

# How it Works:

## The HMO Plus Plan\*

With this plan, you're in control of your health care dollars. You choose where to receive your medical care. When you receive care at a Tier 1 provider, you pay less.

 **Features**

- You choose a primary care provider (PCP) for your medical care.
- The HMO Plus plan has a three-tier provider network design.
- When you choose a Tier 1 provider, most services will be covered in full or with a lower copayment amount.
- Tier 2 and Tier 3 include a deductible and coinsurance.
- Emergency Room visits are the same across all three tiers.
- When you travel and need unforeseen care, your coverage travels with you.

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### 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 HMO Plus Plan network, except in a medical emergency. (See page 4 for a list of hospitals and their tiers.)

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

Yes. Please choose an HMO Plus 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 HMO Plus plan hospitals.

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

Yes, if your PCPs are part of the HMO Plus Plan network. To find out, use the HMO Plus Plan provider directory at [www.harvardpilgrim.org/bilh](http://www.harvardpilgrim.org/bilh). Make sure your PCPs have admitting privileges at HMO Plus Plan hospitals.

\* 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), you and your covered dependents may participate in the Out of Area version of this plan. Under the HMO Plus Out of Area 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 [www.harvardpilgrim.org/bilh](http://www.harvardpilgrim.org/bilh) or contact your organization's benefits department.

### **Do I need referrals to visit specialists?**

Yes, you need your PCP's referral for most visits to HMO Plus Plan specialists. You can get routine eye exams and most kinds of gynecological care without your PCP's referral, but make sure you see HMO Plus Plan providers for these services.

### **What about going to the hospital?**

If you need tests or surgery at a hospital, your HMO Plus Plan PCP or specialist must refer you to a HMO Plus Plan hospital. The only time you don't need a referral to go to the hospital is in a medical emergency.

### **Can I go to providers and hospitals that are not part of the HMO Plus Plan network?**

No. Except in a medical emergency, if you go to a provider or hospital that is not part of the HMO Plus Plan network, you will be responsible for paying all charges.

### **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 HMO Plus Plan providers and hospitals

### **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 pharmacies, including the BIDMC pharmacy and the Lahey outpatient pharmacies. At the BILH pharmacies, you may fill up to a 30-day supply with 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](mailto: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](http://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](http://www.harvardpilgrim.org/bilh) for complete details.

# The HMO Plus Plan cost-sharing highlights<sup>1</sup>

	Tier 1	Tier 2	Tier 3
<b>Annual Deductible</b>	None	\$1,000 per individual/\$2,000 per family	\$1,500 per individual/\$3,000 per family
<b>Annual Out-of-Pocket Maximum</b>	\$3,500 per individual/\$7,000 per family		
<b>Inpatient Hospital</b>			
• Adult medical/surgical	No charge	Deductible, then 20% coinsurance	Deductible, then 40% coinsurance
• Pediatric (up to age 19) medical/surgical	No charge		Deductible, then 40% coinsurance
• Maternity	No charge	Deductible, then 20% coinsurance	Deductible, then 40% coinsurance
• Mental health/substance use	No charge		
<b>Outpatient Hospital</b>			
• Adult day surgery	No charge	Deductible, then 20% coinsurance	Deductible, then 40% coinsurance
• Pediatric (up to age 19) day surgery	No charge		Deductible, then 40% coinsurance
<b>Emergency Room</b>	\$200 copay		
<b>Urgent Care</b> (only hospital and HPHC participating urgent care center)	\$35 copay	\$85 copay (\$35 copay for children up to age 19)	\$125 copay
<b>Physician's Office</b>			
• Preventive adult and pediatric care (including GYN)	No charge		
• Adult care (including GYN)	<b>PCP:</b> \$25 copay <b>Specialist:</b> \$35 copay	<b>PCP:</b> \$55 copay <b>Specialist:</b> \$65 copay	<b>PCP:</b> \$85 copay <b>Specialist:</b> \$95 copay
• Pediatric care (up to age 19, including GYN)	<b>PCP:</b> \$25 copay <b>Specialist:</b> \$35 copay		<b>PCP:</b> \$85 copay <b>Specialist:</b> \$95 copay
• Routine maternity (pre/post natal)	No charge		
• Mental health/substance use	\$25 copay		
<b>X-rays and Lab Tests</b>			
<b>High-tech Imaging</b>			
• Hospital-affiliated	No charge	Deductible, then 20% coinsurance (up to age 19, no charge)	Deductible, then 40% coinsurance
• Non-hospital-affiliated	No charge	\$75 copay (waived for children up to age 19)	\$75 copay
<b>Routine Eye Exams</b> (one exam every 12 months)	\$35 copay	\$65 copay (\$35 copay for children up to age 19)	\$95 copay (\$35 copay for children up to age 19)
<b>Short-term Therapy – Outpatient</b>	Physical and occupational: combined limit of 72 visits per calendar year		
• Hospital- and non-hospital affiliated	\$35 copay	\$65 copay (\$35 copay for children up to age 19)	
<b>Skilled Nursing Facility</b> (100 days per calendar year)	No charge		
<b>Chiropractic Care</b> (up to 12 visits)	\$35 copay		\$65 copay

<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.

# BILH HMO Plus Plan Hospitals

Please use the BILH HMO Plus Plan 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.

<b>Massachusetts – Tier 1 Hospitals</b> 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	<b>Massachusetts – Tier 3 Hospitals (cont.)</b> Emerson Hospital Falmouth Hospital Good Samaritan Medical Center Hallmark Health Systems (Lawrence Memorial Hospital and Melrose Wakefield Hospital) Holy Family Hospital Holy Family Hospital - Merrimack Valley Campus Lowell General Hospital Martha's Vineyard Hospital Massachusetts Eye and Ear Infirmary Massachusetts General Hospital* Metrowest Medical Center (Framingham Union Hospital and Leonard Morse Hospital) Milford Regional Medical Center, Inc. Morton Hospital and Medical Center Nantucket Cottage Hospital Newton Wellesley Hospital Northshore Medical Center (Salem Hospital and Union Hospital) Norwood Hospital Saint Anne's Hospital South Shore Hospital St. Elizabeth's Medical Center The Shriner's Hospital for Children (Boston and Springfield) Tufts Medical Center UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses)	<b>Connecticut – Tier 3 Hospitals</b> Bridgeport Hospital Greenwich Hospital Hartford Hospital Lawrence & Memorial Hospital MidState Medical Center The Hospital of Central Connecticut The William W. Backus Hospital Windham Community Hospital Yale-New Haven Hospital	<b>New Hampshire – Tier 2 Hospitals (cont.)</b> 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
<b>Massachusetts – Tier 2 Hospitals</b> 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	<b>Connecticut – Tier 2 Hospitals</b> 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	<b>Maine – Tier 2 Hospitals</b> Bridgton Hospital Calais Regional Hospital Cary Medical Center Down East Community Hospital Franklin Memorial Hospital Houlton Regional Hospital LincolnHealth MaineGeneral Medical Center Mayo Regional Hospital Mid Coast Hospital Millinocket Regional Hospital Mount Desert Island Hospital Northern Light A.R. Gould Hospital Northern Light Blue Hill Hospital Northern Light C.A. Dean Hospital Northern Light Inland Hospital Northern Light Maine Coast Hospital Northern Light Mercy Hospital Northern Light Sebasticook Valley Hospital Northern Maine Medical Center Penobscot Bay Medical Center Penobscot Valley Hospital Redington-Fairview General Hospital Rumford Hospital Southern Maine Health Care St. Joseph Hospital St. Mary's Regional Medical Center Stephens Memorial Hospital Waldo County General Hospital York Hospital	<b>New Hampshire – Tier 3 Hospitals</b> Androscoggin Valley Hospital Concord Hospital Elliot Hospital Exeter Hospital Lakes Region General Hospital Littleton Regional Hospital Mary Hitchcock Memorial Hospital Portsmouth Regional Hospital The Memorial Hospital Upper Connecticut Valley Hospital Valley Regional Hospital Weeks Medical Center Wentworth-Douglass Hospital
<b>Massachusetts – Tier 3 Hospitals</b> Baystate Medical Center Brigham and Women's Hospital* Brigham and Women's Faulkner Hospital Cape Cod Hospital Carney Hospital Cooley Dickinson Hospital Dana-Farber Cancer Institute		<b>Maine – Tier 3 Hospitals</b> Central Maine Medical Center Maine Medical Center Northern Light Eastern Maine Medical Center	<b>Rhode Island – Tier 2 Hospitals</b> Newport Hospital Our Lady of Fatima Hospital South County Hospital
		<b>New Hampshire – Tier 2 Hospitals</b> Alice Peck Day Memorial Hospital Catholic Medical Center Cottage Hospital Franklin Regional Hospital Frisbie Memorial Hospital	<b>Rhode Island – Tier 3 Hospitals</b> Kent County Memorial Hospital Miriam Hospital Rhode Island Hospital Roger Williams Medical Center Westerly Hospital Women and Infants Hospital
			<b>Vermont – Tier 2 Hospitals</b> 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
			<b>New York – Tier 2 Hospitals</b> Champlain Valley Physicians Hospital Elizabethtown Community Hospital

\* Includes satellite facilities and ancillary services.