



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. If you have a BILH PCP, you don't need a referral to see a BILH specialist.

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.

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, 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 Tiered POS Plan providers for in-network coverage. In addition, if you have a BILH PCP, you don't need a referral to see a BILH specialist.

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), 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 (e.g., 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.

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

Go to harvardpilgrim.org/bilhlivingwell 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 Deductible²	\$250 per member \$500 per family	\$2,000 per member \$4,000 per family	\$3,500 per member \$7,000 per family	\$5,000 per member \$10,000 per family
Annual Out-of-Pocket Maximum	\$3,000 per member \$6,000 per family	\$4,500 per member \$9,000 per family		\$6,000 per member \$12,000 per family
Inpatient Hospital¹				
• Adult medical/surgical	Deductible, then no charge	Deductible, then 30% coinsurance	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance
• Pediatric (up to age 19) medical/surgical	Deductible, then no charge		Deductible, then 40% coinsurance	Deductible, then 50% coinsurance
• Maternity	Deductible, then no charge	Deductible, then 30% coinsurance (Tier 1 deductible, then no charge for children up to age 19)	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance
• Mental health/substance use	Deductible, then no charge			Deductible, then 50% coinsurance
Outpatient Hospital				
• Adult day surgery	Deductible, then no charge	Deductible, then 30% coinsurance	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance
• Pediatric (up to age 19)	Deductible, then no charge		Deductible, then 40% coinsurance	Deductible, then 50% coinsurance
Emergency Room	\$150			
Urgent Care	\$30 copay	\$70 copay (\$30 copay for children up to age 19)	\$110 copay	Deductible, then 50% coinsurance
Physician's Office				
• Preventive adult and pediatric care (including GYN).	No charge			Deductible, then 50% coinsurance
• Adult care (including GYN)	PCP: No charge Specialist: \$30 copay	PCP: \$60 copay Specialist: \$75 copay	PCP: \$75 copay Specialist: \$100 copay	Deductible, then 50% coinsurance
• Pediatric care (up to age 19, including GYN)	PCP: No charge Specialist: \$30 copay		PCP: \$75 copay Specialist: \$100 copay	Deductible, then 50% coinsurance
• Routine maternity (pre/post natal)	No charge			Deductible, then 50% coinsurance
• Mental health/substance use	No charge			Deductible, then 50% coinsurance
X-rays and Lab Tests/High-tech Imaging				
• Hospital-affiliated	Deductible, then no charge	Deductible, then 30% coinsurance (waived for children up to age 19)	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance
• Non-hospital-affiliated	No charge	\$75 copay (waived for children up to age 19)	\$75 copay	Deductible, then 50% coinsurance
Routine Eye Exams (one exam every 12 months)	\$30 copay	\$75 copay (\$30 copay for children up to age 19)	\$100 copay (\$30 copay for children up to age 19)	Deductible, then 50% coinsurance
Short-term Therapy – Outpatient				
• Hospital- and non-hospital affiliated	\$30 copay	\$75 copay (\$30 copay for children up to age 19)		Deductible, then 50% coinsurance
Skilled Nursing Facility (100 days per calendar year)	No charge			Deductible, then 50% coinsurance
Chiropractic Care (up to 12 visits)	\$30 copay		\$75 copay	Deductible, then 50% 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.

² Amounts applied toward all deductibles will be applied to deductibles in tiers. The maximum deductible amount paid in one calendar year will not exceed the Tier 3 deductible amount.

BILH Tiered POS Plan Hospitals

Please use the BILH Tiered POS provider directory at 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

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)
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)

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 Seabrook 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 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

New Hampshire - Tier 3 Hospitals

Androscoggin Valley Hospital
Concord Hospital
Concord Hospital - Laconia
Elliot 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 Willams 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 and Health Center
Mount Ascutney Hospital
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.