Harvard Pilgrim Health Care

a Point32Health company

2026 New Hampshire Plan Offerings

For employers with 1 to 50 full time equivalent employees

2026 New Hampshire Small Group Plans — Effective January 1, 2026, through December 31, 2026.

This is only a summary of plans. For more complete information, please refer to the **Schedule of Benefits**.

Product Name	Network	Office Visit (PCP/Specialist)	Deductible (Ind/Fam)	Out of Pocket Max (Ind/Fam)	Coinsurance	Emergency Room*	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing 30-day retail
							Hospital Based	Freestanding								
ElevateHealth HMO																
ElevateHealth Network HMO Gold 2000/20% Open Access with RxD MD0000201623, RX0000201336	N/A	$20/$40	Med: $2,000/$4,000 Rx: $500	$8,200/$16,400	20%	Ded then $300 then 20%	Ded then $150	$30	Ded then 20%	Non-hospital: $350 Hospital: Ded then 30%	Non-hospital: CIF Hospital: Ded then 20%	Ded then 20%	Non-hospital: $250 Hospital: Ded then 20%	Non-hospital: $25 Hospital: Ded then 20%	$20	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 3000/0% Open Access with RxD MD0000201624, RX0000201337	N/A	$40/$80	Med: $3,000/$6,000 Rx: $500	$9,100/$18,200	None	Ded then $500	Ded then $175	$50	Ded then CIF	Non-hospital: $350 Hospital: Ded then $500	Non-hospital: CIF Hospital: Ded then CIF	Ded then CIF	Non-hospital: $300 Hospital: Ded then $300	Non-hospital: $50 Hospital: Ded then CIF	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 3000/35% Open Access with RxD MD0000201625, RX0000201337	N/A	$40/$80	Med: $3,000/$6,000 Rx: $500	$9,100/$18,200	35%	Ded then $350 then 35%	Ded then $175	$50	Ded then 35%	Non-hospital: $350 Hospital: Ded then 45%	Non-hospital: CIF Hospital: Ded then 35%	Ded then 35%	Non-hospital: $300 Hospital: Ded then 35%	Non-hospital: $50 Hospital: Ded then 35%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 4000/35% Open Access with RxD MD0000201626, RX0000201337	N/A	$40/$80	Med: $4,000/$8,000 Rx: $500	$9,100/$18,200	35%	Ded then $350 then 35%	Ded then $175	$50	Ded then 35%	Non-hospital: $350 Hospital: Ded then 45%	Non-hospital: CIF Hospital: Ded then 35%	Ded then 35%	Non-hospital: $300 Hospital: Ded then 35%	Non-hospital: $50 Hospital: Ded then 35%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 5000/0% Open Access with RxD MD0000201627, RX0000201338	N/A	$50/$100	Med: $5,000/$10,000 Rx: $500	$8,750/$17,500	None	Ded then $500	Ded then $250	$60	Ded then CIF	Non-hospital: $350 Hospital: Ded then $500	Non-hospital: CIF Hospital: Ded then CIF	Ded then CIF	Non-hospital: $300 Hospital: Ded then $300	Non-hospital: $50 Hospital: Ded then CIF	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 5000/30% Open Access with RxD MD0000201628, RX0000201339	N/A	$50/$100	Med: $5,000/$10,000 Rx: $500	$8,900/$17,800	30%	Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Non-hospital: $350 Hospital: Ded then 40%	Non-hospital: CIF Hospital: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 6000/30% Open Access with RxD MD0000201657, RX0000201340	N/A	$50/$100	Med: $6,000/$12,000 Rx: $500	$8,850/$17,700	30%	Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Non-hospital: $350 Hospital: Ded then 40%	Non-hospital: CIF Hospital: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
ElevateHealth Network HMO Silver 7000/30% Open Access MD0000201658, RX0000201341	N/A	$50/$100	$7,000/$14,000	$8,700/$17,400	30%	Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Non-hospital: $350 Hospital: Ded then 40%	Non-hospital: CIF Hospital: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/35%*/Ded then 40%*/Ded then 45%*
ElevateHealth HMO HSA																
ElevateHealth Network HMO HSA Silver 3500/20% Open Access with Preventive Rx MD0000201629, RX0000201342	N/A	Ded then 20%	$3,500/$7,000	$7,500/$15,000	20%	Ded then $350 then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then $5/20%/25%/25%/30%
ElevateHealth Network HMO HSA Silver 5000/10% Open Access with Preventive Rx MD0000201630, RX0000201343	N/A	Ded then 10%	$5,000/$10,000	$7,500/$15,000	10%	Ded then $500 then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then $5/20%/20%/25%/30%
ElevateHealth Network HMO HSA Bronze 7500/0% Open Access with Preventive Rx MD0000201631, RX0000201344	N/A	Ded then CIF	$7,500/$15,000	$7,500/$15,000	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF
ElevateHealth Options HMO Open Access																
ElevateHealth Options HMO Gold 1000/10% Open Access with RxD MD0000201632, RX0000201345	Tier 1	$25/$50	Med: $1,000/$2,000 Rx: $500	$8,500/$17,000	10%	T1 Ded then $300 then 10%	Ded then $150	$35	Ded then 10%	Non-hospital: $350 Hospital: Ded then 20%	CIF	Ded then 10%	Ded then 10%	Non-hospital: $25 Hospital: Ded then 10%	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
	Tier 2	Ded then 30%	$4,000/$8,000		30%		Ded then 30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Acupuncture: $25 Chiro: Ded then 30%	
ElevateHealth Options HMO Silver 3000/15% Open Access with RxD MD0000201633, RX0000201346	Tier 1	$40/$80	Med: $3,000/$6,000 Rx: $500	$9,500/$19,000	15%	T1 Ded then $350 then 15%	Ded then $175	$50	Ded then 15%	Non-hospital: $350 Hospital: Ded then 25%	CIF	Ded then 15%	Ded then 15%	Non-hospital: $50 Hospital: Ded then 15%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
	Tier 2	Ded then 35%	$6,000/$12,000		35%		Ded then 35%		Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Acupuncture: $40 Chiro: Ded then 35%	

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

*$550 coinsurance maximum per script.

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							Hospital Based	Freestanding								
HMO - LP Open Access																
HMO Platinum 250/10% - LP Open Access MD0000201634, RX0000201347	N/A	$20/$40	$250/$750	$3,300/$6,600	10%	Ded then $300 then 10%	Ded then $150	$30	Ded then 10%	Select LP: $350 Others: Ded then 20%	Select LP: CIF Others: Ded then 10%	Ded then 10%	Non-hospital: $250 Hospital: Ded then 10%	Non-hospital: $20 Hospital: Ded then 10%	$20	$2/$25/Ded then $65/Ded then 35%*/Ded then 40%*
HMO Gold 1500/20% - LP Open Access with RxD MD0000201635, RX0000201348	N/A	$25/$50	Med: 1,500/$3,000 Rx: $500	$8,300/$16,600	20%	Ded then $300 then 20%	Ded then $150	$35	Ded then 20%	Select LP: $350 Others: Ded then 30%	Select LP: CIF Others: Ded then 20%	Ded then 20%	Non-hospital: $250 Hospital: Ded then 20%	Non-hospital: $25 Hospital: Ded then 20%	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
HMO Gold 2000/0% - LP Open Access with RxD MD0000201636, RX0000201349	N/A	$25/$50	Med: $2,000/$4,000 Rx: $500	$7,000/$14,000	None	Ded then $300	Ded then $150	$35	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $250 Hospital: Ded then $250	Non-hospital: $25 Hospital: Ded then CIF	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
HMO Gold 2000/0% - LP Open Access MD0000201637, RX0000201350	N/A	$25/$50	$2,000/$4,000	$7,000/$14,000	None	Ded then $300	Ded then $150	$35	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $250 Hospital: Ded then $250	Non-hospital: $25 Hospital: Ded then CIF	$25	$2/$25/30%*/35%*/45%*
HMO Gold 2000/20% - LP Open Access with RxD MD0000201643, RX0000201336	N/A	$20/$40	Med: $2,000/$4,000 Rx: $500	$8,200/$16,400	20%	Ded then $300 then 20%	Ded then $150	$30	Ded then 20%	Select LP: $350 Others: Ded then 30%	Select LP: CIF Others: Ded then 20%	Ded then 20%	Non-hospital: $250 Hospital: Ded then 20%	Non-hospital: $25 Hospital: Ded then 20%	$20	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
HMO Gold 2700/10% - LP Open Access with RxD MD0000201644, RX0000201351	N/A	$25/$50	Med:$2,700/$5,400 Rx: $500	$6,800/$13,600	10%	Ded then $300 then 10%	Ded then $150	$35	Ded then 10%	Select LP: $350 Others: Ded then 20%	Select LP: CIF Others: Ded then 10%	Ded then 10%	Non-hospital: $250 Hospital: Ded then 10%	Non-hospital: $25 Hospital: Ded then 10%	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
HMO Gold 3000/0% - LP Open Access MD0000201645, RX0000201350	N/A	$25/$50	$3,000/$6,000	$7,000/$14,000	None	Ded then $300	Ded then $150	$35	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $250 Hospital: Ded then $250	Non-hospital: $25 Hospital: Ded then CIF	$25	$2/$25/30%*/35%*/45%*
HMO Silver 3000/35% - LP Open Access with RxD MD0000201646, RX0000201337	N/A	$40/$80	Med: $3,000/$6,000 Rx: $500	$9,100/$18,200	35%	Ded then $350 then 35%	Ded then $175	$50	Ded then 35%	Select LP: $350 Others: Ded then 45%	Select LP: CIF Others: Ded then 35%	Ded then 35%	Non-hospital: $300 Hospital: Ded then 35%	Non-hospital: $50 Hospital: Ded then 35%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
HMO Gold 3500/0% - LP Open Access with RxD MD0000201647, RX0000201352	N/A	$25/$50	Med: $3,500/$7,000 Rx: $500	$6,000/$12,000	None	Ded then $300	Ded then $150	$35	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $250 Hospital: Ded then $250	Non-hospital: $25 Hospital: Ded then CIF	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
HMO Gold 4000/0% - LP Open Access MD0000201659, RX0000201353	N/A	$25/$50	$4,000/$8,000	$8,300/$16,600	None	Ded then $300	Ded then $150	$35	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $250 Hospital: Ded then $250	Non-hospital: $25 Hospital: Ded then CIF	$25	$2/$25/30%*/35%*/45%*
HMO Silver 4000/20% - LP Open Access with RxD MD0000201648, RX0000201337	N/A	$40/$80	Med: $4,000/$8,000 Rx: $500	$9,100/$18,200	20%	Ded then $350 then 20%	Ded then $175	$50	Ded then 20%	Select LP: $350 Others: Ded then 30%	Select LP: CIF Others: Ded then 20%	Ded then 20%	Non-hospital: $300 Hospital: Ded then 20%	Non-hospital: $40 Hospital: Ded then 20%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
HMO Silver 5000/0% - LP Open Access MD0000201660, RX0000201354	N/A	$50/$100	$5,000/$10,000	$9,700/$19,400	None	Ded then $500	Ded then $250	$60	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $300 Hospital: Ded then $300	Non-hospital: $50 Hospital: Ded then CIF	$40	$5/$35/35%*/40%*/45%*
HMO Silver 5000/30% - LP Open Access with RxD MD0000201649, RX0000201339	N/A	$50/$100	Med: $5,000/$10,000 Rx: $500	$8,900/$17,800	30%	Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Select LP: $350 Others: Ded then 40%	Select LP: CIF Others: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
HMO Silver 6000/30% - LP Open Access with RxD MD0000201650, RX0000201340	N/A	$50/$100	Med: $6,000/$12,000 Rx: $500	$8,850/$17,700	30%	Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Select LP: $350 Others: Ded then 40%	Select LP: CIF Others: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
HMO Silver 7000/30% - LP Open Access MD0000201661, RX0000201341	N/A	$50/$100	$7,000/$14,000	$8,700/$17,400	30%	Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Select LP: $350 Others: Ded then 40%	Select LP: CIF Others: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/35%*/Ded then 40%*/Ded then 45%*
HMO HSA Open Access																
HMO HSA Silver 3500/20% Open Access with Preventive Rx MD0000201638, RX0000201342	N/A	Ded then 20%	$3,500/$7,000	$7,500/$15,000	20%	Ded then $350 then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then $5/20%/25%/25%/30%
HMO HSA Silver 5000/10% Open Access with Preventive Rx MD0000201639, RX0000201343	N/A	Ded then 10%	$5,000/$10,000	$7,500/$15,000	10%	Ded then $500 then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then $5/20%/20%/25%/30%
HMO HSA Bronze 7500/0% Open Access with Preventive Rx MD0000201640, RX0000201344	N/A	Ded then CIF	$7,500/$15,000	$7,500/$15,000	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF

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							Hospital Based	Freestanding								
PPO Access																
PPO Access Platinum 250/10% - LP MD0000201641, RX0000201347	In-Network	$20/$40	$250/$750	$3,300/$6,600	10%	IN Ded then $300 then 10%	Ded then $150	$30	Ded then 10%	Select LP: $350 Others: Ded then 20%	Select LP: CIF Others: Ded then 10%	Ded then 10%	Non-hospital: $250 Hospital: Ded then 10%	Non-hospital: $20 Hospital: Ded then 10%	$20	$2/$25/Ded then $65/Ded then 35%*/Ded then 40%*
	Out-of-Network	Ded then 30%	$2,000/$4,000	$7,000/$14,000	30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	
PPO Access Gold 1500/20% - LP with RxD MD0000201642, RX0000201348	In-Network	$25/$50	Med: 1,500/$3,000 Rx: $500	$8,300/$16,600	20%	IN Ded then $300 then 20%	Ded then $150	$35	Ded then 20%	Select LP: $350 Others: Ded then 30%	Select LP: CIF Others: Ded then 20%	Ded then 20%	Non-hospital: $250 Hospital: Ded then 20%	Non-hospital: $25 Hospital: Ded then 20%	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
	Out-of-Network	Ded then 40%	$3,000/$6,000	$8,500/$17,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access Gold 2000/20% - LP with RxD MD0000201651, RX0000201336	In-Network	$20/$40	Med: $2,000/$4,000 Rx: $500	$8,200/$16,400	20%	IN Ded then $300 then 20%	Ded then $150	$30	Ded then 20%	Select LP: $350 Others: Ded then 30%	Select LP: CIF Others: Ded then 20%	Ded then 20%	Non-hospital: $250 Hospital: Ded then 20%	Non-hospital: $25 Hospital: Ded then 20%	$20	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
	Out-of-Network	Ded then 40%	$4,000/$8,000	$10,000/$20,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access Gold 2700/10% - LP with RxD MD0000201652, RX0000201351	In-Network	$25/$50	Med:$2,700/$5,400 Rx: $500	$6,800/$13,600	10%	IN Ded then $300 then 20%	Ded then $150	$35	Ded then 10%	Select LP: $350 Others: Ded then 20%	Select LP: CIF Others: Ded then 10%	Ded then 10%	Non-hospital: $250 Hospital: Ded then 10%	Non-hospital: $25 Hospital: Ded then 10%	$25	$2/$25/Rx Ded then $65/Rx Ded then 35%*/Rx Ded then 45%*
	Out-of-Network	Ded then 35%	$6,000/$12,000	$12,000/$24,000	35%		Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	
PPO Access Gold 3000/0% - LP MD0000201653, RX0000201350	In-Network	$25/$50	$3,000/$6,000	$7,000/$14,000	None	IN Ded then $300	Ded then $150	$35	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $250 Hospital: Ded then $250	Non-hospital: $25 Hospital: Ded then CIF	$25	$2/$25/30%*/35%*/45%*
	Out-of-Network	Ded then 40%	$6,000/$12,000	$12,000/$24,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access Silver 4000/20% - LP with RxD MD0000201654, RX0000201337	In-Network	$40/$80	Med: $4,000/$8,000 Rx: $500	$9,100/$18,200	20%	IN Ded then $350 then 20%	Ded then $175	$50	Ded then 20%	Select LP: $350 Others: Ded then 30%	Select LP: CIF Others: Ded then 20%	Ded then 20%	Non-hospital: $300 Hospital: Ded then 20%	Non-hospital: $40 Hospital: Ded then 20%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
	Out-of-Network	Ded then 40%	$8,000/$16,000	$16,000/$32,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access Silver 5000/0% - LP MD0000201655, RX0000201354	In-Network	$50/$100	$5,000/$10,000	$9,700/$19,400	None	IN Ded then $500	Ded then $250	$60	Ded then CIF	Select LP: $350 Others: Ded then $500	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital: $300 Hospital: Ded then $300	Non-hospital: $50 Hospital: Ded then CIF	$40	$5/$35/35%*/40%*/45%*
	Out-of-Network	Ded then 40%	$10,000/$20,000	$20,000/$40,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access Silver 5000/30% - LP with RxD MD0000201656, RX0000201339	In-Network	$50/$100	Med: $5,000/$10,000 Rx: $500	$8,900/$17,800	30%	IN Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Select LP: $350 Others: Ded then 40%	Select LP: CIF Others: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
	Out-of-Network	Ded then 60%	$10,000/$20,000	$20,000/$40,000	60%		Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	
PPO Access Silver 6000/30% - LP with RxD MD0000201662, RX0000201340	In-Network	$50/$100	Med: $6,000/$12,000 Rx: $500	$8,850/$17,700	30%	IN Ded then $500 then 30%	Ded then $250	$60	Ded then 30%	Select LP: $350 Others: Ded then 40%	Select LP: CIF Others: Ded then 30%	Ded then 30%	Non-hospital: $300 Hospital: Ded then 30%	Non-hospital: $50 Hospital: Ded then 30%	$40	$5/$35/Rx Ded then $120/Rx Ded then 40%*/Rx Ded then 45%*
	Out-of-Network	Ded then 60%	$12,000/$24,000	$24,000/$48,000	60%		Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	Ded then 60%	
PPO Access HSA																
PPO Access HSA Silver 3500/20% with Preventive Rx MD0000201663, RX0000201342	In-Network	Ded then 20%	$3,500/$7,000	$7,500/$15,000	20%	IN Ded then $350 then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	IN Ded then $5/20%/25%/25%/30%
	Out-of-Network	Ded then 30%	$7,000/$14,000	$12,000/$24,000	30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	
PPO Access HSA Silver 5000/10% with Preventive Rx MD0000201664, RX0000201343	In-Network	Ded then 10%	$5,000/$10,000	$7,500/$15,000	10%	IN Ded then $500 then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	IN Ded then $5/20%/20%/25%/30%
	Out-of-Network	Ded then 30%	$10,000/$20,000	$20,000/$40,000	30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	
PPO Access HSA Bronze 7500/0% with Preventive Rx MD0000201665, RX0000201344	In-Network	Ded then CIF	$7,500/$15,000	$7,500/$15,000	None	IN Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	IN Ded then CIF/CIF/CIF/CIF/CIF
	Out-of-Network	Ded then 40%	$14,000/$28,000	$25,000/$50,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	

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

*$550 coinsurance maximum per script.

Harvard Pilgrim has the right to refuse renewal of these plans, in accordance with applicable law.