



# How it Works:

## The Domestic & Community HMO Plan

This plan is a coverage option that requires you to receive care only from certain providers and hospitals, which may help you save money on your health care expenses.



### Features

- The Domestic & Community HMO Plan includes two tiers of providers and hospitals. You pay less when you visit Tier 1 providers and hospitals and more when you visit Tier 2 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.

### 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 Domestic & Community HMO Plan network, except in a medical emergency.\*

- Tier 1 includes care provided by Beth Israel Lahey Health hospitals and their affiliated providers.
- Tier 2 includes care provided by select community hospitals and select academic medical centers, and their affiliated providers.

### Do I need a primary care provider (PCP)?

Yes. Please choose a Domestic & Community HMO 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 Domestic & Community HMO Plan hospitals.

### Before you choose this plan . . .



Except in an emergency, you can receive care only from Domestic & Community HMO Plan providers and hospitals. If there are certain PCPs, specialists and hospitals you want to visit, please make sure they participate in the Domestic & Community HMO Plan network and that the PCPs and specialists have admitting privileges at Domestic & Community HMO Plan hospitals.\*



Your PCP or specialist must refer you to other Domestic & Community HMO Plan providers and hospitals for the plan to provide coverage for the service.



This plan does not offer out-of-network coverage.



Please use the BILH Domestic & Community HMO Plan provider directory at [harvardpilgrim.org/bilh](https://www.harvardpilgrim.org/bilh) to find out whether your PCPs and specialists participate in the network and what tier they're in.

\* Some acute care hospitals that are excluded from the BILH Domestic & Community HMO Plan network may be participating behavioral health facilities. Please check the BILH Domestic & Community HMO Plan provider directory or call **866-623-0194** for information on behavioral health providers and facilities.

## My family and I already have PCPs that we like. Can we continue to see them?

Yes, if your PCPs are part of the Domestic & Community HMO Plan network. To find out, use the Domestic & Community HMO Plan provider directory at [harvardpilgrim.org/bilh](http://harvardpilgrim.org/bilh). Make sure your PCPs have admitting privileges at Domestic & Community HMO Plan hospitals.

## Do I need referrals to visit specialists?

You need your PCP's referral for most visits to Domestic & Community HMO Plan specialists, with some exceptions. You can get routine eye exams, behavioral health care, and most kinds of gynecological care without your PCP's referral, but make sure you see Domestic & Community HMO Plan providers for these services. In addition, if you have a BILH PCP, you don't need a referral to see a BILH specialist.

## What about going to the hospital?

If you need tests or surgery at a hospital, your Domestic & Community HMO Plan PCP or specialist must refer you to a Domestic & Community HMO Plan hospital. The only time you don't need a referral to go to the hospital is in a medical emergency. (See page 4 for a list of hospitals and their tiers.)

## Can I go to providers and hospitals that are not part of the Domestic & Community HMO network?

No. Except in a medical emergency, if you go to a provider or hospital that is not part of the Domestic & Community HMO Plan network, you will be responsible for paying all charges.<sup>1</sup>

## 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 Domestic & Community HMO Plan providers and hospitals.<sup>1</sup>

## 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 **866-623-0194**. 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, as well as special reward drawings all year long
- Up to \$150 in wellness reimbursement and access to dozens of healthy discounts
- Virtual fitness classes and mindfulness sessions
- Support from a health coach
- And much more

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

<sup>1</sup> Some acute care hospitals that are excluded from the BILH Domestic & Community HMO Plan network may be participating behavioral health facilities. Please check the BILH Domestic & Community HMO Plan provider directory or call **866-623-0194** for information on behavioral health providers and facilities.

# Domestic & Community HMO Plan 2024 Cost-sharing Highlights<sup>1</sup>

	Tier 1	Tier 2
<b>Annual Deductible<sup>2</sup></b>	None	\$1,500 per member/\$3,000 per family
<b>Annual Medical Out-of-Pocket Maximum</b>	\$3,500 per member/\$7,000 per family	\$4,000 per member/\$8,000 per family
<b>Inpatient Hospital<sup>1</sup></b>		
• Adult medical/surgical	10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) medical/surgical	10% coinsurance	
• Maternity	10% coinsurance	Deductible, then 30% coinsurance
• Mental health/substance use	10% coinsurance	
<b>Outpatient Hospital</b>		
• Adult day surgery	10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) day surgery	10% coinsurance	
<b>Emergency Room</b>	\$200 copay	
<b>Urgent Care</b>	\$40 copay	\$90 copay (\$40 copay for children up to age 19)
<b>Physician's Office</b>		
• Preventive adult and pediatric care (including GYN). <sup>2</sup>	No charge	
• Adult care (including GYN)	<b>PCP:</b> No charge/ <b>Specialist:</b> \$40 copay	<b>PCP:</b> \$55 copay/ <b>Specialist:</b> \$65 copay
• Pediatric care (up to age 19, including GYN)	<b>PCP:</b> No charge/ <b>Specialist:</b> \$40 copay	
• Routine maternity (pre/post natal)	No charge	
• Mental health/substance use	No charge	
<b>X-rays, Lab Tests and High-tech Imaging (In physician's office or non-hospital-affiliated)</b>	No charge	\$75 copay (waived for children up to age 19)
<b>X-rays, Lab Tests and High-tech Imaging (hospital-affiliated)</b>		
• Adult	10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19)	10% coinsurance	
<b>Routine Eye Exams</b> (one exam every 12 months)	\$40 copay	\$65 copay (\$40 copay for children up to age 19)
<b>Short-term Therapy – Outpatient</b>	Physical and occupational: combined limit of 72 visits per calendar year	
• Hospital- and non-hospital affiliated	\$40 copay	\$65 copay (\$40 copay for children up to age 19)
<b>Skilled Nursing Facility</b> (up to 100 days per calendar year)	10% coinsurance	
<b>Chiropractic Care</b> (up to 12 visits)	\$40 copay	

<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.

<sup>2</sup> Amounts applied toward both deductibles will be applied to deductibles in tiers. The maximum deductible amount paid in one calendar year will not exceed the Tier 2 deductible amount.

# BILH Domestic & Community HMO Plan Hospitals

Please use the BILH Domestic & Community HMO 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

Addison Gilbert Hospital  
Anna Jaques Hospital  
Beth Israel Deaconess Medical Center  
Beth Israel Deaconess Hospital - Needham Campus  
Beth Israel Deaconess Hospital - Milton  
Beth Israel Deaconess Hospital - Plymouth  
Beverly Hospital  
Lahey Hospital and Medical Center  
Mount Auburn Hospital  
New England Baptist 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

## Maine – Tier 2 Hospitals

Brigton 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 Sebecook 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

## New Hampshire – Tier 1 Hospitals

Exeter Hospital

## 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  
Speare Memorial Hospital  
St. Joseph Hospital  
The Cheshire Medical Center

## Rhode Island – Tier 2 Hospitals

Newport Hospital  
Our Lady of Fatima Hospital  
South County 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.