Keeping you and your family healthy

New Hampshire Individual & Family Product Guide
Plan Year 2022
1  Enrolling and renewing
2  Core benefits and prescription drug coverage
3  Programs to maximize your well-being
4  Ways to save money
5  Urgent care options
7  Helping you choose a plan
8  ElevateHealth HMO
10  Health plan options
30  Insurance terms to know
31  Important legal information
**Getting coverage is easy**

**Buying from Harvard Pilgrim**
You can purchase an off-Exchange plan directly from Harvard Pilgrim. An insurance broker can help you purchase coverage, as well.

www.harvardpilgrim.org

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**Renewing for 2022**
Current Harvard Pilgrim members will receive a renewal package in late October.

If you are happy with the plan that’s outlined in the renewal package, all you need to do is pay the premium by January 1, 2022. It’s as easy as that.

Otherwise, here’s what to do:

Did you purchase your plan directly from Harvard Pilgrim?

访 [www.harvardpilgrim.org/renew](http://www.harvardpilgrim.org/renew) to view our other coverage options and make changes.

Did you purchase your plan from the federal Health Insurance Exchange?

Vis [www.HealthCare.gov](http://www.HealthCare.gov) to:

- update the information on your financial application if you had a change in your financial situation or income
- look at other Harvard Pilgrim plans and make a change

**Note:** As a result of the American Rescue Plan Act, you may now be eligible for new or expanded financial help when you renew your health insurance through the federal exchange. Visit [www.HealthCare.gov](http://www.HealthCare.gov) to update your application and determine your eligibility.

*You can enroll outside of the open enrollment period under certain circumstances (e.g., involuntary loss of employer-sponsored coverage; marriage; birth; or a move of your principal residence). This is called a Special Enrollment Period. If you believe that you qualify for a Special Enrollment Period, please visit [www.HealthCare.gov](http://www.HealthCare.gov) to review the eligibility guidelines and submit your enrollment.*

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**COVID-19 benefits and coverage**
We are committed to guiding you through the challenges of the COVID-19 pandemic. For the most up-to-date information, visit [www.harvardpilgrim.org/coronavirus](http://www.harvardpilgrim.org/coronavirus).

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**Important dates**
Monday, November 1 -
Wednesday, December 15, 2021*


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**How to find a health care provider**

To see if your health care provider participates in our network:

1. Visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org)
2. Click on **Find a Provider**
3. Log in to your online account to get results for your plan, or select
   - ElevateHealth HMO
   - ElevateHealth Options HMO
4. Search by provider type or other criteria
Our plans include great benefits

These core benefits are included with each of our plans.

- **Acupuncture and chiropractic**
  Unlimited acupuncture and chiropractic visits per year
- **Ambulatory patient services**
  Outpatient care without hospital admission
- **Emergency services**
  Trips to the emergency room (ER), when medically necessary
- **Eye exams**
  One preventive screening every year for children up to age 19; every two years for adults
- **Hospitalization**
  Inpatient services, such as surgery
- **Laboratory services**
  Blood work, screenings, etc.
- **Behavioral health and substance use disorder services**
  Counseling and psychotherapy
- **Pediatric vision hardware**
  Covers children up to age 19
- **Pregnancy, maternity and newborn care**
  Care before, during and after pregnancy
- **Prescriptions**
  Access to safe, effective medications; certain over-the-counter drugs are included on our formulary
- **Rehabilitation and habilitative services and devices**
  Rehab services, hospital beds, crutches, oxygen tanks, etc.
- **Questions about our prescription drug program?**
  Visit www.harvardpilgrim.org/rx to learn more.
- **Select the year and the plan (e.g., 2022 Core NH 5-Tier) to:**
  - See which drugs are covered
  - Find nearby in-network pharmacies
  - Look up drug prices
  - Get details on home delivery, and more!

Our prescription drug benefits focus on choice and value.

All plans include our 5-tier prescription drug coverage: The lower the tier, the less you pay. Cost sharing for prescriptions may include a combination of copayments, coinsurance and a deductible. You can fill prescriptions at retail pharmacies nationwide or through our mail order program.

We cover certain generic over-the-counter drugs on our formulary. With a prescription from a provider, members will pay Tier 1 Rx cost sharing for certain drugs including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

How the prescription drug tiers work

<table>
<thead>
<tr>
<th>TIER</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>Tier 4</th>
<th>Tier 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>CORE NH 5-TIER</td>
<td>Lower-cost generics</td>
<td>Higher-cost generics</td>
<td>Preferred brands (some higher-cost generics)</td>
<td>Non-preferred brands and preferred specialty (some higher-cost generics)</td>
<td>Non-preferred specialty drugs, and selected brand and generic drugs</td>
</tr>
</tbody>
</table>
Maximize your well-being

These programs and services are included with your plan at no additional cost.

Living Well Everyday®

Our free online community is packed with activities, tracking tools, well-being challenges and more. Earn points and entries for monthly gift card drawings. Visit www.harvardpilgrim.org/wellbeingforall today.

And be sure to check out www.harvardpilgrim.org/livingwellathome for our online wellness classes.

Lifestyle management coaches

Let one of our certified lifestyle management coaches get to know you, understand your goals and — through regular phone check-ins — help you achieve these goals. Visit www.harvardpilgrim.org/healthcoach to learn more.

Clinical care team support

Need assistance managing a chronic condition, understanding costs related to health insurance or coordinating access to quality care? Our clinical care team of nurses, social workers, pharmacists and health coaches can guide you to better health. Learn more at www.harvardpilgrim.org/clinicalcareteam today.

Maintaining a healthy mind

Behavioral health and substance use conditions can be complex, confusing and sometimes overwhelming.

Together with our behavioral health administrator, United Behavioral Health/Optum, we offer support, resources and tools to help you on your behavioral health journey.

The licensed care advocates at our 24/7 Behavioral Health Access Center can help you understand your coverage and treatment options and find available providers, including those who offer virtual visits.

Call (888) 777-4742 to speak confidentially with a care advocate and get started.

Visit www.harvardpilgrim.org/behavioralhealth to learn about additional resources that can help you choose the path that’s right for you:

• 24/7 support helplines (emotional support and substance use disorder treatment)
• Peer coaching for substance use disorders
• Convenient online resources (Talkspace digital therapy, Sanvello mobile app and more)*

* Sanvello and Talkspace are not affiliated with Harvard Pilgrim. Harvard Pilgrim has an arrangement with Sanvello and Talkspace to offer their respective services to current Harvard Pilgrim members.
Keep more money in your pocket

We have tools and programs designed to help you save.

Doctor On Demand

This is our real-time telemedicine service, which connects members to providers via smartphone, tablet or computer. With our non-HSA plans, you won’t pay cost sharing for urgent care virtual visits with Doctor On Demand providers.

www.doctorondemand.com

Reduce My Costs

This voluntary program helps you find and schedule care with lower-cost providers for elective outpatient medical procedures and diagnostic tests. You’ll receive rewards for choosing a more affordable option. New Hampshire members may receive a maximum of $100 in Reduce My Costs rewards per year. Call (855) 772-8366 or use the chat feature to speak with a Reduce My Costs nurse.

www.harvardpilgrim.org/reducecosts

Discounts & Savings

Save on a variety of products and services that can help you stay healthy:

- Vision and hearing
- Healthy eating and fitness
- Dental
- Holistic wellness
- Smoking cessation
- Family and senior care

www.harvardpilgrim.org/discounts

Fitness reimbursement

A family is eligible to receive up to $300 in annual fitness reimbursement on fees for health and fitness club memberships, classes or virtual subscriptions! Each plan member (up to two individuals) can receive up to $150. To qualify, you or one of your dependents must be an active member of the fitness club for at least four months within a calendar year.

Learn more by visiting www.harvardpilgrim.org/fitnessreimbursement.

1 Rewards are considered taxable income; please consult with your tax advisor. Certain services may require a referral and/or prior authorization before you can receive services from the lower-cost provider. To ensure the services will be covered, refer to your plan documents or call us at (888) 333-4742. The Reduce My Costs program is not offered with all Harvard Pilgrim plans. Please review your plan documents to confirm whether the Reduce My Costs program is offered with your plan.

2 There is a $300 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. For tax information, consult your tax advisor.
## Know your options for urgent care

When your primary care provider’s office isn’t open and you need medical care for a non-life-threatening injury or illness, you have urgent care options — other than the ER — that can save time and money.

<table>
<thead>
<tr>
<th>Typical out-of-pocket costs</th>
<th>Common symptoms</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Telemedicine services</strong></td>
<td>$ Members may pay cost sharing for telemedicine services*</td>
</tr>
</tbody>
</table>
| Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer | • Coughs, colds  
• Sore/strep throat  
• Flu  
• Pediatric issues  
• Sinus and allergies  
• Nausea/diarrhea  
• Rashes and skin issues  
• UTIs, yeast infections  
• Sports injuries  
• Eye issues |

| **Convenience care/retail clinic** | $ Members typically pay a copayment for going to a participating clinic* |
| Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacies) | • Bronchitis  
• Ear infections  
• Eye infections  
• Skin conditions like poison ivy and ringworm  
• Strep throat |

| **Freestanding urgent care clinic** | $5 Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit* |
| Walk-in clinic for urgent care (See next page for a list of participating clinics) | • Minor injuries  
• Respiratory infections  
• Sprains and strains  
• Burns, rashes, bites, cuts and bruises  
• Infections  
• Coughs, cold and flu |

| **Hospital-based urgent care clinic** | $5$ Members typically pay their deductible, then a hospital-based urgent care copay* |
| Walk-in clinic for urgent care | • Minor injuries  
• Respiratory infections  
• Sprains and strains  
• Burns, rashes, bites, cuts and bruises  
• Infections  
• Coughs, cold and flu |

| **Emergency room (ER)** | $$$$ Members typically pay a higher copayment than an office visit; plus, ER services are often subject to a deductible* |
| Part of a local hospital | • Choking  
• Convulsions  
• Heart attack  
• Loss of consciousness  
• Major blood loss  
• Seizures  
• Severe head trauma  
• Shock  
• Stroke |

* What you pay out of pocket depends on your specific Harvard Pilgrim plan. Refer to your plan documents for specific benefit information.
Urgent care clinics you can visit

Alton: ClearChoiceMD Urgent Care
Bedford: ConvenientMD Urgent Care, ConvenientMD Urgent Care
Belmont: ClearChoiceMD Urgent Care, ConvenientMD Urgent Care
Claremont: Valley Regional Hospital Urgent Care
Concord: Concentra Urgent Care, ConvenientMD Urgent Care, MinuteClinic
Dover: ConvenientMD Urgent Care
Epping: ClearChoiceMD Urgent Care
Goffstown: ClearChoiceMD — CMC
Hampton: MinuteClinic
Hooksett: ClearChoiceMD — CMC
Hudson: Immediate Care of Southern New Hampshire
Keene: ConvenientMD Urgent Care
Lebanon: ClearChoiceMD Urgent Care
Littleton: ConvenientMD Urgent Care, Littleton Urgent Care
Londonderry: ConvenientMD
Manchester: ExpressMED, MinuteClinic
Merrimack: ConvenientMD Urgent Care
Nashua: Concentra Urgent Care, ConvenientMD Urgent Care, HealthStop, Immediate Care of Southern New Hampshire, MinuteClinic
Pelham: Immediate Care of Southern New Hampshire
Plaistow: ClearChoiceMD Urgent Care
Plymouth: MedCheck Urgent Care
Portsmouth: ClearChoiceMD Urgent Care, ConvenientMD Urgent Care
Salem: ExpressMED, MinuteClinic
Stratham: ConvenientMD Urgent Care
Tilton: ClearChoiceMD Urgent Care
Windham: ConvenientMD Urgent Care

Note: Higher “hospital urgent care clinic” member cost sharing may apply to participating urgent care clinics that are not on this list. This list may be updated throughout the year. Refer to the online provider directory for the most up-to-date information.

Committed to New Hampshire’s communities

Service is more than good business.

As a not-for-profit, service inspires our social mission. We’re driven by a human concern for the health challenges facing our neighbors and communities. And we’re dedicated to helping resolve them, through our partnerships with dozens of New Hampshire nonprofit organizations.

In 2020, over $1.7 million was contributed to New Hampshire nonprofit organizations.
Helping you choose a plan

These questions can help you decide whether a Gold, Silver, Bronze or Catastrophic plan is best for you.

- What kind of care do you expect to need in the next year?
- Are you willing to pay more for a higher level of coverage?
- Would you rather pay higher monthly premiums in exchange for lower costs when you receive care?

See the 2022 health plan options on the following pages for cost sharing details and to learn which of these plans are available on and off the Health Insurance Exchange.

<table>
<thead>
<tr>
<th>May be best if you:</th>
<th>Gold HMO plans</th>
<th>Silver HMO plans</th>
<th>Bronze HMO plans</th>
<th>Catastrophic plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium level</td>
<td>Highest</td>
<td>Lower than Gold; higher than Bronze</td>
<td>Lower than Silver; higher than Catastrophic</td>
<td>Lowest</td>
</tr>
<tr>
<td>Deductible range (individual)</td>
<td>$500-$1,500</td>
<td>$3,000-$6,500</td>
<td>$6,500-$8,700</td>
<td>$8,700</td>
</tr>
<tr>
<td>Coinsurance range</td>
<td>10%-40%</td>
<td>0%-40%</td>
<td>0%-50%</td>
<td>None</td>
</tr>
<tr>
<td>Available plans</td>
<td>ElevateHealth HMO Gold 1500</td>
<td>ElevateHealth HMO Silver 3500</td>
<td>ElevateHealth HMO Bronze 6500</td>
<td>ElevateHealth HMO Catastrophic</td>
</tr>
<tr>
<td></td>
<td>ElevateHealth Options HMO Gold 500*</td>
<td>ElevateHealth HMO Silver 4000</td>
<td>ElevateHealth HMO Bronze 7200</td>
<td>ElevateHealth HMO Bronze 8700</td>
</tr>
<tr>
<td></td>
<td>ElevateHealth Options HMO Gold 1000*</td>
<td>ElevateHealth HMO Silver 5500</td>
<td>ElevateHealth HMO Bronze 7000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ElevateHealth HMO Silver 6500</td>
<td>ElevateHealth HMO HSA Silver 4500</td>
<td>ElevateHealth HMO HSA Bronze 6500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ElevateHealth HMO Silver 7000</td>
<td>ElevateHealth Options HMO Silver 3000*</td>
<td>ElevateHealth HMO HSA Bronze 7000</td>
<td></td>
</tr>
</tbody>
</table>

* Available off-Exchange only.

You may qualify for financial help

Advance Premium Tax Credit (APTC)
The American Rescue Plan Act increased and expanded eligibility for the APTC to make health insurance coverage more affordable. You can take this credit in advance to lower your monthly health insurance payment (or premium). When you apply for coverage on the Exchange, you estimate your expected income for the year. If you qualify for the APTC based on your estimate, you can use any amount of the credit in advance to lower your premium. The APTC can be applied to any Platinum, Gold, Silver or Bronze plan offered through the Exchange.

To help expand access to affordable health insurance, there are two types of subsidies offered on the Health Insurance Exchange.

Cost Sharing Reduction (CSR)
This discount lowers the amount you pay when you receive medical services, such as deductibles, copayments and coinsurance. If your income is up to 250% of the federal poverty level, you can purchase a Silver-level CSR plan with lower out-of-pocket costs. These plans are identified on the following pages with CSR 73%, CSR 87% or CSR 94% below the name of the plan.

When you fill out your application at www.HealthCare.gov, you will find out if you qualify for either subsidy.
Our plans: Where choice meets savings

Choose between ElevateHealth HMO and ElevateHealth Options HMO. Both are designed to improve the quality of your care and lower premiums.

<table>
<thead>
<tr>
<th></th>
<th>ElevateHealth HMO</th>
<th>ElevateHealth Options HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to the select ElevateHealth network</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Access to the full Harvard Pilgrim network</td>
<td>No, unless authorized by Harvard Pilgrim</td>
<td>Yes, with the appropriate referrals</td>
</tr>
<tr>
<td>Lower member cost sharing with Tier 1 providers</td>
<td>Not applicable</td>
<td>Yes</td>
</tr>
<tr>
<td>Health savings account-compatible plan design</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Lab work</td>
<td>Deductible</td>
<td>No charge (Tier 1)</td>
</tr>
</tbody>
</table>

ElevateHealth HMO

This plan offers premium savings in exchange for access to just the ElevateHealth network.*

- ElevateHealth plans are not available to individuals who reside in Carroll County.
- You must receive care from ElevateHealth providers and hospitals (except in an emergency).

* Changes to our network may occur at any time. For the most current provider information, visit www.harvardpilgrim.org/providerdirectory.
Once your membership becomes effective, be sure to set up your online member account at www.harvardpilgrim.org. Use your smartphone, tablet or computer to:

- Get your electronic ID card
- Choose your primary care provider (PCP)
- Make sure your providers are in your plan’s network before upcoming appointments
- Look up your prescriptions to see how they are covered
- Check your claims and deductible status

Set up your member account

Once your membership becomes effective, be sure to set up your online member account at www.harvardpilgrim.org. Use your smartphone, tablet or computer to:

- Get your electronic ID card
- Choose your primary care provider (PCP)
- Make sure your providers are in your plan’s network before upcoming appointments
- Look up your prescriptions to see how they are covered
- Check your claims and deductible status

ElevateHealth Options HMO

This is a full-network plan option that offers premium savings over standard full-network plans.¹ ²

It includes two tiers of providers and hospitals. Tier 1 is Harvard Pilgrim’s ElevateHealth network. Tier 2 is the rest of Harvard Pilgrim’s network (New Hampshire, Massachusetts, Maine, Vermont, Connecticut and Rhode Island).

- Features lower copayments and deductibles for services you receive from Tier 1 providers and hospitals
- You can choose any PCP in the Harvard Pilgrim network and visit other participating providers with the proper referrals

¹ Available off-Exchange only.
² Changes to our network may occur at any time. For the most current provider listings, visit www.harvardpilgrim.org/providerdirectory.
# 2022 New Hampshire plan offerings

## On-Exchange plans

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Tier (ElevateHealth Options plans)</th>
<th>Office Visit (PCP / Specialist)</th>
<th>Deductible (Individual / Family)</th>
<th>Out-of-Pocket Maximum (Individual / Family)</th>
<th>Co-insurance</th>
<th>Emergency Room (ElevateHealth Options plans)</th>
<th>Urgent Care (Freestanding Hospital-Based / Hospital-Based)</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
<th>Scans: CT, MRI, PET</th>
<th>PT/OT/ST</th>
<th>Acupuncture &amp; Chiropractic</th>
<th>5-Tier Rx 30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Gold 1500 MD000010010279 RX000010010194 59025NH0370039-01</td>
<td>N/A</td>
<td>$25 copay / $50 copay</td>
<td>$1,500 / $3,000</td>
<td>$8,700 / $17,400</td>
<td>15%</td>
<td>Deductible, then $300 copay</td>
<td>$35 copay</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then 15%</td>
<td>Deductible, then 15%</td>
<td>$50 copay</td>
<td>$25 copay</td>
<td>$5 / $25 / $50 / Deductible, then 30% / Deductible, then 35%</td>
<td></td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 3500 MD000010010231 RX000010010196 59025NH0370040-01</td>
<td>N/A</td>
<td>$40 copay / $80 copay</td>
<td>$3,500 / $7,000</td>
<td>$8,700 / $17,400</td>
<td>30%</td>
<td>Deductible, then $500 copay</td>
<td>$50 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then 15%</td>
<td>Deductible, then 30%</td>
<td>Deductible, then $75 copay</td>
<td>$60 copay</td>
<td>$40 copay</td>
<td>$10 / $35 / $100 / Deductible, then 35% / Deductible, then 40%</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 4000 MD000010010283 RX000010010197 59025NH0370041-01</td>
<td>N/A</td>
<td>$40 copay / Deductible, then $80 copay</td>
<td>$4,000 / $8,000</td>
<td>$8,700 / $17,400</td>
<td>None</td>
<td>Deductible, then $500 copay</td>
<td>$50 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then 15%</td>
<td>Deductible, then 30%</td>
<td>Deductible, then covered in full</td>
<td>$60 copay</td>
<td>$40 copay</td>
<td>$10 / $35 / $65 / Deductible, then 35% / Deductible, then 40%</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 5500 MD000010010285 RX000010010198 59025NH0370042-01</td>
<td>N/A</td>
<td>$40 copay / $80 copay</td>
<td>$5,500 / $11,000</td>
<td>$8,700 / $17,400</td>
<td>30%</td>
<td>Deductible, then $500 copay</td>
<td>$50 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 30%</td>
<td>Deductible, then $60 copay</td>
<td>$40 copay</td>
<td>$10 / $35 / $100 / Deductible, then 35% / Deductible, then 40%</td>
<td></td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 6500 MD000010010287 RX000010010199 59025NH0370043-01</td>
<td>N/A</td>
<td>$40 copay / $80 copay</td>
<td>$6,500 / $13,000</td>
<td>$8,700 / $17,400</td>
<td>40%</td>
<td>Deductible, then $500 copay</td>
<td>$50 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then $60 copay</td>
<td>$40 copay</td>
<td>$10 / $35 / $100 / Deductible, then 35% / Deductible, then 40%</td>
<td></td>
</tr>
</tbody>
</table>

1. Members will pay higher cost sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

Note: ElevateHealth plans are not available to individuals residing in Carroll County.
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Tier (ElevateHealth Options plans)</th>
<th>Office Visit (PCP/Specialist)</th>
<th>Deductible (Individual/Family)</th>
<th>Out-of-Pocket Maximum (Individual/Family)</th>
<th>Co-insurance</th>
<th>ER1</th>
<th>Urgent Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
<th>Scans: CT, MRI, PET</th>
<th>PT/OT/ST</th>
<th>Acupuncture &amp; Chiropractic</th>
<th>S-Tier Rx 30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Bronze 6500</td>
<td>MD0000100289 RX0000100210 59025NH0370044-01</td>
<td>N/A</td>
<td>$40 copay/ $80 copay for the first 4 medical office visits per member</td>
<td>$6,500/ $13,000</td>
<td>20%</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $500 copay, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
</tr>
<tr>
<td>ElevateHealth HMO Bronze 7200</td>
<td>MD0000100290 RX0000100201 59025NH0370045-01</td>
<td>N/A</td>
<td>$40 copay for the first 4 PCP visits.</td>
<td>$7,200/ $14,400</td>
<td>50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>ElevateHealth HMO Bronze 8700</td>
<td>MD0000100291 RX0000100202 59025NH0370046-01</td>
<td>N/A</td>
<td>Covered in full for the first 2 PCP visits.</td>
<td>$8,700/ $17,400</td>
<td>None</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
</tr>
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<th>Deductible (Individual/Family)</th>
<th>Co-insurance</th>
<th>ER¹</th>
<th>Urgent Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
<th>Scans: CT, MRI, PET</th>
<th>PT/OT/ST</th>
<th>Acupuncture &amp; Chiropractic</th>
<th>5-Tier Rx 30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Catastrophic &amp; HMO HSA</td>
<td>MD0000100292 RX0000100203 59025NH0370047-01</td>
<td>N/A</td>
<td>$40 copay for the first 3 PCP visits. All other visits: Deductible, then covered in full</td>
<td>None</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
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<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
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<tr>
<td>ElevateHealth HMO HSA Silver 4500</td>
<td>MD0000100293 RX0000100204 59025NH0370048-01</td>
<td>N/A</td>
<td>Deductible, then 20%</td>
<td>$4,500/ $9,000</td>
<td>$7,000/ $14,000</td>
<td>20%</td>
<td>Deductible, then 20%</td>
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<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
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<tr>
<td>ElevateHealth HMO HSA Bronze 7000</td>
<td>MD0000100295 RX0000100205 59025NH0370049-01</td>
<td>N/A</td>
<td>Deductible, then covered in full</td>
<td>None</td>
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<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
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<th>Out-of-Pocket Maximum (Individual/Family)</th>
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<th>ER</th>
<th>Urgent Care Freestanding</th>
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<th>Acupuncture &amp; Chiropractic</th>
<th>S-Tier Rx 30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Silver 3500</strong></td>
<td>N/A</td>
<td>$40 copay / $80 copay</td>
<td>$3,500 / $7,000</td>
<td>$6,000 / $12,000</td>
<td>30%</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $1,000 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 30%</td>
<td>Deductible, then $75 copay</td>
<td>$60 copay</td>
<td>$40 copay</td>
<td>$10 / $35 / $100 / Deductible, then 35% / Deductible, then 40%</td>
</tr>
<tr>
<td><strong>Silver 3500</strong></td>
<td>N/A</td>
<td>$20 copay / $40 copay</td>
<td>$1,000 / $2,000</td>
<td>$2,000 / $4,000</td>
<td>20%</td>
<td>Deductible, then $100 copay</td>
<td>Deductible, then $50 copay</td>
<td>Deductible, then $200 copay</td>
<td>Deductible, then $50 copay</td>
<td>Deductible, then 20%</td>
<td>Deductible, then $40 copay</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$10 / $35 / $100 / Deductible, then 35% / Deductible, then 40%</td>
</tr>
<tr>
<td><strong>Silver 3500</strong></td>
<td>N/A</td>
<td>$10 copay / $20 copay</td>
<td>$450 / $900</td>
<td>$900 / $1,800</td>
<td>10%</td>
<td>Deductible, then $60 copay</td>
<td>Deductible, then $30 copay</td>
<td>Deductible, then $120 copay</td>
<td>Deductible, then $50 copay</td>
<td>Deductible, then 10%</td>
<td>Deductible, then $30 copay</td>
<td>$20 copay</td>
<td>$10 copay</td>
<td>$2 / $10 / $25 / Deductible, then 20% / Deductible, then 35%</td>
</tr>
<tr>
<td><strong>Silver 4000</strong></td>
<td>N/A</td>
<td>$40 copay / Deductible, then $80 copay</td>
<td>$3,000 / $6,000</td>
<td>$6,100 / $12,200</td>
<td>None</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $1,000 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then $75 copay</td>
<td>$60 copay</td>
<td>$40 copay</td>
<td>$10 / $35 / $65 / Deductible, then 35% / Deductible, then 40%</td>
</tr>
<tr>
<td><strong>Silver 4000</strong></td>
<td>N/A</td>
<td>$20 copay / Deductible, then $40 copay</td>
<td>$800 / $1,600</td>
<td>$2,500 / $5,000</td>
<td>None</td>
<td>Deductible, then $100 copay</td>
<td>Deductible, then $50 copay</td>
<td>Deductible, then $200 copay</td>
<td>Deductible, then $50 copay</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then $40 copay</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$10 / $35 / $65 / Deductible, then 35% / Deductible, then 40%</td>
</tr>
<tr>
<td><strong>Silver 4000</strong></td>
<td>N/A</td>
<td>$10 copay / Deductible, then $20 copay</td>
<td>$300 / $600</td>
<td>$850 / $1,700</td>
<td>None</td>
<td>Deductible, then $60 copay</td>
<td>Deductible, then $30 copay</td>
<td>Deductible, then $120 copay</td>
<td>Deductible, then $30 copay</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then $30 copay</td>
<td>$20 copay</td>
<td>$10 copay</td>
<td>$2 / $10 / $25 / Deductible, then 20% / Deductible, then 35%</td>
</tr>
</tbody>
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<th>Deductible (Individual/ Family)</th>
<th>Out-of-Pocket Maximum (Individual/ Family)</th>
<th>Co-insurance</th>
<th>ER1</th>
<th>Urgent Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
<th>Scans: CT, MRI, PET</th>
<th>PT/OT/ST</th>
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<th>S-Tier Rx 30-Day Retail</th>
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</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Silver 4500</td>
<td>Silver CSR - 73% MD0000100304 RX0000100212 59025NH0370048-04</td>
<td>N/A</td>
<td>Deductible, then 20%</td>
<td>$2,500 / $5,000</td>
<td>$6,000 / $12,000</td>
<td>20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 4500</td>
<td>Silver CSR - 87% MD0000100305 RX0000100213 59025NH0370048-05</td>
<td>N/A</td>
<td>Deductible, then 10%</td>
<td>$1,000 / $2,000</td>
<td>$2,850 / $5,700</td>
<td>10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
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<tr>
<td>ElevateHealth HMO Silver 4500</td>
<td>Silver CSR - 94% MD0000100306 RX0000100214 59025NH0370048-06</td>
<td>N/A</td>
<td>Deductible, then 10%</td>
<td>$450 / $900</td>
<td>$700 / $1,400</td>
<td>10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 5500</td>
<td>Silver CSR - 73% MD0000100313 RX0000100215 59025NH0370042-04</td>
<td>N/A</td>
<td>$40 copay/ $80 copay</td>
<td>$3,500 / $7,000</td>
<td>$6,000 / $12,000</td>
<td>30%</td>
<td>Deductible, then $500 copay</td>
<td>$50 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 30%</td>
<td>$60 copay</td>
<td>$40 copay</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 5500</td>
<td>Silver CSR - 87% MD0000100314 RX0000100224 59025NH0370042-05</td>
<td>N/A</td>
<td>$20 copay/ $40 copay</td>
<td>$800 / $1,600</td>
<td>$2,500 / $5,000</td>
<td>20%</td>
<td>Deductible, then $100 copay</td>
<td>$30 copay</td>
<td>Deductible, then $50 copay</td>
<td>Deductible, then $20 copay</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>$20 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 5500</td>
<td>Silver CSR - 94% MD0000100315 RX0000100225 59025NH0370042-06</td>
<td>N/A</td>
<td>$10 copay/ $20 copay</td>
<td>$300 / $600</td>
<td>$850 / $1,700</td>
<td>10%</td>
<td>Deductible, then $50 copay</td>
<td>$20 copay</td>
<td>Deductible, then $25 copay</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10%</td>
<td>$20 copay</td>
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<th>Out-of-Pocket Maximum (Individual/Family)</th>
<th>Co-insurance (ElevateHealth Options plans)</th>
<th>ER 1</th>
<th>Urgent Care Freestanding</th>
<th>Hospital-Based</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
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<th>S-Tier Rx 30-Day Retail</th>
</tr>
</thead>
</table>
| ElevateHealth HMO Silver 6500  
Silver CSR - 87%  
MD0000100317  
RX0000100222  
59025NH0370043-05 | N/A | $20 copay/$40 copay | $200/$1,600 | $2,000/$4,000 | 30% | Deductible, then $100 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | $20 copay | $20 copay | $10/$35/$100/Deductible, then 35%/Deductible, then 40% |
| ElevateHealth HMO Silver 6500  
Silver CSR - 58%  
MD0000100316  
RX0000100211  
59255NH0370043-04 | N/A | $40 copay/$80 copay | $3,450/$6,900 | $6,000/$12,000 | 40% | Deductible, then $500 copay | Deductible, then $250 copay | Deductible, then $400 copay | Deductible, then $400 copay | Deductible, then $400 copay | Deductible, then $400 copay | Deductible, then $400 copay | $60 copay | $40 copay | $10/$35/$100/Deductible, then 35%/Deductible, then 40% |
| ElevateHealth HMO Silver 6500  
Silver CSR - 94%  
MD0000100318  
RX0000100223  
59255NH0370043-06 | N/A | $10 copay/$20 copay | $250/$500 | $850/$1,700 | 20% | Deductible, then $50 copay | Deductible, then $25 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | Deductible, then $50 copay | $20 copay | $10 copay | $2/$10/$25/Deductible, then 20%/Deductible, then 40% |

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<th>Office Visit (PCP/Specialist) Deductible, then $300 copay</th>
<th>Out-of-Pocket Maximum (Individual/Family)</th>
<th>Co-insurance</th>
<th>ER</th>
<th>Urgent Care Freestanding Deductible, then $150 copay</th>
<th>Hospital-Based Deductible, then $500 copay then 15%</th>
<th>Inpatient Deductible, then 15%</th>
<th>Day Surgery Deductible, then 15%</th>
<th>Labs Deductible, then 15%</th>
<th>Scans: CT, MRI, PET</th>
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<th>Acupuncture &amp; Chiropractic</th>
<th>5-Tier Rx 30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Gold 1500 MD0000100279 RX0000100194</td>
<td>N/A</td>
<td>$25 copay/$50 copay</td>
<td>$1,500/$3,000</td>
<td>$8,700/$17,400</td>
<td>15%</td>
<td>$35 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then $500 copay then 15%</td>
<td>Deductible, then 15%</td>
<td>Deductible, then 15%</td>
<td>Deductible, then 15%</td>
<td>Deductible, then 15%</td>
<td>$50 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 3500 MD0000100281 (no dental) MD0000100282 (dental) RX0000100196</td>
<td>N/A</td>
<td>$40 copay/$80 copay</td>
<td>$3,500/$7,000</td>
<td>$8,700/$17,400</td>
<td>30%</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $1,000 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 30%</td>
<td>Deductible, then $75 copay</td>
<td>Deductible, then $250 copay</td>
<td>$60 copay</td>
<td>$40 copay</td>
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<tr>
<td>ElevateHealth HMO Silver 4000 MD0000100283 (no dental) MD0000100284 (dental) RX0000100197</td>
<td>N/A</td>
<td>$40 copay/Deductible, then $80 copay</td>
<td>$4,000/$8,000</td>
<td>$8,700/$17,400</td>
<td>None</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $1,000 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then $75 copay</td>
<td>Deductible, then covered in full</td>
<td>$60 copay</td>
<td>$40 copay</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 5500 MD0000100285 (no dental) MD0000100286 (dental) RX0000100198</td>
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<td>$40 copay/$80 copay</td>
<td>$5,500/$11,000</td>
<td>$8,700/$17,400</td>
<td>30%</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $1,000 copay</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 30%</td>
<td>Deductible, then $250 copay</td>
<td>$60 copay</td>
<td>$40 copay</td>
</tr>
<tr>
<td>ElevateHealth HMO Silver 6500 MD0000100287 (no dental) MD0000100288 (dental) RX0000100199</td>
<td>N/A</td>
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<td>$6,500/$13,000</td>
<td>$8,700/$17,400</td>
<td>40%</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then 40%</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then $250 copay</td>
<td>$60 copay</td>
<td>$40 copay</td>
</tr>
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<th>Deductible (Individual/Family)</th>
<th>Co-insurance</th>
<th>Urgent Care</th>
<th>ER4</th>
<th>Freestanding</th>
<th>Hospital-Based</th>
<th>Inpatient</th>
<th>Day Surgery</th>
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<th>5-Tier Rx 30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Bronze 6500 MD0000100289 RX00001002100</td>
<td>N/A</td>
<td>$40 copay/$80 copay for the first 4 medical office visits per member (8 per family). All other visits: Deductible, then 20%</td>
<td>$6,900/$13,000</td>
<td>$8,700/$17,400</td>
<td>20%</td>
<td>Deductible, then $500 copay</td>
<td>$50 copay for the first 4 medical office visits per member (8 per family). All other visits: Deductible, then 20%</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then $500 copay, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
</tr>
<tr>
<td>ElevateHealth HMO Bronze 7200 MD0000100290 RX00001002201</td>
<td>N/A</td>
<td>$40 copay for the first 4 PCP visits. All other visits: Deductible, then 50%</td>
<td>$7,200/$14,400</td>
<td>$8,700/$17,400</td>
<td>50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
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<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>ElevateHealth HMO Bronze 8700 MD0000100291 RX0000100202</td>
<td>N/A</td>
<td>Covered in full for the first 2 PCP visits. All other visits: Deductible, then covered in full</td>
<td>$8,700/$17,400</td>
<td>$8,700/$17,400</td>
<td>None</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
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</tr>
</tbody>
</table>

1 Members will pay higher cost sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

Note: ElevateHealth plans are not available to individuals residing in Carroll County.
### ElevateHealth HMO Catastrophic & HMO HSA

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Tier (ElevateHealth Options plans)</th>
<th>Office Visit (PCP/ Specialist)</th>
<th>Deductible (Individual/ Family)</th>
<th>Out-of-Pocket Maximum (Individual/ Family)</th>
<th>Co-insurance</th>
<th>ER</th>
<th>Urgent Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
<th>Scans: CT, MRI, PET</th>
<th>PT/OT/ST</th>
<th>Acupuncture &amp; Chiropractic</th>
<th>5-Tier Rx</th>
<th>30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth HMO Catastrophic MD0000100292 RX00001002103</td>
<td>N/A</td>
<td>$40 copay for the first 3 PCP visits. All other visits: Deductible, then covered in full</td>
<td>$8,700/ $17,400</td>
<td>None</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then 0%/0%/0%/0%/0%</td>
</tr>
<tr>
<td>ElevateHealth HMO HSA Silver 4500 MD0000100293 (no dental) MD0000100294 (dental) RX0000100204</td>
<td>N/A</td>
<td>Deductible, then 20%</td>
<td>$4,500/ $9,000</td>
<td>20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 20%</td>
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<td>Deductible, then 20%</td>
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<td>Deductible, then 20%</td>
<td>Deductible, then 20%/20%/20%/40%/40%</td>
</tr>
<tr>
<td>ElevateHealth HMO HSA Bronze 7000 MD0000100295 RX0000100205</td>
<td>N/A</td>
<td>Deductible, then covered in full</td>
<td>$7,000/ $14,000</td>
<td>None</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then covered in full</td>
<td>Deductible, then 0%/0%/0%/0%/0%</td>
</tr>
</tbody>
</table>

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1. Members will pay higher cost sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

**Note:** ElevateHealth plans are not available to individuals residing in Carroll County.
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Tier</th>
<th>Office Visit (PCP/ Specialist)</th>
<th>Deductible (Individual/Family)</th>
<th>Out of Pocket Maximum (Individual/Family)</th>
<th>Co-insurance</th>
<th>ER1</th>
<th>Urgent Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Labs</th>
<th>Scans: CT, MRI, PET</th>
<th>PT/OT/ST</th>
<th>Acupuncture &amp; Chiropractic</th>
<th>5-Tier Rx</th>
<th>30-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>ElevateHealth Options HMO Gold 500 MD0000100300 RX0000100208</td>
<td>Tier 1</td>
<td>$125 copay/ $50 copay</td>
<td>$2,000/ $1,000</td>
<td>$6,750/ $3,000</td>
<td>10%</td>
<td>T1</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 10%</td>
<td>ASC: $100 copay Outpt Hosp: Deductible, then 10%</td>
<td>Covered in full</td>
<td>Deductible, then 10%</td>
<td>$50 copay</td>
<td>$25 copay</td>
<td>$5/$25/$40/T1 Deductible, then 25%&lt;sup&gt;2&lt;/sup&gt;/T1 Deductible, then 35%&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 2</td>
<td>Deductible, then 40%</td>
<td>$4,000/ $8,000</td>
<td>$8,700/ $17,400</td>
<td>40%</td>
<td>T1</td>
<td>Deductible, then $300 copay</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Acupuncture: $25 copay Chiro: Deductible, then 40%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ElevateHealth Options HMO Gold 1000 MD0000100296 RX0000100206</td>
<td>Tier 1</td>
<td>$25 copay/ $50 copay</td>
<td>$2,000/ $1,000</td>
<td>$6,750/ $3,000</td>
<td>10%</td>
<td>T1</td>
<td>Deductible, then $150 copay</td>
<td>Deductible, then 10%</td>
<td>ASC: $100 copay Outpt Hosp: Deductible, then 10%</td>
<td>Covered in full</td>
<td>Deductible, then 10%</td>
<td>$50 copay</td>
<td>$25 copay</td>
<td>$5/$25/$40/T1 Deductible, then 25%&lt;sup&gt;2&lt;/sup&gt;/T1 Deductible, then 35%&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 2</td>
<td>Deductible, then 40%</td>
<td>$4,000/ $8,000</td>
<td>$8,700/ $17,400</td>
<td>40%</td>
<td>T1</td>
<td>Deductible, then $300 copay</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Acupuncture: $25 copay Chiro: Deductible, then 40%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ElevateHealth Options HMO Silver 3000 MD0000100298 RX0000100207</td>
<td>Tier 1</td>
<td>$40 copay/ $80 copay</td>
<td>$3,000/ $6,000</td>
<td>$6,750/ $3,000</td>
<td>10%</td>
<td>T1</td>
<td>Deductible, then $250 copay</td>
<td>Deductible, then 10%</td>
<td>ASC: $150 copay Outpt Hosp: Deductible, then 10%</td>
<td>Covered in full</td>
<td>Deductible, then 10%</td>
<td>$60 copay</td>
<td>$40 copay</td>
<td>$10/$35/$60/T1 Deductible, then 30%&lt;sup&gt;2&lt;/sup&gt;/T1 Deductible, then 40%&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 2</td>
<td>Deductible, then 40%</td>
<td>$6,000/ $12,000</td>
<td>$8,700/ $17,400</td>
<td>40%</td>
<td>T1</td>
<td>Deductible, then $500 copay</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 40%</td>
<td>Acupuncture: $40 copay Chiro: Deductible, then 40%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Note: ElevateHealth plans are not available to individuals residing in Carroll County.
Insurance terms that are good to know

Cost sharing
This is the portion you pay for specific health care services like office visits, X-rays and prescriptions. Examples of cost sharing include coinsurance, copayments and deductibles.

Deductible
This is a set amount of money you pay out of your own pocket for certain services. For a $2,000 annual deductible, for example, you will pay $2,000 worth of charges before Harvard Pilgrim helps pay. If you receive care for services that fall under the deductible, the provider will send a bill. If prescription drugs fall under a plan’s deductible, you will need to pay for them when you pick them up from the pharmacy.

Copayments and coinsurance do not count toward a deductible.

Copayments
This is the flat dollar amount you pay for certain services on your plan. There may be different copayments for different services (e.g., primary care visits, specialist visits and prescription drugs). Copayments are normally due at the time of an appointment, or when you pick up a prescription at the pharmacy.

Coinsurance
Coinsurance is a fixed percentage of costs that you pay for covered services. For example, for a plan with coinsurance, you may have to pay 20% of a provider’s bill for care, while Harvard Pilgrim pays 80%. Coinsurance is usually something paid after you have paid an annual deductible.

HSA (health savings account)
This is a savings account that can help you pay for qualified health care expenses. You need to have a federally qualified high deductible health plan, such as the ElevateHealth HMO HSA, to be able to open an HSA. Check with your bank or financial advisor to see if they offer HSAs.

Out-of-pocket maximum
This is a limit on the total amount of cost sharing you pay annually for covered services. This generally includes copayments, coinsurance and deductibles. After you meet the out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.

Catastrophic plan
You can buy a catastrophic plan if you are under 30 or if you have a hardship exemption or affordability exemption. Catastrophic plans have low monthly premiums and high deductibles. They cover three primary care provider office visits outside of the deductible. You will pay out of your own pocket for most other covered services before the plan helps pay.
Important legal information

What’s not covered on our plans

For a full list of services not covered, please refer to plan documents. Typically, exclusions include:

- Alternative services and treatments
- Dental care, except as described in the policy
- Any devices or special equipment needed for sports or occupational purposes
- Experimental, unproven, or investigational services or treatments
- Routine foot care, except for preventive foot care for members with diabetes
- Educational services or testing
- Cosmetic services or treatment
- Commercial diet plans and weight loss programs
- Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy
- Charges for services that were provided after the date on which membership ends
- Charges for any products or services related to non-covered benefits
- Services or supplies provided by (1) anyone related to a member by blood, marriage or adoption, or (2) anyone who ordinarily lives with the member
- Infertility treatment, except as described in the policy
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers’ compensation plan or an employer under state or federal law
- Custodial care
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation other than by ambulance
- HMO only: Delivery outside the service area after the 37th week of pregnancy, or after the member has been told that she is at risk for early delivery
Limitations for New Hampshire individual plans

- Early intervention — 40 visits per year
- Therapy services — Physical therapy, speech therapy and occupational therapy — 60 combined visits per year
- Skilled nursing facility — 100 days per year
- Inpatient rehabilitation — 100 days per year
- Routine eye exam (up to age 19) — 1 exam per year
- Routine eye exam (adult) — 1 exam every 2 years

General notice about nondiscrimination and accessibility requirements

Harvard Pilgrim Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Harvard Pilgrim Health Care:

- 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 (see below for contact information).

If you believe that Harvard Pilgrim Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Civil Rights Compliance Officer
1 Wellness Way
Canton, MA 02021
(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/smartscreen/main.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 (TDD)

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


Kreyòl Ayisyen (French Creole) ATANSYON: Si nou parle Kreyòl Ayisyen, gen asistans pou sevis 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)。


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

العربية (Arabic) إنترنت: إذا كنت تتكلم اللغة العربية，请您免费获取语言援助。请致电 1-888-333-4742 (TTY: 711)。

មេឃឃូ (Cambodian) ប្រការឹកអំពីពូជសាស្ត្រពារខ្មែរ ប្រការឹកអំពីពូជសាស្ត្រពារខ្មែរ អ្នកអាចអំពីការបញ្ចូលបាន 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).


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 लिए आपकी सहायता मुफ्त में उपलब्ध है। जानकारी के लिए फोन करें. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો: તમે ગુજરાતીને બોલતા હો તો આપણે આપણે સહાયક સલાહ તહલકડા માત્ર ઉપલબ્ધ છે. વિસ્તૃત મહત્વપૂર્ણ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ລາວ (Lao) โปรดระวัง: ถ้าคุณ говоритеภาษาลาว คุณสามารถขอรับการช่วยเหลือฟรี ได้ โทร 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).