

North Country Healthcare Plans Overview

ElevateHealth HSA HMO										
Product Name	Office Visit	Deductible	OOP Max	Co-insurance	ER	Urgent Care	Day Surgery	Labs	PT/OT/ST	RX Cost Share
ElevateHealth HSA HMO 3500 MD0000024624	Ded then 20% Coins	\$3500/\$7000 Embedded	\$5000/\$10000 Embedded	20%	Ded then 20% Coins	Hosp: Ded then 20% Coins Free Stand: Ded then 20% Coins	Ded then 20% Coins	Ded then 20% Coins	Ded then 20% Coins	Retail: Ded then \$5/\$20/20%/30% RX0000022686
ElevateHealth Options HMO										
Product Name	Office Visit	Deductible	OOP Max	Co-insurance	ER	Urgent Care	Day Surgery	Labs	PT/OT/ST	RX Cost Share
ElevateHealth HMO Options MD0000017603	Tier 1: \$25/\$50 Tier 2: Ded then 20%	Tier 1: \$1000/\$2000 Tier 2: \$3000/\$6000 Embedded	\$6500/\$13000 Embedded	Tier 1: None Tier 2: 20%	Tier 1 Ded then \$250	Tier 1 Hosp: Ded then \$150 Tier 1 Free Stand: \$50 Tier 2 Hosp: Ded then 20% Tier 2 Free stand: Ded then 20% Coins	Tier 1: Ded then \$150 Tier 2: Ded then 20%	Tier 1: CIF Tier 2: Ded then 20%	Tier 1: \$50 Tier 2: Ded then 20%	Retail: \$10/\$25/\$50/30% RX0000013360
Best Buy POS Open Access LP										
Product Name	Office Visit	Deductible	OOP Max	Co-insurance	ER	Urgent Care	Day Surgery	Labs	PT/OT/ST	RX Cost Share
Best Buy POS Open Access LP 3000 MD0000019419	\$25 copay/ \$50 copay	IN: \$3000/\$6000 OON: \$6000/\$12000 Embedded	\$6500/\$13000	IN: NA OON: 20%	Ded then \$250	Hosp: Ded then \$125 copay IN Free Stand: \$50	IN: Ded then \$250 copay Select LP: \$125	IN: Ded then CIF Select LP: CIF	\$50	Retail: \$10/\$25/\$50/30% RX0000013360
Best Buy POS Open Access HSA										
Product Name	Office Visit	Deductible	OOP Max	Co-insurance	ER	Urgent Care	Day Surgery	Labs	PT/OT/ST	RX Cost Share
Best Buy POS Open Access HSA 3500 MD0000024623	IN: Ded then 20% Coins OON: Ded then 40% Coins	IN: \$3500/\$7000 OON: \$7000/\$14000 Embedded	\$5000/\$10000	IN: 20% OON: 40%	Ded then 20% Coins	Hosp: Ded then 20% Coins Free Stand: Ded then 20% Coins	IN: Ded then 20% Coins OON: Ded then 40% Coins	IN: Ded then 20% Coins OON: Ded then 40% Coins	IN: Ded then 20% Coins OON: Ded then 40% Coins	Retail: Ded then \$5/\$20/20%/30% RX0000022686

PT - Physical Therapy; OT - Occupational Therapy; ST - Speech Therapy; Hosp - Hospital Based Urgent Care; Free Stand - Free Standing Urgent Care; Ded - Deductible; CIF - Covered In Full; IN - In Network; OON - Out of Network; Coins - Co-insurance

POS Plans have higher OON cost sharing. This chart is for reference only; refer to *Schedule of Benefits* for specific plan information.

ElevateHealth HSA HMO:

This HMO plan requires members to choose a PCP and receive referrals to specialists for specialty services as needed. The ElevateHealth network includes 25 high quality hospitals (24 in New Hampshire and one in Vermont), including Elliot Health Systems and Dartmouth-Hitchcock. This plan is ideal for members who are already seeing these providers today or looking for high quality care at a lower price point. The Health Savings Account (HSA) allows members to use pre-tax funds to pay medical expenses and the funds are owned by the member. While preventative services such as physical exams are covered in full, with an HSA, most services (including prescription drugs), track toward the deductible and then coinsurance.

ElevateHealth Options HMO:

This plan requires members to choose a PCP and obtain referrals. This plan is a network hybrid of our ElevateHealth provider network of 20 hospitals (Tier 1) and the remainder of our New England provider network (Tier 2). Tier 1 functions similarly to our ElevateHealth HMO plan however, BOTH labs and X-rays are covered at 100% at Tier 1 facilities. Members have access to the full HMO New England network in Tier 2, however when accessing providers in Tier 2, services will be subject to a separate deductible and coinsurance. Pharmacy is not tiered.

Please note:

- No cost sharing for Preventive Services as defined by the Affordable Care Act
- All plans provide coverage for emergency care anywhere in the world
- You can learn more by visiting www.harvardpilgrim.org/nch

Best Buy POS Open Access LP (Low-cost Providers):

With this plan, members are required to choose a PCP. They have access to thousands of participating providers throughout New England and nationwide. Members can receive care for covered services without a PCP referral; they have in-network coverage when visiting participating providers and out-of-network coverage when visiting non-participating providers. This plan offers distinctive features: Members can save money when receiving diagnostic lab testing and outpatient surgery procedures from participating LP providers. When members receive lab services from LP providers, it's covered in full. This is ideal for anyone with chronic medical conditions that require routine blood monitoring such as diabetes, thyroid disorders, cholesterol and blood thinners. When day surgeries are performed at participating LP locations, procedures are covered at only a copayment instead of the deductible. It's important to note that if these services are received out of the network or from non-LP providers, members will not have access to these savings.

Best Buy POS Open Access HSA:

With this plan, members are required to choose a PCP. They have access to thousands of participating providers throughout New England and nationwide. Members can receive care for covered services without a PCP referral; they have in-network coverage when visiting participating providers and out-of-network coverage when visiting non-participating providers. While preventative services such as physical exams are covered in full, with an HSA, most services (including prescription drugs), track toward the deductible and then coinsurance.



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