

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services NH Local HMO Silver 3000 Standard CSR73

Coverage Period: 01/01/2026 — 12/31/2026

Coverage for: Individual + Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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=PD0000201695. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined 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.

Important Questions	Answers	Why This Matters
What is the overall deductible?	Medical & Prescription Drug Deductible: \$3,000 member / \$6,000 family Benefits are administered on a calendar year basis.	Generally, you must pay all of the costs from <b>providers</b> up to the <b>deductible</b> amount before this plan begins to pay. If you have other family members on the <b>plan</b> , each family member must meet their own individual <b>deductible</b> until the total amount of <b>deductible</b> expenses paid by all family members meets the overall family <b>deductible</b> .
Are there services covered before you meet your deductible?	Yes. Preventive care, provider office visits, Tiers 1 and 2 prescription drugs, Rehabilitation services, and Habilitation services are covered before you meet your deductible.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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</u> <u>limit</u> for this <u>plan</u> ?	\$6,400 member / \$12,800 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, <b>premiums</b> , <b>balance-billing</b> charges, and health care this <b>plan</b> 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 network 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 <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You	Limitations, Exceptions,	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	& Other Important Information
If you visit a health care provider'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	Not covered	None
	Specialist visit	Level 1: \$40 copay/ visit; deductible does not apply Level 2: \$80 copay/ visit; deductible does not apply	Not covered	None
	Preventive care/screening/immunization	No charge; deductible does not apply	Not covered	Prescribed FDA approved 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.

		What You Will Pay		Limitations, Exceptions,	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	& Other Important Information	
If you have a test	Diagnostic test (x-ray, blood work)	X-rays: 40% coinsurance Laboratory: 40% coinsurance	Not covered	None	
	Imaging (CT/PET scans, MRIs)	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/2025CoreNH4T.	Generic drugs	30-Day Retail Tier 1: \$20 copay/ prescription; deductible does not apply 90-Day Mail Tier 1: \$40 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 2: \$40 copay/ prescription; deductible does not apply 90-Day Mail Tier 2: \$120 copay/ prescription; deductible does not apply	Not covered		
	Non-preferred brand drugs	30-Day Retail Tier 3: \$80  copay/ prescription 90-Day Mail Tier 3: \$240  copay/ prescription	Not covered		
	Specialty drugs	30-Day Retail Tier 3: \$80  copay/ prescription 90-Day Mail Tier 3: \$240  copay/ prescription 30-Day Retail Tier 4: \$350  copay/ prescription 90-Day Mail Tier 4: \$1,050  copay/ prescription	Not covered	Some drugs must be obtained through a Specialty Pharmacy.	

		What You	Limitations, Exceptions,	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	& Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fees	40% coinsurance	Not covered	
If you need immediate medical attention	Emergency room care	Medical Emergency Services: 40% <u>coinsurance</u> Services that do not meet the definition of Medical Emergency: 50% <u>coinsurance</u>		None
	Emergency medical transportation	40% coinsurance		None
	Urgent care	Urgent care center: \$60  copay/ visit; deductible does not apply	Urgent care center: Not covered	Non-participating providers 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)	40% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fee	40% coinsurance	Not covered	
If you need mental health, behavioral health, or	Outpatient services	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
substance abuse services	Inpatient services	40% coinsurance	Not covered	
If you are pregnant	Office visits	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	Not covered	Cost sharing does not apply for preventive services (such as routine prenatal visits).
	Childbirth/delivery professional services	40% coinsurance	Not covered	
	Childbirth/delivery facility services	40% coinsurance	Not covered	

	What You Will Pay			Limitations, Exceptions,	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	& Other Important Information	
If you need help recovering	Home health care	40% coinsurance	Not covered	None	
or have other special health	Rehabilitation services	Physical Therapy: \$40	Not covered	Physical, Occupational	
needs	Habilitation services	copay/ visit; deductible does not apply		& Speech Therapy - 60 combined visits/ calendar	
		Occupational Therapy: \$40 <a href="mailto:copay">copay</a> visit; <a href="mailto:deductible">deductible</a> does not apply		year	
		Speech Therapy: \$40 copay/visit; deductible does not apply			
	Skilled nursing care	40% <u>coinsurance</u>	Not covered	- 100 days/ calendar year	
	Durable medical equipment	40% coinsurance	Not covered	None	
	Hospice services	40% coinsurance	Not covered	For inpatient see "If you have a hospital stay"	
If your child needs dental or eye care	Children's eye exam	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	Not covered	- 1 exam/ calendar year	
	Children's glasses	Reimbursed first \$100, then 50% of covered charges; deductible 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 <b>may</b> have separate coverage	

## **Excluded Services & Other Covered Services:**

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

Abortion (except in cases of rape, incest, or when the life of the mother is endangered)

Cosmetic Surgery

- Long-Term Care

• Infertility Treatment

- Non-emergency care when traveling outside the U.S.
- Routine foot care (except for diabetes or systemic circulatory diseases)
- Services that are not Medically Necessary

Other Covered Services (This isn't these services.)	t a complete list. Check your policy or <u>plan</u> document for o	other covered services and your costs for
Acupuncture	Chiropractic Care	Routine eye care (Adult) - 1 exam every 2
Bariatric surgery	<ul> <li>Hearing Aids - 1 hearing aid/impaired ear</li> </ul>	calendar years

• Private-duty nursing

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, Center 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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

Dental Care (Adult)

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

Weight Loss Programs

## Does this plan provide Minimum Essential Coverage? Yes

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

# Does this plan meet the Minimum Value Standard? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

# Language Access Services:

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

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall deductible	\$3,000	■ The <u>plan's</u> overall deductible	\$3,000	■ The <u>plan's</u> overall deductible	\$3,000
■ Specialist copayment	\$80	■ Specialist copayment	\$80	■ Specialist copayment	\$80
<ul><li>Hospital (facility)</li><li>coinsurance</li></ul>	40%	<ul><li>Hospital (facility)</li><li>coinsurance</li></ul>	40%	<ul><li>Hospital (facility)</li><li>coinsurance</li></ul>	40%
■ Other coinsurance	40%	■ Other coinsurance	40%	Other coinsurance	40%
This EXAMPLE event includes services like:				This EXAMPLE event include like:	es services
Specialist office visits (prenatal care	,	Primary care physician office vis	sits (including	Emergency room care (including m	uedical supplies)
Childbirth/Delivery Professional Services		disease education)		Diagnostic test (x-ray)	
Childbirth/Delivery Facility Service		Diagnostic tests (blood work)		Durable medical equipment (cru	
Diagnostic tests (ultrasounds and bi	lood work)	Prescription drugs		Rehabilitation services (physical th	herapy)
Specialist visit (anesthesia)		Durable medical equipment (glu	icose meter)		
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would p	oay:	In this example, Joe would p	oay:	In this example, Mia would p	ay:
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$3,000	Deductibles	\$1,100	Deductibles	\$2,200
Copayments	\$50	Copayments	\$1,000	Copayments	\$300
Coinsurance	\$3,400	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$6,400	The total Joe would pay is	\$2,100	The total Mia would pay is	\$2,500

The <u>plan</u> 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 quí vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quí 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).

(Arabic) العربية

إنتهاه: إذا أنت تتكلم اللغة العربية ، خَدَمات المُساعَدة اللغَوية مُتَوفرة لك مَجانا. " اِتصل على 4742-907-1877

(TTY: 711)

ខ្មែរ (Cambodian) ្រសុំជូនដំណីង៖ បើអ្នកនិយាយភាសាខ្មែរ, 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.

(Continued)

**한국어 (K**orean) '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 हैं. जानकारी के लिये फोन करें. 1-877-907-4742 (TTY: 711)

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

**ພາສາລາວ** (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 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).



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

cc6589\_med\_sup (02\_22)

#### General Notice About Nondiscrimination and Accessibility Requirements

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

HPHC:

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

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

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

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

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



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

cc6589\_memb\_serv (08\_23)