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 highlights

<table>
<thead>
<tr>
<th>In-network: what you pay</th>
<th>Out-of-network (out of HPHC network)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
</tr>
<tr>
<td>• Adult medical/surgical</td>
<td>No charge</td>
</tr>
<tr>
<td>• Pediatric (up to age 19) medical/surgical</td>
<td>No charge</td>
</tr>
<tr>
<td>• Maternity</td>
<td>No charge</td>
</tr>
<tr>
<td>• Mental health/substance use</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Outpatient Hospital</strong></td>
<td></td>
</tr>
<tr>
<td>• Adult day surgery</td>
<td>No charge</td>
</tr>
<tr>
<td>• Pediatric (up to age 19) day surgery</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$30 copay</td>
</tr>
<tr>
<td><strong>Physician’s Office</strong></td>
<td></td>
</tr>
<tr>
<td>• Preventive adult and pediatric care (including GYN)</td>
<td>No charge</td>
</tr>
<tr>
<td>• Adult care (including GYN)</td>
<td>PCP: $20 copay Specialist: $30 copay</td>
</tr>
<tr>
<td>• Pediatric care (up to age 19, including GYN)</td>
<td>PCP: $20 copay Specialist: $30 copay</td>
</tr>
<tr>
<td>• Routine maternity (pre/post natal)</td>
<td>No charge</td>
</tr>
<tr>
<td>• Mental health/substance use</td>
<td>$20 copay</td>
</tr>
<tr>
<td><strong>X-rays and Lab Tests/High-tech Imaging</strong></td>
<td></td>
</tr>
<tr>
<td>• Hospital-affiliated</td>
<td>No charge</td>
</tr>
<tr>
<td>• Non-hospital-affiliated</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Routine Eye Exams</strong></td>
<td>$30 copay</td>
</tr>
<tr>
<td>(one exam every 12 months)</td>
<td></td>
</tr>
<tr>
<td><strong>Short-term Therapy – Outpatient</strong></td>
<td></td>
</tr>
<tr>
<td>• Hospital- and non-hospital affiliated</td>
<td>$30 copay</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td></td>
</tr>
<tr>
<td>(100 days per calendar year)</td>
<td></td>
</tr>
<tr>
<td><strong>Chiropractic Care</strong></td>
<td>$30 copay</td>
</tr>
<tr>
<td>(up to 12 visits)</td>
<td></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 Tiered POS Plan Hospitals**

Please use the BILH Tiered POS 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

### 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

### Connecticut – Tier 1 Hospitals

### 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 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

### New Hampshire – Tier 2 Hospitals
- Alice Peck Day Memorial Hospital
- Catholic Medical Center
- Cottage Hospital
- Franklin Regional Hospital
- Frisbie Memorial Hospital

### 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
- South Central Vermont Medical Center
- Vermont Medical Center
- Women and Infants Hospital

### Vermont – Tier 3 Hospitals
- Brattleboro Memorial Hospital
- Central Vermont Medical Center
- Copley Hospital
- Gifford Medical Center
- Grace Cottage Hospital
- Mount Ascutney Hospital
- South Central Vermont Medical Center
- Vermont Medical Center
- Women and Infants Hospital

*Includes satellite facilities and ancillary services.