Schedule of Benefits

The Harvard Pilgrim Tiered POS
MASSACHUSETTS

Please Note: This plan includes a tiered provider network called the **Tiered POS** network. In this plan, Members pay different levels of Deductibles, Copayments, or Coinsurance depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a Provider's benefit tier annually on January 1. Please consult the **BILH Tiered POS** Provider Directory or visit the provider search tool at **www.harvardpilgrim.org/bilh** to determine the tier of Providers in the **Tiered POS** Network.

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.

This plan does not provide coverage for outpatient prescription drugs. Your coverage for prescription drugs is administered by a third party named Caremark. If you have questions regarding your pharmacy coverage, Caremark can be reached at **1–855–303–3980**.

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.

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

In-Network coverage applies when Covered Benefits are provided or arranged by your Primary Care Physician (PCP) in the Service Area, or provided by a Plan Provider outside of the Service Area.

Out-of-Network coverage applies when Covered Benefits are provided by a Non-Plan Provider or provided by a Plan Provider without a Referral when a Referral is required. If a Non-Plan Provider charges any amount in excess of the Allowed amount, you are responsible for the excess amount.

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 **1–888–333–4742** for the complete listing of services that require Prior Approval. To obtain Prior Approval, please call

- **1–800–708–4414** for medical services
- **1–888–333–4742** 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 at **www.harvardpilgrim.org** and in your Benefit Handbook.

TIERED PROVIDERS – IN–NETWORK

In-Network acute hospitals, Primary Care Providers (PCPs), and medical specialists are placed into one of three benefit levels or "tiers". Member Cost Sharing for these providers depends upon the tier in which a provider is placed. Tier 1 is the lower cost tier. Tier 2 is the medium cost tier. Tier 3 is the higher cost tier. Only acute care hospitals, Primary Care Physicians (PCPs) and medical specialists are assigned to one of three tiers. All other covered providers are assigned to Tier 2. In some cases, a provider may practice at more than one location and may have a different tier

assigned to each location. Keep in mind that different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.

You can lower your out-of-pocket cost by selecting the physicians and hospitals in the lower tier. The tables set forth below list the Member Cost Sharing for each type of tiered service. The Plan's Provider Directory lists all Plan Providers and their associated tier. You can access the Provider Directory at **www.harvardpilgrim.org/bilh**. You may also obtain a paper copy of the directory, free of charge, by calling Harvard Pilgrim's Member Services Department at **1–888–333–4742**.

Because Member Cost Sharing is dependent upon the tier placement of a doctor or hospital, you will have lower out-of-pocket costs when you select providers from the lower tier. You should consider a provider's tier and where the provider has hospital admitting privileges before selecting a provider. For example, if you require hospital care with a Tier 1 physician who performs your service at a Tier 1 hospital, you will pay the Tier 1 out-of-pocket costs for both your physician and hospital care. However, if you require hospital care with a Tier 1 physician who performs your service at a Tier 2 or Tier 3 hospital, you will pay the lower Tier 1 out-of-pocket costs for the physician services but the higher Tier 2 or Tier 3 out-of-pocket costs for hospital care.

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 **1-888-333-4742**.

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:	In-Network Tier 1 Member Cost Sharing:	In-Network Tier 2 Member Cost Sharing:	In-Network Tier 3 Member Cost Sharing:	Out-of-Network Member Cost Sharing:
Coinsurance and Copayments				
	See the benefits table below			
Deductibles				
	$250 per Member per Calendar Year $500 per family per Calendar Year	$2,000 per Member per Calendar Year $4,000 per family per Calendar Year	$3,500 per Member per Calendar Year $7,000 per family per Calendar Year	$5,000 per Member per Calendar Year $10,000 per family per Calendar Year

General Cost Sharing Features:	In-Network Tier 1 Member Cost Sharing:	In-Network Tier 2 Member Cost Sharing:	In-Network Tier 3 Member Cost Sharing:	Out-of-Network Member Cost Sharing:
Deductibles (Continued)				
Please Note: Any amount applied toward the Tier 1 Deductible will also be applied toward the Tier 2 and Tier 3 Deductibles. Any amount applied toward the Tier 2 Deductible will also be applied toward the Tier 1 and Tier 3 Deductibles. Any amount applied toward the Tier 3 Deductible will also be applied toward the Tier 1 and Tier 2 Deductibles. The maximum **In-Network** Deductible you will pay in a Calendar Year will not exceed the Tier 3 Deductible.				
Deductible Rollover				
	None			
Out-of-Pocket Maximum				
Includes all In-Network and Out-of-Network Member Cost Sharing except: – Charges for prescription drugs. – Any charges above the Allowed Amount and any penalty for failure to receive Prior Approval when using Non-Plan Providers	$3,000 per Member per Calendar Year $6,000 per family per Calendar Year	$4,500 per Member per Calendar Year $9,000 per family per Calendar Year	$4,500 per Member per Calendar Year $9,000 per family per Calendar Year	$6,000 per Member per Calendar Year $12,000 per family per Calendar Year
Please Note: Any amount applied toward the Tier 1 Out–of–Pocket Maximum will also be applied toward the Tier 2 and Tier 3 Out–of–Pocket Maximums. Any amount applied toward the Tier 2 Out–of–Pocket Maximum will also be applied toward the Tier 1 and Tier 3 Out–of–Pocket Maximums. Any amount applied toward the Tier 3 Out–of–Pocket Maximum will also be applied toward the Tier 1 and Tier 2 Out–of–Pocket Maximums. The maximum **In-Network** Out–of–Pocket Maximum amount you will pay in a Calendar Year will not exceed the Tier 3 Out–of–Pocket Maximum.				
Out-of-Network Penalty Payment				
Applies when the Member fails to obtain required Prior Approval for services from a Non-Plan Provider. Does not count toward the Deductible or Out-of-Pocket Maximum.	$500			

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Acupuncture Treatment for Injury or Illness				
– Limited to 20 visits per Calendar Year	$30 Copayment per visit			Deductible, then 50% Coinsurance
Ambulance and Medical Transport				
Emergency ambulance transport	No charge			Same as In-Network
Non-emergency air ambulance transport	No charge			Same as In-Network
Non-emergency medical transport	No charge			Deductible, then 50% Coinsurance

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Autism Spectrum Disorders Treatment				
Applied behavior analysis	No charge			Deductible, then 50% Coinsurance
Chemotherapy and Radiation Therapy				
	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Dental Services				
Extraction of teeth impacted in bone (performed in a physician's office)	No charge			Deductible, then 50% Coinsurance
Preventive Dental Care for children up to the age of 13 – limited to 2 preventive dental exams per Calendar Year.	No charge			Deductible, then 50% Coinsurance
Important Notice: Coverage of Dental Care is very limited. Please see your Benefit Handbook for the details of your coverage.				
Dialysis				
	Tier 1 Deductible, then no charge		Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Durable Medical Equipment				
Durable medical equipment	No charge			Deductible, then 50% Coinsurance
Blood glucose monitors, infusion devices and insulin pumps (including supplies)	No charge			Deductible, then 50% Coinsurance
Oxygen and respiratory equipment	No charge			Deductible, then 50% Coinsurance
Early Intervention Services				
	No charge			Deductible, then 50% Coinsurance
The Plan does not cover the family participation fee required by the Massachusetts Department of Public Health.				
Emergency Admission				
	Tier 1 Deductible, then no charge			Same as In-Network

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Emergency Room Care				
	$150 Copayment per visit			Same as In-Network
This Copayment is waived if (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.				
Fertility Services (See the Benefit Handbook for details)				
	Not covered			Not covered
Gender Affirming Services				
	Your Member Cost Sharing will depend upon where the service is provided and the tier placement of the provider rendering services, as listed in this Schedule of Benefits. For example, for a service provided in an outpatient surgical center, see "Surgery– Outpatient." For services provided in a physician's office, see "Physician and Other Professional Office Visits." For inpatient hospital care, see "Hospital – Inpatient Services."			Deductible, then 50% Coinsurance
Hearing Aids (for Members up to the age of 22)				
– Limited to $2,000 per hearing aid every 36 months, for each hearing impaired ear	No charge			Deductible, then 50% Coinsurance
Home Health Care				
	No charge			Deductible, then 50% Coinsurance
If services include the administration of drugs, please see the benefit for "Medical Drugs" for Member Cost Sharing details.				
Hospice – Outpatient				
	No charge			Deductible, then 50% Coinsurance
Hospital – Inpatient Services				
Acute hospital care	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance

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Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Hospital – Inpatient Services (Continued)				
Inpatient maternity care	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Inpatient routine nursery care	No charge			Deductible, then 50% Coinsurance
Inpatient rehabilitation – limited to 60 days per Calendar Year	No charge			Deductible, then 50% Coinsurance
Skilled nursing facility – limited to 100 days per Calendar Year	No charge			Deductible, then 50% Coinsurance
Infertility Services and Treatments (see the Benefit Handbook for details)				
	Your Member Cost Sharing will depend upon the types of services provided and the tier placement of the provider rendering services, as listed in this Schedule of Benefits. For example, for services provided by a physician, see "Physician and Other Professional Office Visits." For inpatient hospital care, see "Hospital – Inpatient Services."			Deductible, then 50% Coinsurance
Laboratory, Radiology and Other Diagnostic Services				
Laboratory, radiology, genetic testing, and other diagnostic services – In a physician's office or non-hospital affiliated facility	No charge	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** No charge	$75 Copayment per visit	Deductible, then 50% Coinsurance

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Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Laboratory, Radiology and Other Diagnostic Services (Continued)				
Laboratory, radiology, genetic testing, and other diagnostic services – In a hospital or hospital affiliated facility	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Advanced radiology, including CT scans, PET scans, MRI, MRA and nuclear medicine services – In a physician's office or non-hospital affiliated facility	No charge	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** No charge	$75 Copayment per visit	Deductible, then 50% Coinsurance
Advanced radiology, including CT scans, PET scans, MRI, MRA and nuclear medicine services – In a hospital or hospital affiliated facility	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Low Protein Foods				
– Limited to $5,000 per Calendar Year	No charge			Deductible, then 50% Coinsurance
Maternity Care - Outpatient				
Childbirth classes	Harvard Pilgrim will reimburse you up to $150 annually for a childbirth class taken at any Harvard Pilgrim Health Care affiliated provider. Just send a copy of your receipt and completion certificate to: Harvard Pilgrim Health Care P.O. Box 9185 Quincy, MA 02269			
Routine outpatient prenatal and postpartum care	No charge			Deductible, then 50% Coinsurance
Please Note: 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."				

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Medical Drugs (drugs that cannot be self-administered)				
Medical drugs received in a physician's office or other outpatient facility	No charge			Deductible, then 50% Coinsurance
Medical drugs received in the home	No charge			Deductible, then 50% Coinsurance
Please Note: Your Employer Group also provides outpatient prescription drug coverage through a third party called Caremark. Caremark provides coverage for most prescription drugs purchased at an outpatient pharmacy. Some Medical Drugs received in a physician's office or outpatient facility may be covered under your outpatient prescription drug benefit. Please contact Caremark at **1–855–303–3980** for information on outpatient prescription drugs.				
Medical Formulas				
	No charge			Deductible, then 50% Coinsurance
Mental Health and Substance Use Disorder Treatment				
Inpatient services	Tier 1 Deductible, then no charge			Deductible, then 50% Coinsurance
Intermediate services – Acute residential treatment (including detoxification), crisis stabilization and in-home family stabilization – Intensive outpatient programs, partial hospitalization and day treatment programs	Tier 1 Deductible, then no charge			Deductible, then 50% Coinsurance
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.	No charge			Deductible, then 50% Coinsurance
Outpatient group therapy	No charge			Deductible, then 50% Coinsurance
Outpatient treatment, including individual therapy, detoxification and medication management	No charge			Deductible, then 50% Coinsurance

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Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Mental Health and Substance Use Disorder Treatment (Continued)				
Outpatient methadone maintenance	No charge			Deductible, then 50% Coinsurance
Outpatient psychological testing and neuropsychological assessment – Performed by a Licensed Mental Health Professional	No charge			Deductible, then 50% Coinsurance
Outpatient telemedicine virtual visit – Group therapy	No charge			Deductible, then 50% Coinsurance
Outpatient telemedicine virtual visit – including individual therapy, detoxification and medication management	No charge			Deductible, then 50% Coinsurance
Observation Services				
	Tier 1 Deductible, then no charge			Deductible, then 50% Coinsurance
Ostomy Supplies				
	No charge			Deductible, then 50% Coinsurance
Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefits.)				
Routine examinations for preventive care, including immunizations	No charge			Deductible, then 50% Coinsurance
Not all In-Network 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.				
Consultations, evaluations, sickness and injury care – Primary Care Copayments	**Adults:** No charge **Pediatrics (up to age 19):** No charge	**Adults:** $60 Copayment per visit **Pediatrics (up to age 19):** No charge	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $75 Copayment per visit	Deductible, then 50% Coinsurance

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Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefits.) (Continued)				
– Specialty and Hospital Based Care Copayments	**Adults:** $30 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $100 Copayment per visit **Pediatrics (up to age 19):** $100 Copayment per visit	Deductible, then 50% 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: administration of injections, casting, suturing and the application of dressings, genetic counseling, non-routine foot care, and surgical procedures	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Administration of allergy injections	$15 Copayment per visit			Deductible, then 50% Coinsurance
Preventive Services and Tests				
	No charge			Deductible, then 50% Coinsurance
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				
	No charge			Deductible, then 50% Coinsurance

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Rehabilitation and Habilitation Services - Outpatient				
Cardiac rehabilitation Pulmonary rehabilitation therapy Speech-Language and Hearing Services	$30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	Deductible, then 50% Coinsurance
Physical and occupational therapies – combined up to 72 visits per Calendar Year	$30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	Deductible, then 50% Coinsurance
Outpatient physical and occupational therapy is not subject to the limit listed above and is covered to the extent Medically Necessary for (1) children up to the age of three, and (2) the treatment of Autism Spectrum Disorders.				
Scopic Procedures - Outpatient Diagnostic and Therapeutic				
Colonoscopy, endoscopy and sigmoidoscopy	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Spinal Manipulative Therapy (including care by a chiropractor)				
– Limited to 12 visits per Calendar Year	$30 Copayment per visit	$30 Copayment per visit	$75 Copayment per visit	Deductible, then 50% Coinsurance

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Surgery – Outpatient				
	Deductible, then no charge	**Adults:** Deductible, then 30% Coinsurance **Pediatrics (up to age 19):** Tier 1 Deductible, then no charge	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Telemedicine Virtual Visit Services – Outpatient				
Consultations, evaluations, sickness and injury care – Primary Care Copayments	**Adults:** No charge **Pediatrics (up to age 19):** No charge	**Adults:** $60 Copayment per visit **Pediatrics (up to age 19):** No charge	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $75 Copayment per visit	Deductible, then 50% Coinsurance
– Specialty and Hospital Based Care Copayments	**Adults:** $30 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $100 Copayment per visit **Pediatrics (up to age 19):** $100 Copayment per visit	Deductible, then 50% Coinsurance
Urgent Care Services				
Doctor On Demand	No charge			
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	No charge			Deductible, then 50% Coinsurance
Urgent care center	$30 Copayment per visit	**Adults:** $70 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	$110 Copayment per visit	Deductible, then 50% Coinsurance

Benefit	Tier 1 Member Cost Sharing	Tier 2 Member Cost Sharing:	Tier 3 Member Cost Sharing:	Out-of-Network Cost Sharing:
Urgent Care Services (Continued)				
Please Note: These urgent care copays only apply to urgent care centers identified in the Plan's Provider Directory. You can access the Provider Directory at **www.harvardpilgrim.org/bilh** and search for providers under the "Urgent Care Center" specialty to find a participating urgent care center near you. Also, additional Member Cost Sharing may apply at urgent care centers. For example, if you have an x-ray or have blood drawn additional cost sharing may apply; please refer to "Laboratory, Radiology and Other Diagnostic Services" in this Schedule of Benefit. Urgent care locations that are not specifically noted in the Provider Directory under the "Urgent Care Center" specialty may have *different* cost sharing.				
Vision Services				
Routine eye examinations – limited to 1 per Calendar Year	$30 Copayment per visit	**Adults:** $75 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	**Adults:** $100 Copayment per visit **Pediatrics (up to age 19):** $30 Copayment per visit	Deductible, then 50% Coinsurance
Vision hardware for special conditions	No charge			Deductible, then 50% Coinsurance
Voluntary Sterilization – in a Physician's office				
	Deductible, then no charge	Deductible, then 30% Coinsurance	Deductible, then 40% Coinsurance	Deductible, then 50% Coinsurance
Voluntary Termination of Pregnancy				
	Your Member Cost Sharing will depend upon where the service is provided as listed in this Schedule of Benefits. For example, for a service provided in an outpatient surgical center, see "Surgery – Outpatient." For services provided in a physician's office, see "Office based treatments and procedures." For inpatient hospital care, see "Hospital – Inpatient Services."			Deductible, then 50% Coinsurance
Wigs and Scalp Hair Prostheses				
Limited to $350 per Calendar Year (see the Benefit Handbook for details)	No charge			Deductible, then 50% 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 اللغة العربية ، خدمات المساعدة اللغوية 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.

(Continued)

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, Inc. | MASSACHUSETTS

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, holistic or naturopathic services and all procedures, laboratories and nutritional supplements associated with such treatments, except when specifically listed as a Covered Benefit. • 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, educational programs for children in residential care, self-help programs, life skills programs, relaxation or lifestyle programs, and wilderness programs (therapeutic outdoor programs). • Massage therapy. • Myotherapy.
Dental Services
• Dental Care, except when specifically listed as a Covered Benefit. • Temporomandibular Joint Dysfunction (TMD) care, except as described in the Plan's *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 disease. • 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 disease.
Maternity Services
• Planned home births. • Services provided by a doula. • Services for a newborn who has not been enrolled as a Member, other than nursery charges for routine services provided to a healthy newborn.

Exclusion
Mental Health and Substance Use Disorder Treatment
• Educational services or testing, except services covered under the benefit for Early Intervention Services. No benefits are provided (1) for educational services intended to enhance educational achievement or developmental functioning, (2) to resolve problems of school performance, (3) for driver alcohol education, or (4) for community reinforcement approach and assertive continuing care. • Any of the following types of programs: programs in which the patient has a pre-defined duration of care without the Plan's ability to conduct concurrent determinations of continued medical necessity, programs that only provide meetings or activities not based on individualized treatment plans, programs that focus solely on interpersonal or other skills rather than directed toward symptom reduction and functional recovery related to specific mental health disorders, and tuition based programs that offer educational, vocational, recreational, or personal developmental activities. • Sensory integrative praxis tests. • Services for any condition with only a "Z Code" designation in the Diagnostic and Statistical Manual of Mental Disorders, which means that the condition is not attributable to a mental disorder. • Mental health and substance use disorder treatment that is (1) provided to Members who are confined or committed to a jail, house of correction, prison, or custodial facility of the Department of Youth Services; or (2) provided by 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. • Services related to autism spectrum disorders 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.
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 prostheses when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging.
Procedures and Treatments
• 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 other than an initial X-ray. • Spinal manipulative therapy (including care by a chiropractor), except when specifically listed as a Covered Benefit. • Commercial diet plans, weight loss programs and any services in connection with such plans or programs. **Please note**: If you have coverage through an employer group plan, 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 services including reassignment surgery and all related drugs and procedures for self-insured groups, except when specifically listed as a Covered Benefit. • If a service is listed as requiring that it be provided at a Center of Excellence, no In-Network 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.

This exclusion list is not binding and is provided exclusively for information purposes. Please see your Benefit Handbook and Schedule of Benefits.

Exclusion
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 Plan's *Benefit Handbook* for more information.) • 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.
Reproduction
• Any form of Surrogacy or services for a gestational carrier other than covered maternity services. • 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 and birth control drugs, implants and devices, 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 the Plan's Benefit Handbook. • 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, except when 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 Services
• Telemedicine services involving e-mail or fax. • Provider fees for technical costs for the provision of telemedicine services.
Types of Care
• Recovery programs including rest or domiciliary care, sober houses, transitional support services, and therapeutic communities. • 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 aids, except when specifically listed as a Covered Benefit. • Hearing aid batteries, and any device used by individuals with hearing impairment to communicate over the telephone or internet, such as TTY or TDD. • 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.

Exclusion
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. • 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 described in the Plan's *Benefit Handbook*. • Medical services that are provided to Members who are confined or committed to jail, house of correction, prison, or custodial facility of the Department of Youth Services. • Reimbursement for travel expenses, except as described in the Plan's *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 non-Members. • Services for which no charge would be made in the absence of insurance. • Services for which no coverage is provided in the Plan's *Benefit Handbook*, this Schedule of Benefits, or the 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. • 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. • 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.