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

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=PD0000200033. 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: 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 the costs up to the <u>deductible</u> amount before this <u>plan</u> 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 deductible?	Yes. Preventive care, Tiers 1, 2, and 3 prescription drugs, and the following Tier 1 Provider services: provider office visits, 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 <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles 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> ?	\$9,100 member / \$18,200 family	The <u>out-of-pocket limit</u> is the most you could pay in a year of covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</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-billed 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 <u>referral</u> to see a <u>specialist</u> ?	Yes, some exceptions apply.	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.



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

		What You Will Pay			I tootto di con
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)		Non-Participating Provider	Limitations, Exceptions, & Other Important
		Tier 1 Provider	Tier 2 Provider	(You will pay the most)	Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Level 1: \$40 copay/ visit; deductible does not apply	40% <u>coinsurance</u>	Not covered	None
	Specialist visit	Level 1: \$40 copay/ visit; deductible does not apply Level 2: \$80 copay/ visit; deductible does not apply	40% coinsurance	Not covered	None
	Preventive care/ screening/ immunization	No charge; <u>deductible</u> does not apply Prescribed FDA approved contraceptives are not subject to cost-shares.		Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)		Non-Participating Provider	Limitations, Exceptions, & Other Important
		Tier 1 Provider	Tier 2 Provider	(You will pay the most)	Information
					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% <u>coinsurance</u>	Not covered	None
If you need drugs to treat your illness or condition  More information about	Generic drugs	30-Day Retail Tier 1: \$10 c 90-Day Mail Tier 1: \$20 co 30-Day Retail Tier 2: \$35 c 90-Day Mail Tier 2: \$70 cc	Core NH formulary - covers a limited list; not all drugs are covered		
prescription drug coverage is available at	Preferred brand drugs	<b>30-Day Retail Tier 3:</b> \$100 <b>90-Day Mail Tier 3:</b> \$200	Some generic drugs are in this tier		
www.harvardpilgrim.org/ 2023CoreNH5T.	Non-preferred brand drugs	<b>30-Day Retail Tier 4:</b> 30% <b>90-Day Mail Tier 4:</b> 30% <b>9</b>	Same as above		
	Specialty drugs	30-Day Retail Tier 4: 30% 90-Day Mail Tier 4: 30% 90-Day Retail Tier 5: 40% 90-Day Mail Tier 5: 40% 90-Day 9	Some drugs must be obtained through a Specialty Pharmacy		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Not covered	

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)		Non-Participating Provider	Limitations, Exceptions, & Other Important
		Tier 1 Provider	Tier 2 Provider	(You will pay the most)	Information
If you need immediate medical attention	Emergency room care	Medical Emergency Services that do not meet coinsurance		Emergency: 50%	None
	Emergency Medical Transportation	20% coinsurance	None		
	<u>Urgent Care</u>	Convenience care clinic: \$40 copay/ visit; deductible does not apply Urgent care center: \$50 copay/ visit; deductible does not apply Hospital urgent care center: \$250 copay/ visit	Convenience care clinic: \$40 copay/ visit; deductible does not apply Urgent care center: \$50 copay/ visit; deductible does not apply Hospital urgent care center: 40% coinsurance	Convenience care clinic: Not covered Urgent care center: Not covered Hospital urgent care center: Same As Participating Provider	Non-participating providers are only covered outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fee	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Not covered	
If you have mental	Outpatient services	\$40 <u>copay</u> / visit; <u>deductibl</u>	e does not apply	Not covered	None
health, behavioral health, or substance abuse needs	Inpatient services	20% coinsurance		Not covered	

Common Medical Event	Services You May Need	Participating Provider (You will pay the least)		Non-Participating Provider	Limitations, Exceptions, & Other Important
		Tier 1 Provider	Tier 2 Provider	(You will pay the most)	Information
If you are pregnant	Office visits	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	40% coinsurance	Not covered	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Not covered	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% coinsurance	Not covered	
If you need help	Home health care	20% coinsurance	40% coinsurance	Not covered	None
recovering or have other special health needs	Rehabilitation services	Physical Therapy: \$60 copay/ visit; deductible	Physical Therapy: 40% coinsurance	Not covered	Physical, Occupational &
	Habilitation services	does not apply  Occupational Therapy: \$60 copay/ visit; deductible does not apply  Speech Therapy: \$60 copay/ visit; deductible does not apply	Occupational Therapy: 40% coinsurance Speech Therapy: 40% coinsurance		Speech Therapy - 60 combined visits/ calendar year
	Skilled nursing care	20% <u>coinsurance</u>	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	Participating Provider (You will pay the least)		Non-Participating Provider	Limitations, Exceptions, & Other Important	
		Tier 1 Provider	Tier 2 Provider	(You will pay the most)	Information	
If your child needs dental or eye care	Children's eye exam	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	40% coinsurance	Not covered	- 1 exam/ calendar year	
	Children's glasses	Reimbursed first \$100, then apply	Frames & lenses OR contacts every 12 months up to end of month child turns 19			
	Children's dental check-up	Not covered		Off exchange plans <b>must</b> have separate coverage		
Excluded Services & O	ther Covered Services	:				
Services Your Plan Does	s NOT Cover (This is	n't a complete list. Check y	our policy or <u>plan</u> docu	ment for other excluded	services.)	
<ul> <li>Abortion (except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Infertility Treatment</li> <li>Long-Term (Custodial) Care</li> </ul>		<ul> <li>Most Cosmetic Surgery</li> <li>Most Dental Care (Adult)</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine foot care (except for diabetes or systemic circulatory diseases)</li> <li>Services that are not Medically Necessary</li> <li>Weight Loss Programs</li> </ul>			seases) fedically Necessary	
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)						
<ul><li>Acupuncture</li><li>Bariatric surgery</li></ul>		<ul><li>Chiropractic Care</li><li>Hearing Aids - 1 hearing</li></ul>	g aid/ impaired ear	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 U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Marketplace">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, 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 Fax: 1-617-509-3085

New Hampshire Insurance State of New Hampshire Insurance

Department Department

21 South Fruit Street, Suite 14 21 South Fruit Street, Suite 14

Concord, NH 03301 Concord, NH 03301 1-800-852-3416 1-603-271-2261

www.nh.gov/

insuranceconsumerservices@ins.nh.gov

#### 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 Coverage Meet the Minimum Value Standard? Not Applicable

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:

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

如果需要中文的帮助, 请拨打这个号码 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 page.

# 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>deductible</u>, <u>copayment</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	<b>\$2,5</b> 00	■ The <u>plan's</u> overall deductible	<b>\$2,5</b> 00	The plan's overall deductible	\$2,500
■ Specialist copayment	\$80	■ Specialist copayment	\$80	■ Specialist copayment	\$80
<ul><li>Hospital (facility)</li><li>coinsurance</li></ul>	20%	<ul><li>Hospital (facility)</li><li>coinsurance</li></ul>	20%	<ul><li>Hospital (facility)</li><li>coinsurance</li></ul>	20%
■ Other <u>coinsurance</u>	20%	■ Other <u>coinsurance</u>	20%	■ Other <u>coinsurance</u>	20%
This EXAMPLE event includes services like:		This EXAMPLE event incl like:	udes services	This EXAMPLE event includes servic like:	
Specialist office visits (prenatal care)	)	Primary care physician office visits (including		Emergency room care (including medical supplies)	
Childbirth/Delivery Professional So	ervices	disease education) <u>Diagnostic test</u> (x-ray)			
Childbirth/Delivery Facility Service	es	Diagnostic tests (blood work)			
Diagnostic tests (ultrasounds and blo	ood work)	Prescription drugs  Rehabilitation services (physical therapy)			perapy)
Specialist visit (anesthesia)		Durable medical equipment (glucose meter)			
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would p	ay:	In this example, Joe woul	d pay:	In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$2,500	<u>Deductibles</u>	\$100	Deductibles	\$2,200
Copayments	\$60	Copayments	\$1,800	Copayments	\$400
Coinsurance	\$2,000	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	\$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 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.

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**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).



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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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