


Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
NH Local Choice HMO Silver 2500

Coverage Period: 01/01/2025 — 12/31/2025
Coverage for: Individual + Family | **Plan Type:** HMO

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|---|---|
|  | <p>The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.harvardpilgrim.org/public/eoc?pdid=PD0000201026. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-333-4742 to request a copy.</p> |
|---|---|

| Important Questions | Answers | Why This Matters |
|---|--|---|
| What is the overall <u>deductible</u> ? | Medical & <u>Prescription Drug Deductible</u> : Tier 1: \$2,500 member / \$5,000 family Tier 2: \$7,000 member / \$14,000 family Benefits are administered on a calendar year basis. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. <u>Preventive care</u> , Tiers 1, 2, and 3 <u>prescription drugs</u> , and the following Tier 1 <u>Provider</u> services: <u>provider</u> office visits, <u>Rehabilitation services</u> , and <u>Habilitation services</u> are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | \$9,100 member / \$18,200 family | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |

| Important Questions | Answers | Why This Matters |
|--|---|--|
| What is not included in the out-of-pocket limit ? | Pediatric Dental Care, premiums , balance-billing charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Will you pay less if you use a network provider ? | Yes. See https://www.harvardpilgrim.org/public/find-a-provider or call 1-888-333-4742 for a list of preferred providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance-billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist ? | Yes. | This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist . |

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|  | All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies. |
|---|--|

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|--|--|------------------------|---|--|
| | | Participating Provider (You will pay the least) | | Non-Participating Provider (You will pay the most) | |
| | | Tier 1 Provider | Tier 2 Provider | | |
| If you visit a health care <u>provider</u> 's office or clinic | Primary care visit to treat an injury or illness | Level 1: \$40 <u>copay</u> /visit; <u>deductible</u> does not apply | 40% <u>coinsurance</u> | Not covered | None |
| | <u>Specialist</u> visit | Level 1: \$40 <u>copay</u> /visit; <u>deductible</u> does not apply Level 2: \$80 <u>copay</u> /visit; <u>deductible</u> does not apply | 40% <u>coinsurance</u> | Not covered | None |
| | <u>Preventive care</u> / <u>screening</u> / | No charge; <u>deductible</u> does not apply | | Not covered | Prescribed FDA approved |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|---|---|
| | | Participating Provider (You will pay the least) | | Non-Participating Provider (You will pay the most) | |
| | | Tier 1 Provider | Tier 2 Provider | | |
| | immunization | | | | contraceptives are not subject to cost-shares. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | X-rays: 20% coinsurance Laboratory: 20% coinsurance | X-rays: 40% coinsurance Laboratory: 40% coinsurance | Not covered | None |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 40% coinsurance | Not covered | None |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org/2024CoreNH5T . | Generic drugs | 30-Day Retail Tier 1: \$10 copay / prescription; deductible does not apply 90-Day Mail Tier 1: \$20 copay / prescription; deductible does not apply 30-Day Retail Tier 2: \$35 copay / prescription; deductible does not apply 90-Day Mail Tier 2: \$70 copay / prescription; deductible does not apply | | Not covered | Core NH formulary - covers a limited list; not all drugs are covered You pay retail price for Out of Network pharmacy drugs and are reimbursed minus applicable cost sharing . Covered only outside of service area. |
| | Preferred brand drugs | 30-Day Retail Tier 3: \$100 copay / prescription; deductible does not apply 90-Day Mail Tier 3: \$200 copay / prescription; deductible does not apply | | Not covered | |
| | Non-preferred brand drugs | 30-Day Retail Tier 4: 30% coinsurance 90-Day Mail Tier 4: 30% coinsurance | | Not covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|--|--|---------------------------------|---|--|
| | | Participating Provider (You will pay the least) | | Non-Participating Provider (You will pay the most) | |
| | | Tier 1 Provider | Tier 2 Provider | | |
| | Specialty drugs | 30-Day Retail Tier 4: 30% coinsurance 90-Day Mail Tier 4: 30% coinsurance 30-Day Retail Tier 5: 40% coinsurance 90-Day Mail Tier 5: 40% coinsurance | | Not covered | Some drugs must be obtained through a Specialty Pharmacy. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 40% coinsurance | Not covered | None |
| | Physician/surgeon fees | 20% coinsurance | 40% coinsurance | Not covered | |
| If you need immediate medical attention | Emergency room care | Medical Emergency Services: \$500 copay / visit Services that do not meet the definition of Medical Emergency: 50% coinsurance | | | None |
| | Emergency Medical Transportation | 20% coinsurance | | | None |
| | Urgent Care | Urgent care center: \$50 copay / visit; deductible does not apply | | Urgent care center: Not covered | Non-participating providers are only covered outside the service area. Cost sharing may vary based on Urgent Care location. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 40% coinsurance | Not covered | None |
| | Physician/surgeon fee | 20% coinsurance | 40% coinsurance | Not covered | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$40 copay / visit; deductible does not apply | | Not covered | None |
| | Inpatient services | 20% coinsurance | | Not covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|---|---|---|---|--|
| | | Participating Provider (You will pay the least) | | Non-Participating Provider (You will pay the most) | |
| | | Tier 1 Provider | Tier 2 Provider | | |
| If you are pregnant | Office visits | \$40 copay / visit; deductible does not apply | 40% coinsurance | Not covered | Cost sharing does not apply for preventive services (such as routine prenatal visits). |
| | Childbirth/delivery professional services | 20% coinsurance | 40% coinsurance | Not covered | |
| | Childbirth/delivery facility services | 20% coinsurance | 40% coinsurance | Not covered | |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | 40% coinsurance | Not covered | None |
| | Rehabilitation services | Physical Therapy: \$60 copay / visit; deductible does not apply Occupational Therapy: \$60 copay / visit; deductible does not apply Speech Therapy: \$60 copay / visit; deductible does not apply | Physical Therapy: 40% coinsurance Occupational Therapy: 40% coinsurance Speech Therapy: 40% coinsurance | Not covered | Physical, Occupational & Speech Therapy - 60 combined visits/ calendar year |
| | Habilitation services | | | | |
| | Skilled nursing care | 20% coinsurance | 40% coinsurance | Not covered | - 100 days/ calendar year |
| | Durable medical equipment | 20% coinsurance | | Not covered | None |
| | Hospice services | 20% coinsurance | 40% coinsurance | Not covered | For inpatient see “If you have a hospital stay” |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|----------------------------|---|------------------------|---|---|
| | | Participating Provider (You will pay the least) | | Non-Participating Provider (You will pay the most) | |
| | | Tier 1 Provider | Tier 2 Provider | | |
| If your child needs dental or eye care | Children’s eye exam | \$40 <u>copay</u> / visit; <u>deductible</u> does not apply | 40% <u>coinsurance</u> | Not covered | - 1 exam/ calendar year |
| | Children’s glasses | Reimbursed first \$100, then 50% of covered charges; <u>deductible</u> does not apply | | | Frames & lenses OR contacts every 12 months up to end of month child turns 19 |
| | Children’s dental check-up | Not covered | | | Exchange plans may have separate coverage |

Excluded Services & Other Covered Services:

| Services Your <u>Plan</u> Does NOT Cover (This isn't a complete list. Check your policy or <u>plan</u> document for other <u>excluded services</u> .) | | | |
|---|---|---|--|
| <ul style="list-style-type: none"> • Abortion (except in cases of rape, incest, or when the life of the mother is endangered) • Cosmetic Surgery • Dental Care (Adult) | <ul style="list-style-type: none"> • Infertility Treatment • Long-Term Care • Non-emergency care when traveling outside the U.S. • Private-duty nursing | <ul style="list-style-type: none"> • Routine foot care (except for diabetes or systemic circulatory diseases) • Services that are not Medically Necessary • Weight Loss Programs | |
| Other Covered Services (This isn't a complete list. Check your policy or <u>plan</u> document for other covered services and your costs for these services.) | | | |
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery | <ul style="list-style-type: none"> • Chiropractic Care • Hearing Aids - 1 hearing aid/ impaired ear | <ul style="list-style-type: none"> • Routine eye care (Adult) - 1 exam every 2 calendar years | |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the Department of Health and Human Services, Centers for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov, or for more information on your rights to continue coverage, you can contact the Member Service number listed on your ID card or call 1-888-333-4742. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

HPHC Member Appeals-Member
Services Department
Harvard Pilgrim Health Care of New
England, Inc.
1 Wellness Way
Canton, MA 02021-1166
Telephone: 1-888-333-4742
Fax: 1-617-509-3085

New Hampshire Insurance
Department
21 South Fruit Street, Suite 14
Concord, NH 03301
1-800-852-3416
www.nh.gov/insurance
consumerservices@ins.nh.gov

State of New Hampshire Insurance
Department
21 South Fruit Street, Suite 14
Concord, NH 03301
1-603-271-2261

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standard? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Para obtener asistencia en Español, llame al **1-888-333-4742**.

SM SM SM SM SM SM SM SM SM , SM SM SM SM SM SM SM SM 1-888-333-4742.

De assistência em Português, por favor ligue 1-888-333-4742.

To see examples of how this **plan** might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery) | | Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition) | | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|---|----------|---|---------|---|---------|
| ■ The plan's overall deductible | \$2,500 | ■ The plan's overall deductible | \$2,500 | ■ The plan's overall deductible | \$2,500 |
| ■ Specialist copayment | \$80 | ■ Specialist copayment | \$80 | ■ Specialist copayment | \$80 |
| ■ Hospital (facility) coinsurance | 20% | ■ Hospital (facility) coinsurance | 20% | ■ Hospital (facility) coinsurance | 20% |
| ■ Other coinsurance | 20% | ■ Other coinsurance | 20% | ■ Other coinsurance | 20% |
| This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>) | | This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>) | | This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>) | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| In this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | |
| <i>Cost Sharing</i> | | <i>Cost Sharing</i> | | <i>Cost Sharing</i> | |
| Deductibles | \$2,500 | Deductibles | \$100 | Deductibles | \$2,200 |
| Copayments | \$60 | Copayments | \$1,800 | Copayments | \$400 |
| Coinsurance | \$2,000 | Coinsurance | \$0 | Coinsurance | \$0 |
| <i>What isn't covered</i> | | <i>What isn't covered</i> | | <i>What isn't covered</i> | |
| Limits or exclusions | \$0 | Limits or exclusions | \$0 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$4,560 | The total Joe would pay is | \$1,900 | The total Mia would pay is | \$2,600 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Language Assistance Services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-877-907-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-877-907-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-877-907-4742 (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 1-877-907-4742 (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 1-877-907-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-907-4742 (телетайп: 711).

العربية (Arabic)


إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 877-907-4742

(TTY: 711)

ខ្មែរ (Cambodian) ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-877-907-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-907-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-907-4742 (TTY: 711).

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

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한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-907-4742 (TTY: 711) 번으로 전화해 주십시오.

Ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-877-907-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-907-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्तमें उपलब्ध है. जानकारी के लिये फोन करे. 1-877-907-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-877-907-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-877-907-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-877-907-4742 (TTY: 711).



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General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with: Civil Rights Compliance Officer, 1 Wellness Way, Canton, MA 02021-1166, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil_rights@point32health.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
(800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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