How it Works:
The Domestic & Community HMO Plan

This plan is a coverage option that requires you to receive care only from certain providers and hospitals, which may help you save money on your health care expenses.

Features

- The Domestic & Community HMO Plan includes two tiers of providers and hospitals. You pay less when you visit Tier 1 providers and hospitals and more when you visit Tier 2 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.

Which providers and hospitals can I visit?

With this plan you can visit only those providers (doctors and other medical professionals) and hospitals that belong to the Domestic & Community HMO Plan network, except in a medical emergency.

- Tier 1 includes care provided by Beth Israel Lahey Health hospitals and their affiliated providers.
- Tier 2 includes care provided by select community hospitals, select academic medical centers, and their affiliated providers.

Do I need a primary care provider (PCP)?

Yes. Please choose a Domestic & Community HMO Plan PCP at the time you enroll. If you do not, Harvard Pilgrim will assign one to you. You must have your PCP provide your care (except in emergencies) and give you referrals for most kinds of specialty care for the plan to provide coverage for the service. Make sure any PCP you choose has admitting privileges at Domestic & Community HMO Plan hospitals.

Before you choose this plan . . .

- Except in an emergency, you can receive care only from Domestic & Community HMO Plan providers and hospitals. If there are certain PCPs, specialists and hospitals you want to visit, please make sure they participate in the Domestic & Community HMO Plan network and that the PCPs and specialists have admitting privileges at Domestic & Community HMO Plan hospitals.

- Your PCP or specialist must refer you to other Domestic & Community HMO Plan providers and hospitals for the plan to provide coverage for the service.

- This plan does not offer out-of-network coverage.

- Please use the BILH Domestic & Community HMO Plan provider directory at www.harvardpilgrim.org/bilh to find out whether your PCPs and specialists participate in the network and what tier they’re in.

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1 Some acute care hospitals that are excluded from the BILH Domestic & Community HMO Plan network may be participating behavioral health facilities. Please check the BILH Domestic & Community HMO Plan provider directory or call (888) 777-4742 for information on behavioral health providers and facilities.
My family and I already have PCPs that we like. Can we continue to see them?
Yes, if your PCPs are part of the Domestic & Community HMO Plan network. To find out, use the Domestic & Community HMO Plan provider directory at www.harvardpilgrim.org/bilh. Make sure your PCPs have admitting privileges at Domestic & Community HMO Plan hospitals.

Do I need referrals to visit specialists?
Yes, you need your PCP’s referral for most visits to Domestic & Community HMO Plan specialists. You can get routine eye exams and most kinds of gynecological care without your PCP’s referral, but make sure you see Domestic & Community HMO Plan providers for these services.

What about going to the hospital?
If you need tests or surgery at a hospital, your Domestic & Community HMO Plan PCP or specialist must refer you to a Domestic & Community HMO Plan hospital. The only time you don’t need a referral to go to the hospital is in a medical emergency. (See page 4 for a list of hospitals and their tiers.)

Can I go to providers and hospitals that are not part of the Domestic & Community HMO network?
No. Except in a medical emergency, if you go to a provider or hospital that is not part of the Domestic & Community HMO Plan network, you will be responsible for paying all charges.¹

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 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 coverage for unexpected or unforeseen care (e.g., earache, flu or sprain) when you’re traveling outside the state where you live. Otherwise, except in a medical emergency, you must receive care from Domestic & Community HMO Plan providers and hospitals.¹

What about my prescription drug coverage?
Harvard Pilgrim does not administer your prescription drug coverage. CVS Caremark administers the prescription drug plan for BILH employees. Prescriptions may be filled at your local pharmacy (i.e., CVS or Walgreens) with a copay. To save money, you may also fill your prescriptions at select BILH pharmacies, including the BIDMC pharmacy and the Lahey outpatient pharmacies. At the BILH pharmacies, you may fill up to a 30-day supply for a $5 copay or up to a 90-day supply for a $10 copay. Additionally, BILH pharmacies provide home delivery services. If you have questions about your pharmacy coverage, please contact CVS Caremark at (855) 303-3980. If you have questions about the BIDMC pharmacy, please call (617) 667-6200 or email pharmacy@bidmc.harvard.edu.

New! MyConnect – Your personalized health care connection
With Harvard Pilgrim MyConnect, you have a dedicated Member Advocate team to answer questions about benefits and claims, help coordinate your care, help you find BILH primary care providers (PCPs) and specialists, and find resources to help you meet your healthy lifestyle goals.

Your Member Advocate team can also connect you to a dedicated nurse care manager for personalized, confidential and free health support. Nurse care managers provide health advocate assistance if you are coping with a complicated medical condition or chronic illness, as well as decision support if you need upcoming care, such as surgery or a test.

For extra support, download the free MyConnect app from the App Store or Google Play and use the access code hapiconnect. You’ll also need to enter your date of birth and Harvard Pilgrim member ID number.

How to reach us
Contact your Member Advocate team Monday, Tuesday, Thursday and Friday: 8 a.m.-8 p.m.; and Wednesday: 10 a.m.-8 p.m.
• PHONE: Call (888) 333-4742 (be sure to have your Harvard Pilgrim ID number handy)
• CHAT: Use the secure chat messaging feature through the MyConnect app
• ONLINE: Send a secure message through your Harvard Pilgrim online member account at www.harvardpilgrim.org/bilh.

Extra support for your physical and emotional well-being at no additional cost
Harvard Pilgrim provides a wide range of tools and resources to help you stay well, including: behavioral health and stress management resources; virtual fitness classes, mindfulness sessions and webinars; $150 in fitness reimbursement; dozens of healthy discounts and more! Go to www.harvardpilgrim.org/bilh for complete details.

¹ Some acute care hospitals that are excluded from the BILH Domestic & Community HMO Plan network may be participating behavioral health facilities. Please check the BILH Domestic & Community HMO Plan provider directory or call (888) 777-4742 for information on behavioral health providers and facilities.
## Domestic & Community HMO Plan
### cost-sharing highlights

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$500 per member/$1,000 per family</td>
<td>$1,000 per member/$2,000 per family</td>
</tr>
<tr>
<td><strong>Annual Medical Out-of-Pocket Maximum</strong></td>
<td>$3,500 per member/$7,000 per family</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Adult medical/surgical</td>
<td>Deductible, then 10% coinsurance</td>
<td>Deductible, then 30% coinsurance</td>
</tr>
<tr>
<td>• Pediatric (up to age 19) medical/surgical</td>
<td>Tier 1 deductible, then 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td>• Maternity</td>
<td>Deductible, then 10% coinsurance</td>
<td>Deductible, then 30% coinsurance</td>
</tr>
<tr>
<td>• Mental health/substance use</td>
<td>Tier 1 deductible, then 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Adult day surgery</td>
<td>Deductible, then 10% coinsurance</td>
<td>Deductible, then 30% coinsurance</td>
</tr>
<tr>
<td>• Pediatric (up to age 19) day surgery</td>
<td>Tier 1 deductible, then 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
<td>$200 copay</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$40 copay</td>
<td>$90 copay</td>
</tr>
<tr>
<td>(for children up to age 19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Physician’s Office</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Preventive adult and pediatric care (including GYN)</td>
<td>No charge</td>
<td></td>
</tr>
<tr>
<td>• Adult care (including GYN)</td>
<td>PCP: $30 copay/Specialist: $40 copay</td>
<td>PCP: $55 copay/Specialist: $65 copay</td>
</tr>
<tr>
<td>• Pediatric care (up to age 19, including GYN)</td>
<td>PCP: $30 copay/Specialist: $40 copay</td>
<td></td>
</tr>
<tr>
<td>• Routine maternity (pre/post natal)</td>
<td>No charge</td>
<td></td>
</tr>
<tr>
<td>• Mental health/substance use</td>
<td>$30 copay</td>
<td></td>
</tr>
<tr>
<td><strong>X-rays, Lab Tests and High-tech Imaging (non-hospital-affiliated)</strong></td>
<td>No charge</td>
<td>$75 copay</td>
</tr>
<tr>
<td><strong>X-rays, Lab Tests and High-tech Imaging (hospital-affiliated)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Adult</td>
<td>Deductible, then 10% coinsurance</td>
<td>Deductible, then 30% coinsurance</td>
</tr>
<tr>
<td>• Pediatric (up to age 19)</td>
<td>Tier 1 deductible, then 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Routine Eye Exams</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(one exam every 12 months)</td>
<td>$40 copay</td>
<td>$65 copay</td>
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<tr>
<td>(for children up to age 19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Short-term Therapy – Outpatient</strong></td>
<td>Physical and occupational: combined limit of 72 visits per calendar year</td>
<td></td>
</tr>
<tr>
<td>• Hospital- and non-hospital affiliated</td>
<td>$40 copay</td>
<td>$65 copay</td>
</tr>
<tr>
<td>(up to 100 days per calendar year)</td>
<td></td>
<td>(for children up to age 19)</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td>Tier 1 deductible, then 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td>(up to 100 days per calendar year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Chiropractic Care</strong> (up to 12 visits)</td>
<td>$40 copay</td>
<td>$65 copay</td>
</tr>
</tbody>
</table>

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2 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.
BILH Domestic & Community HMO Plan Hospitals

Please use the BILH Domestic & Community HMO provider directory at [www.harvardpilgrim.org/bilh](http://www.harvardpilgrim.org/bilh) to find out whether your PCP and specialists participate in the network and what tier they’re in.

### Massachusetts – Tier 1 Hospitals
- Anna Jaques Hospital
- Beth Israel Deaconess Medical Center
- Beth Israel Deaconess Hospital-Needham Campus
- Beth Israel Deaconess Hospital-Milton
- Beth Israel Deaconess Hospital-Plymouth
- Lahey Hospital and Medical Center
- Mount Auburn Hospital
- New England Baptist Hospital
- Northeast Hospital Corporation (Addison Gilbert Hospital and Beverly Hospital)
- Winchester Hospital

### Massachusetts – Tier 2 Hospitals
- Athol Memorial Hospital
- Baystate Franklin Medical Center
- Baystate Noble Hospital
- Baystate Wing Hospital
- Berkshire Medical Center
- Boston Children’s Hospital
- Boston Medical Center
- Charlton Memorial Hospital
- Fairview Hospital
- Floating Hospital for Children at Tufts Medical Center
- Harrington Memorial Hospital
- Health Alliance-Clinton Hospital (Burbank, Leominster & Clinton Campuses)
- Heywood Hospital
- Holyoke Medical Center, Inc.
- Lawrence General Hospital
- Marlborough Hospital
- Mercy Medical Center
- Nashoba Valley Medical Center
- Saint Vincent Hospital
- Signature Healthcare Brockton Hospital
- St. Luke’s Hospital
- Sturdy Memorial Hospital
- The Cambridge Health Alliance
- Tobey Hospital

### Connecticut – Tier 2 Hospitals
- Bristol Hospital
- The Charlotte Hungerford Hospital
- Connecticut Children’s Medical Center
- Danbury Hospital
- Day Kimball Hospital
- Griffin Hospital
- John Dempsey Hospital
- Johnson Memorial Medical Center
- Middlesex Hospital
- Milford Hospital
- Norwalk Hospital
- Prospect Manchester Hospital
- Prospect Rockville Hospital
- Sharon Hospital
- Saint Francis Hospital & Medical Center
- Saint Mary’s Hospital
- St. Vincent’s Medical Center
- Stamford Hospital
- Waterbury Hospital

### Maine – Tier 2 Hospitals (continued)
- Southern Maine Health Care
- St. Joseph Hospital
- St. Mary’s Regional Medical Center
- Stephens Memorial Hospital
- Waldo County General Hospital
- York Hospital

### New Hampshire – Tier 2 Hospitals
- Alice Peck Day Memorial Hospital
- Catholic Medical Center
- Cottage Hospital
- Franklin Regional Hospital
- Frisbie Memorial Hospital
- Huggins Hospital
- Monadnock Community Hospital
- New London Hospital
- Parkland Medical Center
- Southern NH Medical Center
- Speare Memorial Hospital
- St. Joseph Hospital
- The Cheshire Medical Center

### Rhode Island – Tier 2 Hospitals
- Newport Hospital
- Our Lady of Fatima Hospital
- South County Hospital

### Vermont – Tier 2 Hospitals
- Brattleboro Memorial Hospital
- Central Vermont Medical Center
- Copley Hospital
- Gifford Medical Center
- Grace Cottage Hospital
- Mount Ascutney Hospital and Health Center
- North Country Hospital
- Northeastern Vermont Regional Hospital
- Porter Medical Center
- Springfield Hospital
- Southwestern Vermont Medical Center
- University of Vermont Medical Center

### New York – Tier 2 Hospitals
- Champlain Valley Physicians Hospital
- Elizabethtown Community Hospital

*Includes satellite facilities and ancillary services.*