

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.

HOW IT WORKS, continued

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.

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 PCPs and specialists, and find resources to help you meet your healthy lifestyle goals.

They can also connect you to a dedicated nurse care manager for personalized, confidential and free health support if you are coping with a complex medical condition or chronic illness, or if you have an upcoming surgery or a test.

For the best experience, use the free MyConnect mobile app to:

- Send a secure chat message to your Member Advocate while on the go
- Set medication and appointment reminders and receive alerts for preventive screenings
- Track and monitor physical activity goals
- Access health-related articles and videos

Download the 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.

You can reach 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 (have your Harvard Pilgrim ID number handy)
- **CHAT:** Send a secure message 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 mind and body

Take some time to focus on YOU with these tools and resources — all available at no extra cost:

- Behavioral health tools and programs
- BILH Living Well, a customized well-being program that rewards you for completing challenges, activities and webinars focused on nutrition, stress management, sleep, physical activity and more.
- Virtual yoga classes, up to \$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)
	Tier 1	Tier 2	Tier 3	What you pay
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.

<p>Massachusetts – Tier 1 Hospitals</p> <p>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</p>	<p>Emerson Hospital Falmouth Hospital Good Samaritan Medical Center Holy Family Hospital Holy Family Hospital - Merrimack Valley Campus Lowell General Hospital Martha's Vineyard Hospital Massachusetts Eye and Ear Infirmary Massachusetts General Hospital* MelroseWakefield Healthcare 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)</p>	<p>Connecticut – Tier 3 Hospitals</p> <p>Bridgeport Hospital Greenwich Hospital Hartford Hospital Lawrence & Memorial Hospital MidState Medical Center Milford Hospital The Hospital of Central Connecticut The William W. Backus Hospital Windham Community Hospital Yale-New Haven Hospital</p>	<p>Huggins Hospital Monadnock Community Hospital New London Hospital Parkland Medical Center Southern NH Medical Center Spear Memorial Hospital St. Joseph Hospital The Cheshire Medical Center</p>
<p>Massachusetts – Tier 2 Hospitals</p> <p>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 Heywood Hospital Holyoke Medical Center, Inc. Lawrence General 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 Tufts Children's Hospital UMass Memorial Health - Harrington Hospital UMass Memorial HealthAlliance - Clinton Hospital UMass Memorial - Marlborough Hospital</p>	<p>Connecticut – Tier 2 Hospitals</p> <p>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</p>	<p>Maine – Tier 2 Hospitals</p> <p>Bridgton Hospital Calais Regional Hospital Cary Medical Center Down East Community Hospital Franklin Memorial Hospital Houlton Regional Hospital LincolnHealth MaineGeneral Medical Center 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 Mayo Hospital Northern Light Mercy Hospital Northern Light Seabiscok 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</p>	<p>New Hampshire – Tier 3 Hospitals</p> <p>Androscoggin Valley Hospital Concord Hospital Concord Hospital - Laconia Elliot Hospital Exeter 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</p>
<p>Massachusetts – Tier 3 Hospitals</p> <p>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</p>	<p>Saint Francis Hospital & Medical Center Saint Mary's Hospital St. Vincent's Medical Center Stamford Hospital Waterbury Hospital</p>	<p>Maine – Tier 3 Hospitals</p> <p>Central Maine Medical Center Maine Medical Center Northern Light Eastern Maine Medical Center</p> <p>New Hampshire – Tier 2 Hospitals</p> <p>Alice Peck Day Memorial Hospital Catholic Medical Center Concord Hospital - Franklin Cottage Hospital Frisbie Memorial Hospital</p>	<p>Rhode Island – Tier 2 Hospitals</p> <p>Newport Hospital Our Lady of Fatima Hospital South County Hospital</p> <p>Rhode Island – Tier 3 Hospitals</p> <p>Kent County Memorial Hospital Miriam Hospital Rhode Island Hospital Roger Willams Medical Center Westerly Hospital Women and Infants Hospital</p> <p>Vermont – Tier 2 Hospitals</p> <p>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</p> <p>New York – Tier 2 Hospitals</p> <p>Champlain Valley Physicians Hospital Elizabethtown Community Hospital</p>

* Includes satellite facilities and ancillary services.