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Schedule of Benefits The Harvard Pilgrim Access America Plan MASSACHUSETTS

This Schedule of Benefits states any Benefit Limits and the 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. Different Copayments apply depending on the type of Provider or the type of service. Your Member Cost Sharing may include a Deductible, Coinsurance, and Copayments. Please see the tables below for details.

You will find words in this Schedule of Benefits that have special meanings. When we use one of those words, we start it with a capital letter. Capitalized terms that are not defined in this Schedule of Benefits are defined in the Glossary in your Benefit Handbook.

There are two levels of coverage - In-Network and Out-of-Network

In-Network coverage applies when you use a Plan Provider for Covered Benefits.

The Harvard Pilgrim Access America Plan Provider Directory lists the Plan Providers you may use to obtain In-Network Benefits and is available online at site, **www.harvardpilgrim.org/GIC** or by calling the Member Services Department at **1-844-442-7324**. For TTY service, please call **711**.

Out-of-Network coverage applies when you use a Non-Plan Provider for Covered Benefits. If a Non-Plan Provider charges any amount in excess of the Allowed Amount, you are responsible for the excess amount, unless it is a Surprise Bill. A Surprise Bill is an unexpected balance bill as defined by the federal No Surprise Act of 2022. Please note: Massachusetts also continues to enforce balance billing protections.

In a **Medical Emergency**, you should go to the nearest emergency facility or call 911 or other local emergency access number. Your emergency room Member Cost Sharing is listed in the tables below.

Prior Approval

Prior Approval is required for certain benefits. Before you receive services from a Non-Plan Provider or a Plan Provider outside the Service Area, please refer to our website, **www.harvardpilgrim.org** or contact the Member Services Department at **1-844-442-7324** for the complete listing of services that require Prior Approval. To obtain Prior Approval please call:

- 1-800-708-4414 for medical services
- 1-844-442-7324 for Medical Drugs
- 1-800-708-4414 for mental health and substance use disorder treatment

More information about Prior Approval can be found on our website, **www.harvardpilgrim.org** and in your Benefit Handbook.

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 the Member Services Department at **1-844-442-7324**.

Office Visit Cost Sharing Levels

EFFECTIVE DATE: 07/01/2023

Office visit cost sharing may include Copayments, Coinsurance, or Deductible amounts, as described throughout this Schedule of Benefits. There are two types of In-Network 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 nurse midwives; and nurse practitioners who bill independently.

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.

General Cost Sharing Features:	Member Cost Sharing:		
Level 1 and Level 2 Copayments			
	PCP Copayment: \$20 per visit		
	Specialist Copayment: \$45 per visit		
In-Network Inpatient Hospital Copayments			
Medical care	\$275 Copayment per admission		
Mental health care (Including the treatment of substance use disorders)	\$275 Copayment per admission		
inpatient Copayment per Member during			
If you are readmitted to a medical hospita calendar days of a discharge, your second I not have to be to the same hospital or for	l or mental health care hospital in a new Quarter, but within 30 npatient Hospital Copayment will be waived. Readmission does the same condition. This waiver is limited to a Plan Year basis. bu can expect to pay a Inpatient Hospital Copayment and when		
 If you are admitted from March 2 until March 7, you are responsible for an Inpatient Hospital Copayment. If you are then readmitted from March 12 until March 15, the second Inpatient Hospital Copayment is waived because it is within the same Quarter as the first admission. If you are admitted March 2 until March 7, and then readmitted April 3 until April 8, the second Inpatient Hospital Copayment is waived even though it is a new Quarter because it is within 30 calendar days of the original discharge. If you are admitted March 2 until March 7, and then readmitted April 30 until May 2, you are responsible for the second Inpatient Hospital Copayment. The second admission occurred more than 30 days from the original discharge and it is a new Quarter. If you are admitted June 2 until June 7, and then readmitted July 1 until July 4, you are responsible for the second Inpatient Hospital Copayment. Although the second admission occurred less than 30 days from the original discharge, it happened during a new Plan Year. 			
Surgical Day Care Copayment			
	 \$250 Copayment per visit, or \$150 Copayment per visit for outpatient eye and gastrointestinal surgical procedures received in an ambulatory surgical center (ASC), up to a maximum of 4 Surgical Day Care Copayments per Member per Plan Year. See the benefit for Surgical Day Care below for details. 		
Other Copayments			
	See Covered Benefits below for details.		

General Cost Sharing Features:	Member Cost Sharing:	
Deductibles – Medical		
In-Network Deductible	\$500 per Member per Plan Year	
	\$1,000 per family per Plan Year	
Out-of-Network Deductible	\$500 per Member per Plan Year	
	\$1,000 per family per Plan Year	
The In-Network Deductible for medical ca	re is separate from the Out-of-Network Deductible.	
Coinsurance		
In-Network Coinsurance	20% Coinsurance for durable medical equipment and Skilled Nursing Facility care	
Out-of-Network Coinsurance	20% Coinsurance	
Out-of-Pocket Maximums		
In-Network Out-of Pocket Maximum	\$5,000 per Member per Plan Year	
includes all In-Network Member Cost	\$10,000 per family per Plan Year	
Sharing Out-of-Network Out-of-Pocket		
Maximum includes all Out-of-Network	\$5,000 per Member per Plan Year \$10,000 per family per Plan Year	
Member Cost Sharing except:	\$10,000 per family per Plan fear	
Copayments		
 Coinsurance for Skilled Nursing 		
Facility care		
 Any charges above the Allowed Amount 		
 Any penalty for failure to receive 		
Prior Approval when using		
Non-Plan Providers		
The In-Network Out-of-Pocket Maximum	is separate from the Out-of-Network Out-of-Pocket Maximum.	
Out-of-Network Penalty Payment	-	
Applies when the Member fails to	\$500 for medical care	
obtain required Prior Approval for	\$200 for mental health care (including the treatment of	
services from a Non-Plan Provider.	substance use disorders)	
Does not count toward the Deductible or Out-of-Pocket Maximum.		

Covered Benefits

Your Covered Benefits are administered on a Plan Year basis. The benefit table below is a summary of the services covered by your Plan. It also indicates your Member Cost Sharing, such as Copayment, Deductible or Coinsurance amounts. More detailed information about Covered Benefits can be found in your Benefit Handbook. 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 "Surgical Day Care."

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."

You have one set of Covered Benefits under the Plan. If a benefit limit applies (such as a day, visit or dollar limit), HPHC calculates your utilization for that benefit based on the Covered Benefits you have received from both In-Network Plan Providers and Out-of-Network Non-Plan Providers.

Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Ambulance and Medical Transport		
Emergency ambulance transport, including ground and/or air transportation	In-Network Deductible, then no	o charge
Non-emergency medical transport (ground only), including ambulance and wheelchair vans	Deductible, then no charge	Deductible, then 20% Coinsurance
Autism Spectrum Disorders Treatment		
Applied behavior analysis	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Chemotherapy and Radiation Therapy		
	Deductible, then no charge	Deductible, then 20% Coinsurance
Chiropractic Care		
– Limited to 20 visits per Plan Year	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Dental Services		
Important Notice: Coverage of Dental Can details of your coverage.	re is very limited. Please see your	Benefit Handbook for the
Emergency dental care (received within 3 days of injury)	Office Visits: \$45 Copayment per visit	Deductible, then 20% Coinsurance
Reduction of fractures and removal of cysts or tumors	Hospital Inpatient Services: \$275 Copayment per admission, then Deductible	
	Surgical Day Care: \$250 Copayment per visit, then Deductible	
Please note: The Covered Benefits below condition that makes it essential that he c day care unit or ambulatory surgical facilit safely. Serious medical conditions include,	or she be admitted to a hospital a ty as an outpatient in order for th	is an inpatient or to a surgical ne dental care to be performed
 Removal of seven or more permanent teeth, excision of radicular cysts involving the roots of three or more teeth, extraction of impacted teeth, 	Hospital Inpatient Services: \$275 Copayment per admission, then Deductible	Deductible, then 20% Coinsurance
and gingivectomies of two or more gum quadrants	Surgical Day Care: \$250 Copayment per visit, then Deductible	

Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Diabetes Equipment and Supplies		
Diabetes equipment	Deductible, then no charge	Deductible, then 20% Coinsurance
Blood glucose monitors, insulin pumps and supplies and infusion devices	Deductible, then no charge	Deductible, then no charge
Diabetes equipment including needles ar by this Plan. Insulin (other than insulin a supplies are covered under your outpatie Caremark. Please see your CVS Caremar 1-877-876-7214 for information on cove	Idministered with an insulin pum ent prescription drug coverage, w rk Prescription Drug Plan broc	ip) and other pharmacy hich is administered by CVS hure or call CVS Caremark at
Pharmacy supplies	See your CVS Caremark Pres for cost sharing amounts.	cription Drug Plan brochure
Dialysis		
Dialysis services	Deductible, then no charge	Deductible, then 20% Coinsurance
Installation of home equipment	Deductible, then no charge	Deductible, then 20% Coinsurance
Durable Medical Equipment		
Durable medical equipment	Deductible, then 20% Coinsurance	Deductible, then 20% Coinsurance
Oxygen and respiratory equipment	Deductible, then no charge	Deductible, then 20% Coinsurance
Early Intervention Services		
	No charge	Deductible, then 20% Coinsurance
The Plan does not cover the family partic Public Health.	cipation fee required by the Mas	sachusetts Department of
Emergency Admission		
	\$275 Copayment per admission	n, then In-Network Deductible
	Please Note: Emergency admis subject to a \$275 Copayment p	ssion to a mental health facility is per admission.
Emergency Room Care		
	\$100 Copayment per visit, the	n the In-Network Deductible
This \$100 Copayment is waived if the pat Day Care or (2) admitted directly to the I Inpatient Services," "Observation Service Member Cost Sharing that applies to the	hospital from the emergency roo s," or "Surgical Day Care includir	m. Please see "Hospital -
Gender Affirming Services		
	Hospital Inpatient Services: \$275 Copayment per admission, then Deductible	Deductible, then 20% Coinsurance
	Surgical Day Care: \$250 Copayment per visit, then Deductible	

Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Hearing Aids		
Hearing Aids (for Members up to the age of 22) – \$2,000 per hearing aid every 24 months for each hearing impaired ear	No charge	
Hearing aids - (for Member ages 22 and older) – \$1,700 per hearing aid every 24 months for each hearing impaired ear	No charge	
Home Health Care Services		
	Deductible, then no charge No cost sharing applies to durable medical equipment, physical therapy, occupational therapy or speech therapy received as part of authorized home health care.	Deductible, then 20% Coinsurance
Hospice – Outpatient		
· · ·	Deductible, then no charge	Deductible, then 20% Coinsurance
Hospital – Inpatient Services		
Acute hospital care	\$275 Copayment per admission, then Deductible	Deductible, then 20% Coinsurance
Inpatient maternity care	\$275 Copayment per admission, then Deductible	Deductible, then 20% Coinsurance
Inpatient routine nursery care	No charge	Deductible, then 20% Coinsurance
Non-routine inpatient services for the newborn	Deductible, then no charge	Deductible, then 20% Coinsurance
Inpatient rehabilitation	Deductible, then no charge	Deductible, then 20% Coinsurance
Skilled Nursing Facility limited to 100 days per Plan Year	Deductible, then 20% Coinsurance	Deductible, then 20% Coinsurance
Infertility Services and Treatments (see th		
 Advanced reproductive technologies are limited to 5 cycles per lifetime 	Specialist Copayment: \$45 per visit	Deductible, then 20% Coinsurance
Laboratory, Radiology and Other Diagno		
Laboratory	Deductible, then no charge	Deductible, then 20% Coinsurance
Genetic testing	Deductible, then no charge	Deductible, then 20% Coinsurance
Radiology	Deductible, then no charge	Deductible, then 20% Coinsurance
Advanced radiology, including CT scans, PET scans, MRI, MRA and nuclear medicine services	\$100 Copayment per scan, then Deductible. There is a maximum of one Copayment per Member per day.	Deductible, then 20% Coinsurance

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	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Laboratory, Radiology and Other Diagnos	tic Services (Continued)	
Other diagnostic services	Deductible, then no charge	Deductible, then 20% Coinsurance
Low Protein Foods		
	Deductible, then no charge	Deductible, then 20% Coinsurance
Maternity Care – Outpatient		
Routine outpatient prenatal and postpartum care	No charge	Deductible, then 20% Coinsurance
Non-routine outpatient prenatal and postpartum care	Deductible, then no charge	Deductible, then 20% Coinsurance
Medical Drugs (drugs that cannot be self-	administered)	
Medical drugs received in a physician's office or other outpatient facility	Deductible, then no charge	Deductible, then 20% Coinsurance
Medical drugs received in the home	Deductible, then no charge	Deductible, then 20% Coinsurance
prescription drugs.		n on coverage of outpatient
	Deductible, then no charge	Deductible, then 20%
prescription drugs. Medical Formulas	Deductible, then no charge	
prescription drugs. Medical Formulas Mental Health and Substance Use Disorde	Deductible, then no charge er Treatment	Deductible, then 20% Coinsurance
prescription drugs. Medical Formulas Mental Health and Substance Use Disorde	Deductible, then no charge	Deductible, then 20%
prescription drugs.	Deductible, then no charge er Treatment \$275 Copayment per	Deductible, then 20% Coinsurance
prescription drugs. Medical Formulas Mental Health and Substance Use Disorde Inpatient services Intermediate care services Annual mental health wellness examination performed by a licensed mental health professional	Deductible, then no charge er Treatment \$275 Copayment per admission	Deductible, then 20% Coinsurance Deductible, then 20% Coinsurance Deductible, then 20%
Medical Formulas Medical Formulas Mental Health and Substance Use Disorde Inpatient services Intermediate care services Annual mental health wellness examination performed by a licensed mental health professional Please Note: Your annual mental health wellness examination may also be provided by a PCP as part of your annual routine examination for preventive care	Deductible, then no charge er Treatment \$275 Copayment per admission No charge No charge	Deductible, then 20% CoinsuranceDeductible, then 20% CoinsuranceDeductible, then 20% CoinsuranceDeductible, then 20% CoinsuranceDeductible, then 20% Coinsurance
Medical Formulas Medical Formulas Mental Health and Substance Use Disorde Inpatient services Intermediate care services Annual mental health wellness examination performed by a licensed mental health professional Please Note: Your annual mental health wellness examination may also be provided by a PCP as part of your annual routine examination for preventive care	Deductible, then no charge er Treatment \$275 Copayment per admission No charge No charge Group therapy – \$10 Copayment per visit Individual therapy – \$20	Deductible, then 20% Coinsurance Deductible, then 20% Coinsurance Deductible, then 20% Coinsurance Deductible, then 20%
prescription drugs. Medical Formulas Mental Health and Substance Use Disorde Inpatient services Intermediate care services Annual mental health wellness examination performed by a licensed	Deductible, then no charge er Treatment \$275 Copayment per admission No charge No charge Group therapy – \$10 Copayment per visit	Deductible, then 20% Coinsurance Deductible, then 20% Coinsurance

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Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing	
Mental Health and Substance Use Disorde	er Treatment (Continued)		
Outpatient medication management	\$10 Copayment per visit	Deductible, then 20% Coinsurance	
Outpatient methadone maintenance	No charge	Deductible, then 20% Coinsurance	
Outpatient psychological testing and neuropsychological assessment	No charge	Deductible, then 20% Coinsurance	
Prior Approval is not required to obtain su addition, when services are obtained from days of (1) Acute Treatment Services or (2) use disorders so long as the Plan receives of The terms "Acute Treatment Services" and Section II of your Benefit Handbook. Services review as described in section J. Utilization	a Plan Provider, the Plan will no Clinical Stabilization Services for notice from the Plan Provider wi I "Clinical Stabilization Services" ices beyond the 14 day period m	t deny coverage for the first 14 r the treatment of substance thin 48 hours of admission. are defined in the Glossary at ay be subject to concurrent	
Observation Services			
	\$100 Copayment, then Deductible	Deductible, then 20% Coinsurance	
Ostomy Supplies			
	Deductible, then no charge	Deductible, then 20% Coinsurance	
Outpatient Prescription Drug Coverage			
Your outpatient prescription drug coverage Caremark Prescription Drug Plan brock on coverage of outpatient prescription dr specifically noted in a handbook section, a is governed by the CVS Caremark Prescript Physician and Other Professional Office V listed in this Schedule of Benefits)	hure or call CVS Caremark at 1- ugs. Regardless of whether the o any reference to outpatient drug tion Drug Plan brochure.	877-876-7214 for information CVS Caremark brochure is s found within this handbook	
Routine examinations for preventive care, including immunizations	No charge	Deductible, then 20% Coinsurance	
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 our website at www.harvardpilgrim.org/GIC . Please see "Laboratory, Radiology and Other Diagnostic Services" for the Member Cost Sharing that applies to diagnostic services not included on this list.			
Consultations, evaluations, sickness and injury care	PCP Copayment: \$20 per visit	Deductible, then 20% Coinsurance	
Allergy tests and treatments	Specialist Copayment: \$45 per visit		
Nutritional counseling (limited to 3 visits for non-diabetes and non-eating disorder related conditions per Plan Year)			
Administration of allergy injections Diagnostic screening and tests (including EKGs)	Deductible, then no charge	Deductible, then 20% Coinsurance	

Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Preventive Services and Tests		
Preventive care services, including all FDA approved generic contraceptive devices	No charge	Deductible, then 20% Coinsurance
Under the federal health care reform law, many preventive services and tests are covered with no Member Cost Sharing. For a list of covered preventive services, please see the Preventive Services Notice on our website at: www.harvardpilgrim.org/GIC. You may also get a copy of the Preventive Services Notice by calling the Member Services Department at 1-844-442-7324. Under applicable federal and state law, m Cost Sharing, including preventive colono women, and all FDA approved contracept and tests go to HPHC's website at www.ha	scopies, certain labs and X-rays, ive devices. For a complete list o	voluntary sterilization for f covered preventive services
Member Services department at 1-844-442	2-7324. HPHC will add or delete	services from this benefit for
preventive services and tests in accordance		
Prosthetics and Orthotics		
	Deductible, then no charge	Deductible, then 20% Coinsurance
Reconstructive Surgery		
	\$275 Copayment per admission, then Deductible	Deductible, then 20% Coinsurance
Rehabilitation and Habilitation Services -	Outpatient	
Cardiac rehabilitation	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Pulmonary rehabilitation therapy	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Speech-language and hearing services	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Occupational therapy limited to 30 visits per Plan Year	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Physical therapy limited to 30 visits per Plan Year		
Outpatient physical and occupational the to the extent Medically Necessary for: (1) Autism Spectrum Disorders.		
Smoking Cessation		
Smoking Cessation (please see your Benefit Handbook for details on your coverage)	No charge	Deductible, then 20% Coinsurance

Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Surgical Day Care including Scopic Procee	dures	
Outpatient surgery, including outpatient scopic procedures (except for eye and gastrointestinal procedures)	\$250 Copayment per visit, then Deductible	Deductible, then 20% Coinsurance
Outpatient eye surgical procedures and gastrointestinal surgical procedures, including but not limited to colonoscopy, endoscopy and sigmoidoscopy		
 In an ambulatory surgical center (ASC) 	\$150 Copayment per visit, then Deductible	Deductible, then 20% Coinsurance
– In a hospital	\$250 Copayment per visit, then Deductible	
	There is a maximum of four Sur Member per Plan Year.	rgical Day Care Copayments per
For a list of covered ambulatory surgical c go to your Harvard Pilgrim Access America and more" under Quicklinks on the right	a Plan "Provider Directory", click	"Hospitals, Urgent Care, Labs
Telemedicine Virtual Visit Services		
Outpatient telemedicine virtual visit		
services: - Medical services	PCP Copayment: \$20 per visit	Deductible, then 20% Coinsurance
	Specialist Copayment: \$45 per visit	
- Mental health and substance use disorder services	No charge for the first 3 visits per Member per Plan Year, then \$10 Copayment per visit for all visits after the first 3	Deductible, then 20% Coinsurance
For inpatient hospital care, see "Hospital		
Temporomandibular Joint Dysfunction Se	ervices	
	Specialist Copayment: \$45	Deductible, then 20% Coinsurance
No Dental Care is covered for the treatme	per visit ent of Temporomandibular Joint	
Urgent Care Services		,
Doctor On Demand	\$20 Copayment per visit	
Important Note: Doctor On Demand is a s Urgent Care services. For Doctor On Dema your Harvard Pilgrim Access America Plan more" under Quicklinks on the right side	specific network of providers cor and go to our website at www.h "Provider Directory", click "Hosp	arvardpilgrim.org/GIC, go to bitals, Urgent Care, Labs and
Convenience care clinic	\$20 Copayment per visit	Deductible, then 20% Coinsurance
Urgent care center (including hospital urgent care center)	\$20 Copayment per visit	Deductible, then 20% Coinsurance

Benefit	In-Network Plan Providers Member Cost Sharing	Out-of-Network Non-Plan Providers Member Cost Sharing
Urgent Care Services (Continued)		
Additional Member Cost Sharing may ap Benefits. For example, if you have an X-ra and Other Diagnostic Services."		
Vision Services		
Routine eye examinations – limited to 1 exam every 24 months	Optometrist Copayment: \$20 per visit	Deductible, then 20% Coinsurance
	Ophthalmologist Copayment: – Specialist Copayment: \$45 per visit	
Vision hardware (such as eyeglasses or contact lenses) only for limited conditions (please see your Benefit Handbook for details and limits on your coverage)	Deductible, then no charge	Deductible, then 20% Coinsurance
Voluntary Sterilization		
	Office visits: Specialist Copayment: \$45 per visit	Deductible, then 20% Coinsurance
	Surgical Day Care:	
	\$250 Copayment per visit, then Deductible	
Voluntary Termination of Pregnancy (abo	ortion)	
	No charge	Deductible, then 20% Coinsurance
Wigs and Scalp Hair Prostheses		
When needed for hair loss suffered as a result of the treatment for any form of cancer or leukemia, or for a certain pathologic condition such as alopecia areata, alopecia totalis, alopecia medicamentosa or permanent loss of scalp hair due to injury	No charge	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 1-844-442-7324 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-844-442-7324 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-844-442-7324 (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-

844-442-7324 (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 1-844-442-7324 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-442-7324 (телетайп: 711).

(Arabic) العربية

ا**نتباه:** إذا أنت تتكلم أللغة **العربية**، خَدَمات ألمُساعَدة اللغوية مُتَوفرة لك مَجانا. أ ا**تصل على7324-442-1844-1** (TTY: 711)

ខ្មែរ (Cambodian) ្រសុំដូនដំណីង៖ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ដូនលោកអ្នកអោយ តតគិតថ្លៃ។។ ចូរ ទូរស័ព្ទ 1-844-442-7324 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-442-7324 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-844-442-7324 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-442-7324 (TTY: 711) 번으로 전화해 주십시오.

Ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-844-442-7324 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-844-442-7324 (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. 1-844-442-7324 (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. 1-844-442-7324 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-844-442-7324 (TTY: 711).

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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)

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