Schedule of Benefits

Harvard Pilgrim Health Care of New England, Inc.

ElevateHealth Options HMO
NEW HAMPSHIRE

IMPORTANT INFORMATION: This policy reflects the known requirements for compliance under The Affordable Care Act as passed on March 23, 2010. As additional guidance is forthcoming from the U.S. Department of Health and Human Services, and the New Hampshire Insurance Department, those changes will be incorporated into your health insurance policy.

Coverage under this Plan is under the jurisdiction of the New Hampshire Insurance Commissioner.

This Schedule of Benefits states any Benefit Limits and Member Cost Sharing amounts you must pay for Covered Benefits. However, it is only a summary of your benefits. Please see your Benefit Handbook for details. Your Member Cost Sharing may include a Deductible, Coinsurance, and Copayments. Please see the tables below for details.

Accessing Plan Providers

This Plan includes a tiered provider network called the "ElevateHealth Options Network." In this plan, you will pay different levels of Copayments, Coinsurance or Deductibles depending on the tier placement, practice or location of the provider delivering Covered Benefits. Tier 1 is made up of ElevateHealth providers. Tier 2 includes all remaining Harvard Pilgrim HMO providers. Providers can change tier placement, practices and/or locations at any time throughout the year. When a provider changes a practice or location, the tier of that provider may also change. Please consult your ElevateHealth Options Provider Directory prior to your services to determine the tier placement of your provider or facility.

In a Medical Emergency you should go to the nearest emergency facility or call 911 or other local emergency access number. A Referral from your PCP is not needed. Your emergency room Member Cost Sharing is listed in the tables below.

Medical Necessity Guidelines

We use clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member's care. Members or their practitioners may obtain a copy of our Medical Necessity Guidelines on our website at **www.harvardpilgrim.org** or by calling Member Services at **1-888-333-4742**.

Office Visit Cost Sharing Levels

Office visit cost sharing may include Copayments, Coinsurance, or Deductible amounts, as described throughout this Schedule of Benefits. There are two types of office visit cost sharing that apply to your Plan: a lower cost sharing, known as "Level 1" and a higher cost sharing known as "Level 2."

Level 1 applies to covered outpatient professional services received from the following types of providers: all Primary Care Providers (PCPs); obstetricians and gynecologists; Licensed Mental Health Professionals; certified midwives; and nurse practitioners.

Level 2 applies to covered outpatient professional services received from specialty care providers.

Your Plan may have other cost sharing amounts. Please see the benefit table below for specific cost sharing requirements.

Covered Benefits

Your Covered Benefits are administered on a Calendar Year basis. Your Member Cost Sharing will depend upon the type of service provided and the location the service is provided in, as listed in this Schedule of Benefits. For example, for services provided in a physician's office, see "Physician and Other Professional Office Visits." For services provided in a hospital emergency room, see "Emergency Room Care," and for outpatient surgical procedures, please see "Surgery-Outpatient."

When you receive a service at your home (other than home health care), your Member Cost Sharing will be the same as when the service is provided in an office or facility. For example, if you have a physician visit in your home, see "Physician and Other Professional Office Visits." If you have blood drawn at home, see "Laboratory, Radiology and Other Diagnostic Services."

General Cost Sharing Features:	**Tier 1 ElevateHealth Provider Member Cost Sharing:**	**Tier 2 Other HPHC Provider Member Cost Sharing**
Coinsurance and Copayments		
	See the benefits table below	
Deductible		
	$1,000 per Member per Calendar Year $2,000 per family per Calendar Year	$3,000 per Member per Calendar Year $6,000 per family per Calendar Year
Any eligible medical expense you incur toward the Tier 1 Deductible in a Calendar Year applies to **both** the Tier 1 and Tier 2 Deductibles. Likewise, any eligible medical expense you incur toward the Tier 2 Deductible in a Calendar Year applies to **both** the Tier 1 and Tier 2 Deductibles. The maximum Deductible amount you will pay in a Calendar Year will never exceed the Tier 2 Deductible.		
Deductible Rollover		
None		
Out-of-Pocket Maximum		
Includes all Member Cost Sharing	$6,500 per Member per Calendar Year $13,000 per family per Calendar Year	

Benefit	**Tier 1 ElevateHealth Provider Member Cost Sharing**	**Tier 2 Other HPHC Provider Member Cost Sharing**
Acupuncture Treatment for Injury or Illness		
– Limited to 20 visits per Calendar Year	$25 Copayment per visit	
Ambulance and Medical Transport		
Emergency ambulance transport	Tier 1 Deductible, then no charge	
Non-emergency medical transport	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Autism Spectrum Disorders Treatment		
Applied behavior analysis	$25 Copayment per visit	

Benefit	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Member Cost Sharing
Chemotherapy and Radiation Therapy		
Chemotherapy	No charge	Tier 2 Deductible, then 20% Coinsurance
Radiation therapy	No charge	Tier 2 Deductible, then 20% Coinsurance
Chiropractic Care		
– Limited to 12 visits per Calendar Year	$25 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Dental Services		
Important Notice: Coverage of Dental Care is very limited. Please see your Benefit Handbook for the details of your coverage.		
Extraction of teeth impacted in bone (performed in a physician's office)	Not covered	Not covered
Preventive dental care for children	Not covered	Not covered
Outpatient surgery expenses for dental care	Your Member Cost Sharing will depend upon the types of services provided, as listed in this Schedule of Benefits. For example, for services provided by a physician, see "Physician and Other Professional Office Visits." For day surgery, see "Surgery – Outpatient."	
Dialysis		
	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Durable Medical Equipment		
Durable medical equipment	Tier 1 Deductible, then 20% Coinsurance	
Blood glucose monitors, infusion devices and insulin pumps (including supplies)	No charge	
Oxygen and respiratory equipment	No charge	
Early Intervention		
– Limited to $3,200 per Member per Calendar Year, up to $9,600 per lifetime	No charge	No charge
Emergency Admission		
	Tier 1 Deductible, then no charge	
Emergency Room Care		
	Tier 1 Deductible, then $250 Copayment per visit	
This Copayment is waived if you are (1) transferred to either Observation Services or Outpatient Surgery or (2) admitted to the hospital directly from the emergency room. Please see "Hospital – Inpatient Services," "Observation Services," or "Surgery – Outpatient" for the Member Cost Sharing that applies to these benefits.		
Hearing Aids		
– Limited to $1,500 per hearing aid every 60 months, for each hearing impaired ear	No charge	
Home Health Care		
	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance

Benefit	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Member Cost Sharing
Home Health Care (Continued)		
If services include the administration of drugs, please see the benefit for "Medical Drugs" for Member Cost Sharing details.		
Hospice – Outpatient		
	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Hospital – Inpatient Services		
Acute hospital care	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Please Note: Member Cost Sharing for physician's services will depend on the tier placement of the provider. For example, if you are inpatient in a Tier 1 facility, but your provider is a Tier 2 physician, you will be responsible for the Tier 2 Member Cost Sharing for the physician's services.		
Inpatient maternity care	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Inpatient routine nursery care	No charge	
Inpatient rehabilitation – limited to 100 days per Calendar Year Day limits combined with skilled nursing facility care	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Skilled nursing facility – limited to 100 days per Calendar Year Day limits combined with inpatient rehabilitation care	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Infertility Services and Treatments		
Diagnostic services for infertility including: consultation, evaluation and laboratory tests	Your Member Cost Sharing will depend upon the types of services provided, as listed in this Schedule of Benefits. For example, for services provided by a physician, see "Physician and Other Professional Office Visits.	
Infertility treatment (see the Benefit Handbook for details)	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Laboratory, Radiology and Other Diagnostic Services		
Laboratory	No charge	Tier 2 Deductible, then 20% Coinsurance
Genetic Testing	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Radiology	No charge	Tier 2 Deductible, then 20% Coinsurance
Advanced radiology, including CT scans, MRI, MRA and nuclear medicine services	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Other diagnostic services	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Low Protein Foods		
– Limited to $1,800 per Member per Calendar Year	No charge	
Maternity Care – Outpatient		
Routine outpatient prenatal and postpartum care	No charge	

Benefit	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Member Cost Sharing
Maternity Care – Outpatient (Continued)		
Routine prenatal and postpartum care is usually received and billed from the same provider as a single or bundled service. Different Member Cost Sharing may apply to any specialized or non-routine service that is billed separately from your routine outpatient prenatal and postpartum care. For example, Member Cost Sharing for services provided by a specialist is listed under "Physician and Other Professional Office Visits" and Member Cost Sharing for an ultrasound billed as a specialized or non-routine service is listed under "Laboratory, Radiology and Other Diagnostic Services."		
Medical Drugs (drugs that cannot be self-administered)		
Medical drugs received in a physician's office or other outpatient facility	Tier 1 Deductible, then no charge	
Medical drugs received in the home	Tier 1 Deductible, then no charge	
Some Medical Drugs may be supplied by a speciality pharmacy. When Medical Drugs are supplied by a specialty pharmacy, the Member Cost Sharing listed above will apply.		
Medical Formulas		
	No charge	
Mental Health and Substance Use Disorder Treatment		
Inpatient services	No charge	
Partial hospitalization services	No charge	
Outpatient group therapy	$10 Copayment per visit	
Outpatient treatment, including individual therapy, detoxification and medication management	$25 Copayment per visit	
Outpatient methadone maintenance	$25 Copayment per week	
Outpatient psychological testing	$25 Copayment per visit	
Outpatient telemedicine virtual visit – group therapy		
Outpatient telemedicine virtual visit – including individual therapy, detoxification and medication management	$25 Copayment per visit	
eVisits	No charge	
Observation Services		
	Tier 1 Deductible, then no charge	
Ostomy Supplies		
	Tier 1 Deductible, then 20% Coinsurance	
Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefit		
Routine examinations for preventive care, including immunizations	No charge	
Not all services you receive during your routine exam are covered at no charge. Only preventive services designated under the Patient Protection and Affordable Care Act (PPACA) are covered at no charge. Other services not included under PPACA may be subject to additional cost sharing. For the current list of preventive services covered at no charge under PPACA, please see the Preventive Services Notice on our website at **www.harvardpilgrim.org**. Please see "Laboratory, Radiology and Other Diagnostic Services," for the Member Cost Sharing that applies to diagnostic services not included on this list.		

Benefit	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Member Cost Sharing
Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefit (Continued)		
Consultations, evaluations, sickness and injury care	Level 1: $25 Copayment per visit Level 2: $50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you need sutures, please refer to office based treatments and procedures below. If you need an x-ray or have blood drawn, please refer to "Laboratory, Radiology and Other Diagnostic Services."		
Office based treatments and procedures including but not limited to: casting, suturing and the application of dressings, non-routine foot care, and surgical procedures	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Administration of allergy injections	$5 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
eVisits	No charge	
Preventive Services and Tests		
	No charge	
Under federal law, many preventive services and tests are covered with no Member Cost Sharing, including preventive colonoscopies, certain labs and x-rays, voluntary sterilization for women, and all FDA approved contraceptive devices. For a complete list of covered preventive services, please see the Preventive Services Notice on our website at **www.harvardpilgrim.org**. You may also get a copy of the Preventive Services Notice by calling the Member Services Department at **1–888–333–4742**. Harvard Pilgrim will add or delete services from this benefit for preventive services and tests in accordance with Federal guidance.		
Prosthetic Devices		
	Tier 1 Deductible, then 20% Coinsurance	
Rehabilitation and Habilitation Services - Outpatient		
Cardiac rehabilitation	$50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Pulmonary rehabilitation therapy	$50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Physical therapy – limited to 60 visits per Calendar Year Physical, speech and occupational therapy limits are combined	$50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Occupational therapy – limited to 60 visits per Calendar Year Physical, speech and occupational therapy limits are combined	$50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Speech therapy – limited to 60 visits per Calendar Year Physical, speech and occupational therapy limits are combined	$50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Please Note: Outpatient physical, occupational and speech therapies are covered to the extent Medically Necessary for (1) children up to the age of three and (2) the treatment of Autism Spectrum Disorders.		

Benefit	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Member Cost Sharing
Scopic Procedures - Outpatient Diagnostic and Therapeutic		
Colonoscopy, endoscopy and sigmoidoscopy	**In a non-hospital affiliated facility:** $150 Copayment per visit **In a hospital or hospital affiliated facility:** Tier 1 Deductible, then $150 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Please Note: Member Cost Sharing for physician's services will depend on the tier placement of the provider. For example: if you have scopic services in a Tier 1 facility, but your specialist is a Tier 2 physician, you will be responsible for the Tier 2 Member Cost Sharing for the specialist's services.		
Surgery – Outpatient		
	In a non-hospital affiliated facility: $150 Copayment per visit **In a hospital or hospital affiliated facility:** Tier 1 Deductible, then $150 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Please Note: Member Cost Sharing for physician's services will depend on the tier placement of the provider. For example: if you have surgical services in a Tier 1 facility, but your surgeon is a Tier 2 physician, you will be responsible for the Tier 2 Member Cost Sharing for the surgeon's services.		
Telemedicine Virtual Visit Services – Outpatient		
	Level 1: $25 Copayment per visit Level 2: $50 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
For inpatient hospital care, see "Hospital – Inpatient Services" for cost sharing details.		
Travel Reimbursement Benefit		
– Limited to $2,500 per Calendar Year See the Benefit Handbook for details	No charge	
Urgent Care Services		
Doctor on Demand	$25 Copayment per visit	
Important Note: Doctor On Demand is a specific network of providers contracted to provide virtual Urgent Care services. For more information on Doctor on Demand, including how to access them, please visit our website at **www.harvardpilgrim.org**.		
Convenience care clinic	$25 Copayment per visit	
Urgent care center	$50 Copayment per visit	
Hospital urgent care center	Tier 1 Deductible, then $150 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you have an x-ray or have blood drawn, please refer to "Laboratory, Radiology and Other Diagnostic Services."		
Vision Services		
Routine eye examinations – limited to 1 exam per Calendar Year	$25 Copayment per visit	Tier 2 Deductible, then 20% Coinsurance
Vision hardware for special conditions	No charge	

Benefit	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Member Cost Sharing
Voluntary Sterilization in a Physician's Office		
	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Voluntary Termination of Pregnancy – Outpatient		
	Tier 1 Deductible, then no charge	Tier 2 Deductible, then 20% Coinsurance
Wigs and Scalp Hair Prostheses as required by law		
See the Benefit Handbook for details	Tier 1 Deductible, then 20% Coinsurance	

Language Assistance Services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742（TTY：711）。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quí vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quí vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

العربية (Arabic)
إنتباه: إذا أنت تتكلم اللُّغة العربية ، خدمات المساعدة اللُّغوية متوفرة لك مجانا. إتصل على **1 888-333-4742**
(TTY: 711)

ខ្មែរ (Cambodian) ប្រសិនជាអ្នកនិយាយភាសាខ្មែរ, បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

Ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ສັ້ງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with: Civil Rights Compliance Officer, 1 Wellness Way, Canton, MA 02021-1166, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil_rights@point32health.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
(800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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General List of Exclusions
Harvard Pilgrim Health Care of New England, Inc. | NEW HAMPSHIRE

The following list identifies services that are generally excluded from Harvard Pilgrim Plans. Additional services may be excluded related to access or product design. For a complete list of exclusions please refer to the specific plan's Benefit Handbook.

Exclusion
Alternative Treatments
• Acupuncture care except when specifically listed as a Covered Benefit. • Acupuncture services that are outside the scope of standard acupuncture care. • Alternative or holistic services and all procedures, laboratories and nutritional supplements associated with such treatments. • Aromatherapy, treatment with crystals and alternative medicine. • Any of the following types of programs: Health resorts, spas, recreational programs, camps, outdoor skills programs, therapeutic or educational boarding schools, relaxation or lifestyle programs and wilderness programs (therapeutic outdoor programs). • Massage therapy when performed by anyone other than a licensed physical therapist, physical therapy assistant, occupational therapist, or certified occupational therapy assistant. • Myotherapy. • Services by a Naturopath that are not covered by other Providers under the Plan.
Dental Services
• Dental Care, except when specifically listed as a Covered Benefit. • Temporomandibular Joint Dysfunction (TMD) care, except the specific medical treatments listed as Covered Benefits in your Benefit Handbook. • Extraction of teeth, except when specifically listed as a Covered Benefit. • Pediatric dental care, except when specifically listed as a Covered Benefit.
Durable Medical Equipment and Prosthetic Devices
• Any devices or special equipment needed for sports or occupational purposes. • Any home adaptations, including, but not limited to home improvements and home adaptation equipment. • Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services. • Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft.
Experimental, Unproven or Investigational Services
• Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational.
Foot Care
• Foot orthotics, except for the treatment of severe diabetic foot disease or systemic circulatory diseases. • Routine foot care. Examples include nail trimming, cutting or debriding and the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Members diagnosed with diabetes or systemic circulatory diseases.
Maternity Services
• Delivery outside the Service Area after the 37th week of pregnancy, or after you have been told that you are at risk for early delivery. • Routine pre-natal and post-partum care when you are traveling outside the Service Area. • Services provided by a Doula.

Exclusion
Mental Health Care
• Educational services or testing. No benefits are provided: (1) for educational services intended to enhance educational achievement; or (2) to resolve problems of school performance. • Methadone maintenance, except when specifically listed as a Covered Benefit. • Sensory integrative praxis tests. • Mental health care that is (1) provided to Members who are confined or committed to a jail, house of correction, or prison, or (2) provided by the Department of Youth Services or the Department of Mental Health. • Services or supplies for the diagnosis or treatment of mental health and substance use disorders that, in the reasonable judgment of the Behavioral Health Access Center, are any of the following: not consistent with prevailing national standards of clinical practice for the treatment of such conditions; not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome; typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective;
Physical Appearance
• Cosmetic Services, including drugs, devices, treatments and procedures, except for (1) Cosmetic Services that are incidental to the correction of Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged by an accidental injury, and (3) post-mastectomy care. • Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy. • Liposuction or removal of fat deposits considered undesirable. • Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). • Skin abrasion procedures performed as a treatment for acne. • Treatment for skin wrinkles and skin tags or any treatment to improve the appearance of the skin. • Treatment for spider veins. • Wigs and scalp hair prosthesis when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging.
Procedures and Treatments
• Chiropractic care, except when specifically listed as a Covered Benefit. • Care by a chiropractor outside the scope of standard chiropractic practice, including but not limited to, surgery, prescription or dispensing of drugs or medications, internal examinations, obstetrical practice, or treatment of infections and diagnostic testing for chiropractic care. • Commercial diet plans, weight loss programs and any services in connection with such plans or programs. **Please note:** Your employer may participate in other wellness and health improvement incentive programs offered by Harvard Pilgrim. Please review all your Plan documents for the amount of incentives, if any, available under your Plan. • Gender affirming surgery and all related drugs and procedures for self-insured groups, unless covered under a separate rider. • If a service is listed as requiring that it be provided at a Center of Excellence, no coverage will be provided if that service is received from a Provider that has not been designated as a Center of Excellence. • Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods). • Physical examinations and testing for insurance, licensing or employment. • Services for Members who are donors for non-members, except as described under Human Organ Transplant Services. • Testing for central auditory processing. • Group diabetes training, educational programs or camps.
Providers
• Charges for services which were provided after the date on which your membership ends. • Charges for any products or services, including, but not limited to, professional fees, medical equipment, drugs, and hospital or other facility charges, that are related to any care that is not a Covered Benefit. • Charges for missed appointments. • Concierge service fees. (See the Benefit Handbook for more information.) • Follow-up care after an emergency room visit, unless provided or arranged by your PCP. • Inpatient charges after your hospital discharge. • Provider's charge to file a claim or to transcribe or copy your medical records. • Services or supplies provided by: (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.

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Exclusion
Reproduction
• Any form of Surrogacy or services for a gestational carrier other than covered maternity services for a Member of the Plan. • Infertility drugs if a Member is not in a Plan authorized cycle of infertility treatment. • Infertility drugs, if infertility services are not a Covered Benefit. • Infertility drugs that must be purchased at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage. • Infertility treatment for Members who are not medically infertile. • Infertility treatment except when specifically listed as a Covered Benefit. • Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal). • Sperm collection, freezing and storage except as described in Section III. Covered Benefits. • Sperm identification when not Medically Necessary (e.g., gender identification). • The following fees; wait list fees, non-medical costs, shipping and handling charges etc. • Voluntary sterilization, including tubal ligation and vasectomy, except when specifically listed as a Covered Benefit. • Voluntary termination of pregnancy, unless either: 1) the life of the mother is in danger, or 2) voluntary termination of pregnancy is specifically listed as a Covered Benefit.
Services Provided Under Another Plan
• Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities. • Costs for services for which payment is required to be made by a Workers' Compensation plan or an Employer under state or federal law.
Telemedicine
• Telemedicine services involving fax. • Provider fees for technical costs for the provision of telemedicine services.
Types of Care
• Rest or domiciliary care. • All institutional charges over the semi-private room rate, except when a private room is Medically Necessary. • Pain management programs or clinics. • Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation. • Private duty nursing. • Sports medicine clinics. • Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.
Vision and Hearing
• Eyeglasses, contact lenses and fittings, except when specifically listed as a Covered Benefit. • Hearing aid batteries, cords, and individual or group auditory training devices and any instrument or device used by a public utility in providing telephone or other communication services. • Over the counter hearing aids. • Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of naturally occurring myopia, hyperopia and astigmatism. • Routine eye examinations, except when specifically listed as a Covered Benefit.
All Other Exclusions
• Any service or supply furnished in connection with a non-Covered Benefit. • Any service or supply (with the exception of contact lenses) purchased from the internet. • Any service, supply or medication when there is a less intensive Covered Benefit or more cost-effective alternative that can be safely and effectively provided. • Any service, supply or medication that is required by a third party that is not otherwise Medically Necessary (examples of a third party are an employer, an insurance company, a school or court). • Beauty or barber service. • Any drug or other product obtained at an outpatient pharmacy, except for pharmacy supplies covered under the benefit for diabetes services, unless your Plan includes outpatient pharmacy coverage. • Diabetes equipment replacements when solely due to manufacturer warranty expiration. • Donated or banked breast milk. • Externally powered exoskeleton assistive devices and orthoses. • Food or nutritional supplements, including, but not limited to, FDA-approved medical foods obtained by prescription, except as required by law and prescribed for Members who meet HPHC policies for enteral tube feedings. • Guest services. • Medical equipment, devices or supplies except as listed in the Benefit Handboook. • Medical services that are provided to Members who are confined or committed to jail, house of correction, or prison, or (2) provided by the Department of Youth Services. • Services for non-Members. • Reimbursement for travel expenses, except as described in your Benefit Handbook. Excluded services include, but are not limited to: alcohol and tobacco, childcare expenses, entertainment, expenses for anyone other than you and your companion, first class, business class and other luxury transportation services, lodging other than at a hotel or motel, lost wages, meals, personal care and hygiene items, telephone calls, Tips and gratuities. • Services for which no charge would be

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Exclusion
All Other Exclusions (Continued)
made in the absence of insurance. • Services for which no coverage is provided in the Plan's Benefit Handbook, Schedule of Benefits or Prescription Drug Brochure (if applicable). • Services provided under an individualized education program (IEP), including any services provided under an IEP that are delivered by school personnel or any services provided under an IEP purchased from a contractor or vendor. • Services that are not Medically Necessary. • Services your PCP or a Plan Provider has not provided, arranged or approved except as described in the Benefit Handbook. • Taxes or governmental assessments on services or supplies. • Transportation, except for emergency ambulance transport, and non-emergency medical transport needed for transfer between hospitals or other covered health care facilities or from a covered facility to your home when Medically Necessary or when specifically listed as a Covered Benefit. • Air conditioners, air purifiers and filters, dehumidifiers and humidifiers. • Car seats. • Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners. • Electric scooters. • Exercise equipment. • Home modifications including but not limited to elevators, handrails and ramps. • Hot tubs, jacuzzis, saunas or whirlpools. • Mattresses. • Medical alert systems. • Motorized beds. • Pillows. • Power-operated vehicles. • Stair lifts and stair glides. • Strollers. • Safety equipment. • Vehicle modifications including but not limited to van lifts. • Telephone. • Television.