



# 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 [harvardpilgrim.org/bilh](https://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](mailto:pharmacy@bidmc.harvard.edu).

## Get personalized service with MyConnect

With Harvard Pilgrim MyConnect, your dedicated Member Advocate team can 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 mobile app to:

- › Send a secure chat message to your Member Advocate at your convenience
- › 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 need to enter your date of birth and Harvard Pilgrim member ID number.

Or, contact your Member Advocate team through your online member account at [harvardpilgrim.org/bilh](http://harvardpilgrim.org/bilh) or by calling **(888) 333-4742** (have your Harvard Pilgrim ID number handy). Hours are Monday, Tuesday, Thursday: 8 a.m. – 6 p.m.; Wednesday: 10 a.m. – 6 p.m.; Friday: 8 a.m. – 5:30 p.m.

## BILH Living Well: stay healthy and earn rewards

This customized well-being program gives you and your spouse the resources and motivation you need to get and stay healthy. Access exclusive programs that focus on improving stress management, nutrition, sleep and physical activity — all available at no cost to you:

- › Confidential behavioral health resources and digital tools that fit your lifestyle
- › Up to \$170 in gift card rewards for participating in challenges, activities and webinars, and qualify for special reward drawings all year long
- › Up to \$150 in fitness reimbursement and access to dozens of healthy discounts
- › Free virtual yoga classes
- › Support from lifestyle management coach
- › And much more

Go to [harvardpilgrim.org/bilhlivingwell](http://harvardpilgrim.org/bilhlivingwell) for complete details.

# Tiered POS Plan Cost-Sharing Highlights<sup>1</sup>

In-network: what you pay				Out-of-network (out of HPHC network) What you pay
	Tier 1	Tier 2	Tier 3	
<b>Annual Deductible</b>	None	\$500 per member \$1,000 per family	\$2,000 per member \$4,000 per family	\$2,000 per member \$4,000 per family
<b>Annual Out-of-Pocket Maximum</b>	\$3,000 per member/\$6,000 per family			
<b>Inpatient Hospital<sup>1</sup></b>				
› 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
<b>Outpatient Hospital</b>				
› Adult day surgery	No charge	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
› Pediatric (up to age 19)	No charge		Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
<b>Emergency Room</b>	\$150			
<b>Urgent Care</b>	\$30 copay	\$70 copay (\$30 copay for children up to age 19)	\$110 copay	Deductible, then 30% coinsurance
<b>Physician's Office</b>				
› Preventive adult and pediatric care (including GYN).	No charge			Deductible, then 30% coinsurance
› Adult care (including GYN)	<b>PCP:</b> \$20 copay <b>Specialist:</b> \$30 copay	<b>PCP:</b> \$30 copay <b>Specialist:</b> \$45 copay	<b>PCP:</b> \$75 copay <b>Specialist:</b> \$100 copay	Deductible, then 30% coinsurance
› Pediatric care (up to age 19, including GYN)	<b>PCP:</b> \$20 copay <b>Specialist:</b> \$30 copay		<b>PCP:</b> \$75 copay <b>Specialist:</b> \$100 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
<b>X-rays and Lab Tests/High-tech Imaging</b>				
› 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
<b>Routine Eye Exams</b> (one exam every 12 months)	\$30 copay	\$45 copay (\$30 copay for children up to age 19)	\$100 copay (\$30 copay for children up to age 19)	Deductible, then 30% coinsurance
<b>Short-term Therapy - Outpatient</b>	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
<b>Skilled Nursing Facility</b> (100 days per calendar year)	No charge			Deductible, then 30% coinsurance
<b>Chiropractic Care</b> (up to 12 visits)	\$30 copay		\$45 copay	Deductible, then 30% coinsurance

<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 Tiered POS Plan Hospitals

Please use the BILH Tiered POS provider directory at [harvardpilgrim.org/bilh](http://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  
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  
UMass Memorial Health - Harrington Hospital  
UMass Memorial HealthAlliance - Clinton Hospital  
UMass Memorial - Marlborough 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  
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)

## 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

Milford Hospital  
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  
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 Seabasticook 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  
Concord Hospital - Franklin  
Cottage Hospital  
Frisbie Memorial Hospital  
Huggins Hospital  
Monadnock Community Hospital  
New London Hospital  
Parkland Medical Center  
Southern NH Medical Center  
Spere Memorial Hospital

St. Joseph Hospital  
The Cheshire Medical Center

## New Hampshire - Tier 3 Hospitals

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

## Rhode Island - Tier 2 Hospitals

Newport Hospital  
Our Lady of Fatima Hospital  
South County Hospital

## Rhode Island - Tier 3 Hospitals

Kent County Memorial Hospital  
Rhode Island Hospital  
Roger Williams Medical Center  
The Miriam Hospital  
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.