

# Schedule of Benefits

## The Harvard Pilgrim Quality HMO Plan MASSACHUSETTS

**Please Note:** This Plan includes a tiered Provider network. In this plan, Members pay different levels of Member Cost Sharing depending on the tier of the Provider delivering a Covered Benefit. The Harvard Pilgrim Quality HMO Plan Provider Directory includes provider tiering information and is available online at [www.harvardpilgrim.org/GIC](http://www.harvardpilgrim.org/GIC) or by calling Member Services at **1-844-442-7324**. For TTY service, please call **711**.

This Schedule of Benefits states any Benefit Limits and Member Cost Sharing amounts that you must pay for Covered Benefits. However, it is only a summary of your Covered Benefits. Please see your Benefit Handbook for details. Your Member Cost Sharing may include a Deductible, Coinsurance, and Copayments. Different Copayments apply depending on the type of Provider or the type of service. 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.

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](http://www.harvardpilgrim.org) or by calling the Member Services Department at **1-844-442-7324**.

### Tiered Providers

Most hospitals and physicians covered by the Plan are placed into one of two benefit levels or "tiers." Member Cost Sharing for Providers depends upon the tier in which a Provider is placed. Tier 1 is the lower-cost tier and Tier 2 is the higher-cost tier. There is no tiering of Primary Care Providers (PCPs) under the Quality HMO plan. Only acute care hospitals and medical specialists are assigned to one of two tiers. In some cases, a Provider may practice at multiple locations and have a different tier assigned to each location. Different out-of-pocket costs may apply to the same Provider based upon where you are treated by that Provider.

Certain Quality HMO Plan Providers in specialties such as cardiology, gastroenterology and obstetrics/gynecology may also be Providers in internal medicine, pediatrics or other primary care specialties. When these Providers bill us for their services as PCPs, the applicable PCP Copayment will apply. When these Providers bill us for their services as specialists, the applicable tiered specialty Copayment will apply.

Some Providers work from offices that are operated by a hospital. When services are rendered and billed from such an office or hospital outpatient department, a Tier 2 Specialist Copayment will be applied. However, please contact Member Services if you received care from a physician who specializes in internal, adolescent or geriatric medicine; family and general practice; pediatrics; or a midwife, nurse practitioner or a physician assistant in such an office to determine if you are subject to the PCP Copayment.

EFFECTIVE DATE: 07/01/2025

## THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS

You can lower your out-of-pocket cost by selecting the physicians and hospitals in the lower-cost tier. The tables below list the Member Cost Sharing for each type of tiered service. The Harvard Pilgrim Quality HMO Plan Provider Directory lists all Plan Providers and their tier. You can access the Quality HMO Plan Provider Directory at [www.harvardpilgrim.org/GIC](http://www.harvardpilgrim.org/GIC). You may also obtain a paper copy of the directory, free of charge, by calling HPHC's Member Services Department at **1-844-442-7324**.

**Please Note:** When you choose a PCP, it is important to consider the tier of the hospital that your PCP uses. For example, a Tier 1 PCP may admit patients to a Tier 2 Hospital. If your PCP admits you to a Tier 1 hospital you will pay lower out-of-pocket costs for hospital care than you would pay if your PCP admits you to a Tier 2 hospital.

### Non-Tiered Benefits

For certain Covered Benefits Member Cost Sharing is not tiered. Your Member Cost Sharing for these Covered Benefits is listed in the tables below.

#### IMPORTANT POINTS TO REMEMBER

Under a Tiered Network Plan, your out-of-pocket costs will vary depending on whom you see and where you go for care. Please review and consider the following when seeking care under your Harvard Pilgrim Quality HMO Plan:

- You can lower your out-of-pocket cost by selecting the Providers and hospitals in the lower-cost tier.
- When you choose a PCP, it is important to consider the tier of the hospital that your PCP uses. If your PCP admits you to a Tier 1 hospital you will pay lower out-of-pocket costs for hospital care than you would pay if your PCP admits you to a Tier 2 hospital
- A Provider may practice at multiple locations and have a different tier assigned to each location. Different out-of-pocket costs may apply to the same Provider based upon where you are treated by that Provider.
- Some Quality HMO Plan Providers have multiple offices and may be a Quality HMO Plan Provider at one location, and not at another. You must check with HPHC to make sure the services you seek are covered under your Plan for that specific Provider at that specific location.
- Some Quality HMO Plan Providers may be affiliated with hospitals that do not participate in the Quality HMO Plan. If a Quality HMO Plan Provider refers you to a hospital that is not in the Harvard Pilgrim Quality HMO Plan network, coverage will not be provided under your Plan.

General Cost Sharing Features:	Member Cost Sharing:
<b>Tiered Copayments</b>	
	PCP Copayment: \$20 per visit
	Tier 1 Specialist Copayment: \$30 per visit
	Tier 2 Specialist Copayment: \$60 per visit
<b>Inpatient Hospital Copayments</b>	
Medical care	Hospital Tier 1 Inpatient Copayment: \$275 per admission Hospital Tier 2 Inpatient Copayment: \$500 per admission
Mental health care (including the treatment of substance use disorders)	\$275 Copayment per admission

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

<b>General Cost Sharing Features:</b>		<b>Member Cost Sharing:</b>
<b>Inpatient Hospital Copayments (Continued)</b>		
<b>Please Note:</b> There is an Inpatient Copayment maximum of one Medical or Mental Health Care inpatient Copayment per Member during each Quarter in a Plan Year.		
If you are readmitted to a medical hospital or mental health care hospital in a new Quarter, but within 30 calendar days of a discharge, your second Inpatient Hospital Copayment will be waived. Readmission does not have to be to the same hospital or for the same condition. This waiver is limited to a Plan Year basis. The bullets below list examples of when you can expect to pay a Inpatient Hospital Copayment and when you can expect that Copayment to be waived:		
<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul>		
<b>Surgical Day Care Copayment</b>		
		\$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.
<b>Deductible – Medical</b>		
		\$400 per Member per Plan Year \$800 per family per Plan Year
<b>Coinsurance</b>		
		20% Coinsurance for durable medical equipment and Skilled Nursing Facility care
<b>Out-of-Pocket Maximum</b>		
Includes all Member Cost Sharing		\$5,000 per Member per Plan Year \$10,000 per family per Plan Year

## 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." For inpatient hospital care, see "Hospital-Inpatient Services," 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."

Benefit		Member Cost Sharing
<b>Ambulance and Medical Transport</b>		
Emergency ambulance transport, including ground and/or air transportation		Deductible, then no charge
Non-emergency medical transport (ground only), including ambulance and wheelchair vans		Deductible, then no charge
<b>Applied Behavioral Analysis (ABA)</b>		
Applied behavior analysis for the treatment of: – Autism Spectrum Disorder – Effective January 1, 2026, down syndrome, as required by law		\$20 Copayment per visit
<b>Chemotherapy and Radiation Therapy</b>		
		Deductible, then no charge
<b>Chiropractic Care</b>		
– Limited to 20 visits per Plan Year		\$20 Copayment per visit
<b>Dental Services</b>		
<b>Important Notice:</b> Coverage of Dental Care is very limited. Please see your Benefit Handbook for the details of your coverage.		

(Continued on next page)

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

Benefit		Member Cost Sharing
Dental Services (Continued)		
Emergency dental care (received within 3 days of injury)	Office visits: PCP Copayment: \$20 per visit	
Reduction of fractures and removal of cysts or tumors	Tier 1 Specialist Copayment: \$30 per visit Tier 2 Specialist Copayment: \$60 per visit  Hospital Inpatient Services: Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible  Surgical Day Care: \$250 Copayment per visit, then Deductible	
<b>Please Note:</b> The Covered Benefits below are <b>only</b> provided when the Member has a serious medical condition that makes it essential that he or she be admitted to a hospital as an inpatient or to a surgical day care unit or ambulatory surgical facility as an outpatient in order for the dental care to be performed safely. Serious medical conditions include, but are not limited to, hemophilia and heart disease.		
– Removal of seven or more permanent teeth, excision of radicular cysts involving the roots of three or more teeth, extraction of impacted teeth, and gingivectomies of two or more gum quadrants	Hospital Inpatient Services: Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible  Surgical Day Care: \$250 Copayment per visit, then Deductible	
Diabetes Equipment and Supplies		
Diabetes equipment	Deductible, then no charge	
Blood glucose monitors, insulin pumps and supplies and infusion devices	Deductible, then no charge	
Diabetes equipment including needles and syringes for the administration of insulin are covered by this Plan. Insulin (other than insulin administered with an insulin pump) and other pharmacy supplies are covered under your outpatient prescription drug coverage, which is administered by CVS Caremark. Please visit <b>info.caremark.com/oe/gic</b> or call <b>CVS Caremark</b> at <b>1-877-876-7214</b> for information on coverage of outpatient prescription drugs.		
Pharmacy supplies	See your <b>CVS Caremark Prescription Drug Plan brochure</b> for cost sharing amounts.	
Dialysis		
Dialysis services	Deductible, then no charge	
Installation of home equipment	Deductible, then no charge	
Durable Medical Equipment		
Durable medical equipment	Deductible, then 20% Coinsurance	
Oxygen and respiratory equipment	Deductible, then no charge	
Early Intervention Services		
	No charge	

(Continued on next page)

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

<b>Benefit</b>		<b>Member Cost Sharing</b>
<b>Early Intervention Services (Continued)</b>		
The Plan does not cover the family participation fee required by the Massachusetts Department of Public Health.		
<b>Emergency Admission</b>		
		Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible <b>Please Note:</b> Emergency admission to a mental health facility is subject to a \$275 Copayment per admission
If emergency admission is to a Non-Plan Provider, the Hospital Tier 2 \$500 per-admission copayment and the deductible will apply.		
<b>Emergency Room Care</b>		
		\$100 Copayment per visit, then the Deductible
This \$100 Copayment is waived if the patient is (1) transferred to either Observation Services or Surgical Day Care or (2) admitted directly to the hospital from the emergency room. Please see "Hospital - Inpatient Services," "Observation Services," or "Surgical Day Care including Scopic Procedures" for the Member Cost Sharing that applies to these benefits.		
<b>Fertility and Infertility Treatment (see the Benefit Handbook for details)</b>		
		Tier 1 Specialist Copayment: \$30 per visit Tier 2 Specialist Copayment: \$60 per visit
<b>Gender Affirming Services</b>		
		Hospital Inpatient Services: Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible  Surgical Day Care: \$250 Copayment per visit, then Deductible
<b>Hearing Aids</b>		
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 Members ages 22 and older) – \$1,700 per hearing aid every 24 months for each hearing impaired ear		No charge
<b>Home Health Care Services</b>		
		Deductible, then no charge No cost sharing or benefit limit applies to durable medical equipment, physical therapy, occupational therapy or speech therapy received as part of authorized home health care.
<b>Hospice – Outpatient</b>		
		Deductible, then no charge

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

<b>Benefit</b>	<b>Member Cost Sharing</b>
<b>Hospital – Inpatient Services</b>	
Acute hospital care	Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible
Inpatient maternity care	Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible
Inpatient routine nursery care	No charge
Non-routine inpatient services for the newborn	Deductible, then no charge
Inpatient rehabilitation	Deductible, then no charge
Skilled Nursing Facility limited to 100 days per Plan Year	Deductible, then 20% Coinsurance
<b>Laboratory, Radiology and Other Diagnostic Services</b>	
Laboratory	Deductible, then no charge
Genetic testing	Deductible, then no charge
Radiology	Deductible, then no charge
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.
Other diagnostic services	Deductible, then no charge
<b>Low Protein Foods</b>	
	Deductible, then no charge
<b>Maternity Care - Outpatient</b>	
Routine outpatient prenatal and postpartum care	No charge
Non-routine outpatient prenatal and postpartum care	Deductible, then no charge
<b>Medical Drugs (drugs that cannot be self-administered)</b>	
Medical drugs received in a physician's office or other outpatient facility	Deductible, then no charge
Medical drugs received in the home	Deductible, then no charge
Some Medical Drugs may be supplied by a specialty pharmacy. When Medical Drugs are supplied by a specialty pharmacy, the Member Cost Sharing listed above will apply. Your outpatient prescription drug coverage is administered by CVS Caremark. Please visit <a href="http://info.caremark.com/oe/gic">info.caremark.com/oe/gic</a> or call <b>CVS Caremark</b> at <b>1-877-876-7214</b> for information on coverage of outpatient prescription drugs.	
<b>Medical Formulas</b>	
	Deductible, then no charge
<b>Mental Health and Substance Use Disorder Treatment</b>	
Inpatient services	\$275 Copayment per admission
Intermediate care services	No charge

(Continued on next page)

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

<b>Benefit</b>	<b>Member Cost Sharing</b>
<b>Mental Health and Substance Use Disorder Treatment (Continued)</b>	
Annual mental health wellness examination performed by a licensed mental health professional <b>Please Note:</b> 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
Outpatient services	Group therapy – \$15 Copayment per visit Individual therapy – \$20 Copayment per visit
Outpatient detoxification	No charge
Acupuncture treatment for detoxification	\$20 Copayment per visit
Outpatient medication management	\$15 Copayment per visit
Outpatient methadone maintenance	No charge
Outpatient psychological testing and neuropsychological assessment	No charge
Effective January 1, 2026, Outpatient services provided by a recovery coach, as required by law	No charge
Prior Approval is not required to obtain substance use disorders treatment from a Quality HMO Plan Provider. In addition, when services are obtained from a Quality HMO Plan Provider, the Plan will not deny coverage for the first 14 days of (1) Acute Treatment Services or (2) Clinical Stabilization Services for the treatment of substance use disorders so long as the Plan receives notice from the Quality HMO Plan Provider within 48 hours of admission. The terms “Acute Treatment Services” and “Clinical Stabilization Services” are defined in the Glossary of your Benefit Handbook. Services beyond the 14 day period may be subject to concurrent review as described in section J. Utilization Review Procedures of your Handbook.	
<b>Observation Services</b>	
	\$100 Copayment per visit, then the Deductible
<b>Ostomy Supplies</b>	
	Deductible, then no charge
<b>Outpatient Prescription Drug Coverage</b>	
Your outpatient prescription drug coverage is administered by CVS Caremark. Please visit <a href="http://info.caremark.com/oe/gic">info.caremark.com/oe/gic</a> or call <b>CVS Caremark</b> at <b>1-877-876-7214</b> for information on coverage of outpatient prescription drugs. Regardless of whether the CVS Caremark brochure is specifically noted in a handbook section, any reference to outpatient drugs found within this handbook is governed by the CVS Caremark Prescription Drug Plan brochure.	
<b>Physician and Other Professional Office Visits (This includes all covered Quality HMO Plan Providers unless otherwise listed in this Schedule of Benefits.)</b>	
Routine examinations for preventive care, including immunizations	No charge

(Continued on next page)



**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

Benefit		Member Cost Sharing
Physician and Other Professional Office Visits (This includes all covered Quality HMO Plan Providers unless otherwise listed in this Schedule of Benefits.) (Continued)		
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 <a href="http://www.harvardpilgrim.org/GIC">www.harvardpilgrim.org/GIC</a> . 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	Allergy tests and treatments	PCP Copayment: \$20 per visit  Tier 1 Specialist Copayment: \$30 per visit Tier 2 Specialist Copayment: \$60 per visit
Nutritional counseling	Administration of allergy injections	Deductible, then no charge
Diagnostic screening and tests (including EKGs)		
Preventive Services and Tests		
Preventive care services, including all FDA approved generic contraceptive devices	No charge	
Under the federal health care reform law, many preventive services and tests are covered with no member cost sharing.		
For a complete list of covered preventive services, please see the Preventive Services notice on our website at <a href="http://www.harvardpilgrim.org/GIC">www.harvardpilgrim.org/GIC</a> . 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, 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 and tests go to HPHC's website at <a href="http://www.harvardpilgrim.org/GIC">www.harvardpilgrim.org/GIC</a> . You may also get a copy by calling the Member Services department at 1-844-442-7324. HPHC will add or delete services from this benefit for preventive services and tests in accordance with federal and state guidance.		
Prosthetics and Orthotics		
	Deductible, then no charge	
Reconstructive Surgery		
	Hospital Tier 1: \$275 Copayment per admission, then Deductible Hospital Tier 2: \$500 Copayment per admission, then Deductible	
Rehabilitation and Habilitation Services - Outpatient		
Cardiac rehabilitation	\$20 Copayment per visit	

**(Continued on next page)**

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

<b>Benefit</b>		<b>Member Cost Sharing</b>
<b>Rehabilitation and Habilitation Services - Outpatient (Continued)</b>		
Pulmonary rehabilitation therapy		\$20 Copayment per visit
Speech-language and hearing services		\$20 Copayment per visit
Occupational therapy limited to 30 visits per Plan Year		\$20 Copayment per visit
Physical therapy limited to 30 visits per Plan Year		
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.		
<b>Smoking Cessation</b>		
Smoking Cessation (please see your Benefit Handbook for details on your coverage)		No charge
<b>Surgical Day Care including Scopic Procedures</b>		
Outpatient surgery, including outpatient scopic procedures (except for eye and gastrointestinal procedures)		\$250 Copayment per visit, then Deductible
Outpatient eye 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
– In a hospital		\$250 Copayment per visit, then Deductible
		There is a maximum of four Surgical Day Care Copayments per Member per Plan Year.
For a list of covered ambulatory surgical centers (ASC) go to our website at <a href="http://www.harvardpilgrim.org/GIC">www.harvardpilgrim.org/GIC</a> , go to your Quality HMO Plan "Provider Directory", click "Hospitals, Urgent Care, Labs and more" under Quicklinks on the right side of the page, then select "Ambulatory Surgical Center".		
<b>Telemedicine Virtual Visit Services</b>		
Outpatient telemedicine virtual visit services:		PCP Copayment: \$20 per visit
- Medical services		Tier 1 Specialist Copayment: \$30 per visit Tier 2 Specialist Copayment: \$60 per visit
- Mental health and substance use disorder services		No charge for the first 3 visits per Member per Plan Year, then \$15 Copayment per visit for all visits after the first 3
For inpatient hospital care, see "Hospital - Inpatient Services."		
<b>Temporomandibular Joint Dysfunction Services</b>		
		Tier 1 Specialist Copayment: \$30 per visit Tier 2 Specialist Copayment: \$60 per visit
No Dental Care is covered for the treatment of Temporomandibular Joint Dysfunction (TMD).		

**THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS**

<b>Benefit</b>		<b>Member Cost Sharing</b>
<b>Urgent Care Services</b>		
Doctor On Demand		\$20 Copayment per visit
Important Note: Doctor On Demand is a specific network of providers contracted to provide virtual Urgent Care services. For Doctor On Demand go to our website at <a href="http://www.harvardpilgrim.org/GIC">www.harvardpilgrim.org/GIC</a> , go to your Quality HMO Plan "Provider Directory", click "Hospitals, Urgent Care, Labs and more" under Quicklinks on the right side of the page, then select "Doctor On Demand Urgent Care".		
Convenience care clinic		\$20 Copayment per visit
Urgent care center (including hospital urgent care center)		\$20 Copayment per visit
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."		
<b>Vision Services</b>		
Routine eye examinations – limited to 1 exam every 24 months		Optometrist Copayment: \$20 per visit  Ophthalmologist Copayment: – Tier 1 Specialist Copayment: \$30 per visit – Tier 2 Specialist Copayment: \$60 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
<b>Voluntary Sterilization</b>		
		Office visits: Tier 1 Specialist Copayment: \$30 per visit Tier 2 Specialist Copayment: \$60 per visit  Surgical Day Care: \$250 Copayment per visit, then Deductible
<b>Voluntary Termination of Pregnancy (abortion)</b>		
		No charge
<b>Wigs and Scalp Hair Protheses</b>		
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

THE HARVARD PILGRIM QUALITY HMO PLAN - MASSACHUSETTS

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 quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý 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).

**العربية (Arabic)**

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1-844-442-7324

(TTY: 711)

**ខ្មែរ (Cambodian)** សំដីជូនដំណឹង: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ 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 તફન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-844-442-7324 (TTY: 711)

**ພາສາລາວ (Lao)** ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄວງຄ່າ, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-844-442-7324 (TTY: 711).



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

cc6589\_ind\_mkt (03\_23)

### 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](mailto: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.

cc6589\_memb\_serv (08\_23)