitals (cont.)</b><br>New London Hospital<br>Parkland Medical Center<br>Southern NH Medical Center<br>Speare Memorial Hospital<br>St. Joseph Hospital<br>The Cheshire Medical Center<br>Wentworth-Douglass Hospital   |
| <b>Massachusetts – Tier 2 Hospitals</b><br>Anna Jaques Hospital<br>Athol Memorial Hospital<br>Baystate Franklin Medical Center<br>Baystate Mary Lane Hospital<br>Boston Children's Hospital<br>Boston Medical Center<br>Carney Hospital<br>Charlton Memorial Hospital<br>Clinton Hospital<br>Fairview Hospital<br>Good Samaritan Medical Center<br>Harrington Memorial Hospital<br>HealthAlliance Hospital (Burbank Campus and Leominster Campus)<br>Heywood Hospital<br>Holy Family Hospital<br>Holy Family Hospital - Merrimack Valley Campus<br>Holyoke Medical Center, Inc.<br>Lawrence General Hospital<br>Lowell General Hospital<br>Marlborough Hospital<br>Mercy Medical Center<br>Metrowest Medical Center (Framingham Union Hospital and Leonard Morse Hospital)<br>Milford Regional Medical Center, Inc.<br>Morton Hospital and Medical Center<br>Mount Auburn Hospital<br>Nashoba Valley Medical Center<br>New England Baptist Hospital<br>Noble Hospital<br>Northeast Hospital Corporation (Addison Gilbert Hospital and Beverly Hospital)<br>Norwood Hospital<br>Saint Anne's Hospital<br>Saint Vincent Hospital<br>Signature Healthcare Brockton Hospital<br>St. Luke's Hospital<br>The Cambridge Health Alliance<br>Tobey Hospital<br>Tufts Medical Center<br>Winchester Hospital<br>Wing Memorial Hospital and Medical Center | <b>Connecticut – Tier 2 Hospitals</b><br>Bridgeport Hospital<br>Bristol Hospital<br>The Charlotte Hungerford Hospital<br>Connecticut Children's Medical Center<br>Danbury Hospital<br>Day Kimball Hospital<br>Greenwich Hospital<br>Griffin Hospital<br>Hartford Hospital<br>John Dempsey Hospital<br>Johnson Memorial Medical Center<br>Lawrence & Memorial Medical Center<br>Manchester Memorial Hospital<br>Middlesex Hospital<br>MidState Medical Center<br>Milford Hospital<br>Norwalk Hospital<br>Rockville General Hospital<br>Sharon Hospital<br>Saint Francis Hospital & Medical Center<br>St. Vincent's Medical Center<br>Stamford Hospital<br>The Hospital of Central Connecticut   | <b>Maine – Tier 2 Hospitals</b><br>Blue Hill Memorial Hospital<br>Bridgton Hospital<br>Calais Regional Hospital<br>Cary Medical Center<br>Charles A. Dean Memorial Hospital<br>Down East Community Hospital<br>Franklin Memorial Hospital<br>Houlton Regional Hospital<br>Inland Hospital<br>LincolnHealth<br>Maine Coast Memorial Hospital<br>MaineGeneral Medical Center<br>Mayo Regional Hospital<br>Mercy Hospital<br>Mid Coast Hospital<br>Millinocket Regional Hospital<br>Mount Desert Island Hospital<br>Northern Maine Medical Center<br>Parkview Hospital<br>Penobscot Bay Medical Center<br>Penobscot Valley Hospital<br>Redington-Fairview General Hospital<br>Rumford Hospital<br>Sebasticook Valley Hospital<br>Southern Maine Health Care<br>St. Joseph Hospital<br>St. Mary's Regional Medical Center<br>Stephens Memorial Hospital<br>The Aroostook Medical Center<br>Waldo County General Hospital<br>York Hospital | <b>New Hampshire – Tier 3 Hospitals</b><br>Androscoggin Valley Hospital<br>Concord Hospital<br>Exeter Hospital<br>Littleton Regional Hospital<br>Mary Hitchcock Memorial Hospital<br>The Memorial Hospital<br>Portsmouth Regional Hospital<br>Upper Connecticut Valley Hospital<br>Valley Regional Hospital<br>Weeks Medical Center  |
|  |  | <b>Maine – Tier 3 Hospitals</b><br>Central Maine Medical Center<br>Eastern Maine Medical Center<br>Maine Medical Center   | <b>Rhode Island – Tier 2 Hospitals</b><br>Memorial Hospital of Rhode Island<br>Newport Hospital<br>Our Lady of Fatima Hospital<br>South County Hospital<br>Westerly Hospital   |
|  |  | <b>New Hampshire – Tier 2 Hospitals</b><br>Alice Peck Day Memorial Hospital<br>Catholic Medical Center<br>Cottage Hospital<br>Elliot Hospital<br>Franklin Regional Hospital<br>Frisbie Memorial Hospital<br>Huggins Hospital<br>Lakes Region General Hospital<br>Monadnock Community Hospital   | <b>Rhode Island – Tier 3 Hospitals</b><br>Kent County Memorial Hospital<br>Miriam Hospital<br>Rhode Island Hospital<br>Roger Williams Medical Center<br>Women and Infants Hospital   |
|  |  |   | <b>Vermont – Tier 2 Hospitals</b><br>Brattleboro Memorial Hospital<br>Central Vermont Medical Center<br>Champlain Valley Physicians Medical Center<br>Elizabethtown Community Hospital<br>Gifford Medical Center<br>Grace Cottage Hospital<br>Mount Ascutney Hospital and Health Center<br>Northeastern Vermont Regional Hospital<br>Porter Medical Center<br>Springfield Hospital<br>Southwestern Vermont Regional Medical Center<br>University of Vermont Medical Center |

\* Includes satellite facilities and ancillary services.