How it Works:  
The HMO Plus Out of Area 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 or Tier 2 provider, you pay less.

You’re eligible to enroll in this plan 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).

Features

• You choose a PCP for your medical care.

• The HMO Plus Out of Area Plan has a three-tier provider network design.

• When you choose a Tier 1 or Tier 2 provider, most services will be covered in full or with a lower copayment amount.

• 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.

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 Out of Area 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 Out of Area 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 Out of Area 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 Out of Area Plan network. To find out, use the HMO Plus Out of Area Plan provider directory at www.harvardpilgrim.org/bilh. Make sure your PCPs have admitting privileges at HMO Plus Out of Area Plan hospitals.

Do I need referrals to visit specialists?

Yes, you need your PCP’s referral for most visits to HMO Plus Out of Area 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 Out of Area Plan providers for these services.

What about going to the hospital?

If you need tests or surgery at a hospital, your HMO Plus Out of Area Plan PCP or specialist must refer you to a HMO Plus Out of Area 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 Out of Area 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 Out of Area Plan providers and hospitals.

What about my prescription drug coverage?

Harvard Pilgrim does not administer your prescription drug coverage. 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. You may also fill your prescriptions at the Beth Israel Deaconess Medical Center (BIDMC) pharmacy, located in the Shapiro building lobby, and save money: a $5 copay for up to 30-day supplies and a $10 copay for up to 90-day supplies. If you have questions about your pharmacy coverage, please contact 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.
## The HMO Plus Out of Area Plan cost-sharing highlights

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Tier 1 and Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None</td>
<td>$1,500 per individual/$3,000 per family</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$3,500 per individual/$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>No charge</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td>Pediatric (up to age 19) medical/surgical</td>
<td>No charge</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td>Maternity</td>
<td>No charge</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td>Mental health/substance use</td>
<td>No charge</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult day surgery</td>
<td>No charge</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td>Pediatric (up to age 19) day surgery</td>
<td>No charge</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$200 copay (waived if admitted)</td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care</strong> (only hospital and HPHC participating urgent care center)</td>
<td>$35 copay</td>
<td>$125 copay</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: $25 copay</td>
<td>PCP: $85 copay</td>
</tr>
<tr>
<td></td>
<td>Specialist: $35 copay</td>
<td>Specialist: $95 copay</td>
</tr>
<tr>
<td>Pediatric care (up to age 19, including GYN)</td>
<td>PCP: $25 copay</td>
<td>PCP: $85 copay</td>
</tr>
<tr>
<td></td>
<td>Specialist: $35 copay</td>
<td>Specialist: $95 copay</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>$25 copay</td>
<td></td>
</tr>
<tr>
<td><strong>X-rays and Lab Tests High-tech Imaging</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital-affiliated</td>
<td>No charge</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td>Non-hospital-affiliated</td>
<td>No charge</td>
<td>$75 copay</td>
</tr>
<tr>
<td><strong>Routine Eye Exams</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(one exam every 12 months)</td>
<td>$35 copay</td>
<td>$95 copay ($35 copay for children up to age 19)</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>$35 copay</td>
<td>$65 copay ($35 copay for children up to age 19)</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(100 days per calendar year)</td>
<td>No charge</td>
<td></td>
</tr>
<tr>
<td><strong>Chiropractic Care</strong> (up to 12 visits)</td>
<td>$35 copay</td>
<td>$65 copay</td>
</tr>
</tbody>
</table>

1 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 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

Massachusetts – Tier 3 Hospitals
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

Massachusetts – Tier 3 Hospitals (cont.)
Emerson Hospital
Falmouth Hospital
Good Samaritan Medical Center
Hallmark Health Systems (Lawrence Memorial Hospital and MelroseWakefield 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 Shriners Hospital for Children (Boston and Springfield)
Tufts Medical Center
UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses)

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

Connecticut – Tier 3 Hospitals
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

Maine – Tier 2 Hospitals
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

Maine – Tier 3 Hospitals
Central Maine Medical Center
Maine Medical Center
Northern Light Eastern Maine Medical Center
Alice Peck Day Memorial Hospital
Catholic Medical Center
Cottage Hospital
Franklin Regional Hospital
Frisbie Memorial Hospital

New Hampshire – Tier 2 Hospitals
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

New Hampshire – Tier 3 Hospitals
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

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

Rhode Island – Tier 3 Hospitals
Kent County Memorial Hospital
Miriam Hospital
Rhode Island Hospital
Roger Williams Medical Center
Westerly Hospital
Women and Infants 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.