

How it Works:

The Tiered POS Plan

With this plan, you have flexible options for your health care needs.

 **Features**

- There are three tiers of in-network providers and hospitals, plus you have access to 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 out-of-network 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 Tiered POS 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 Tiered POS Plan network. To find out if they participate and what tiers they're in, use the Tiered POS Plan provider directory at www.harvardpilgrim.org/bilh.

How does in-network coverage work?

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

- Directly from your PCP
- From other Tiered POS 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 Tiered POS 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:

- Tiered POS Plan providers and hospitals without your PCP's referral
- Providers and hospitals that do not belong to the Tiered POS 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.

Do I need referrals to visit specialists?

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

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

What about going to the hospital?

If you need tests or surgery at a hospital, your Tiered POS Plan PCP or specialist must refer you to a Tiered POS 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 Tiered POS Plan hospital without your provider's referral or when you go to a hospital that does not belong to the Tiered POS 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 Tiered POS 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 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. 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.

Tiered POS Plan cost-sharing highlights¹

	In-network: what you pay			Out-of-network (out of HPHC network) What you pay
	Tier 1	Tier 2	Tier 3	
Annual Deductible	None	\$500 per member \$1,000 per family	\$1,000 per member \$2,000 per family	\$2,000 per member \$4,000 per family
Annual Out-of-Pocket Maximum	\$3,000 per member/\$6,000 per family			
Inpatient Hospital				
• Adult medical/surgical	No charge	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) medical/surgical	No charge		Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
• Maternity	No charge	Deductible, then 10% coinsurance (waived for children up to age 19)	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
• Mental health/substance use	No charge			Deductible, then 30% coinsurance
Outpatient Hospital				
• Adult day surgery	No charge	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) day surgery	No charge		Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
Emergency Room	\$150			
Urgent Care	\$30 copay	\$70 copay (\$30 copay for children up to age 19)	\$110 copay	Deductible, then 30% coinsurance
Physician's Office				
• Preventive adult and pediatric care (including GYN)	No charge			Deductible, then 30% coinsurance
• Adult care (including GYN)	PCP: \$20 copay Specialist: \$30 copay	PCP: \$30 copay Specialist: \$45 copay	PCP: \$40 copay Specialist: \$60 copay	Deductible, then 30% coinsurance
• Pediatric care (up to age 19, including GYN)	PCP: \$20 copay Specialist: \$30 copay		PCP: \$40 copay Specialist: \$60 copay	Deductible, then 30% coinsurance
• Routine maternity (pre/post natal)	No charge			Deductible, then 30% coinsurance
• Mental health/substance use	\$20 copay			Deductible, then 30% coinsurance
X-rays and Lab Tests/High-tech Imaging				
• Hospital-affiliated	No charge	Deductible, then 10% coinsurance (waived for children up to age 19)	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
• Non-hospital-affiliated	No charge	\$75 copay (waived for children up to age 19)	\$75 copay	Deductible, then 30% coinsurance
Routine Eye Exams (one exam every 12 months)	\$30 copay	\$45 copay (\$30 copay for children up to age 19)	\$60 copay (\$30 copay for children up to age 19)	Deductible, then 30% coinsurance
Short-term Therapy – Outpatient	Physical and occupational: combined limit of 72 visits per calendar year			
• Hospital- and non-hospital affiliated	\$30 copay	\$45 copay (\$30 copay for children up to age 19)		Deductible, then 30% coinsurance
Skilled Nursing Facility (100 days per calendar year)	No charge			Deductible, then 30% coinsurance
Chiropractic Care (up to 12 visits)	\$30 copay		\$45 copay	Deductible, then 30% coinsurance

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 Tiered POS Plan Hospitals

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

* Includes satellite facilities and ancillary services.