

	<p>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=PD0000200758. 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.</p>	
Important Questions	Answers	Why this matters
<p>What is the overall deductible?</p>	<p>Medical & Prescription Drug Deductible: In-Network: \$6,800 member / \$13,600 family Out-of-Network: \$13,600 member / \$27,200 family Benefits are administered on a calendar year basis.</p>	<p>Generally you must pay all the costs up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. Prescription drugs, and the following In-Network services: preventive care, provider office visits, Non-hospital affiliated facility day surgery, and Non-hospital based laboratory, imaging, Rehabilitation services and Habilitation services are covered before you meet your deductible.</p>	<p>This plan covers some items and services even if you haven't yet met the deductible amount. But, a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
<p>Are there other deductibles for specific services?</p>	<p>No</p>	<p>You don't have to meet deductibles for specific services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>In-Network: \$8,500 member / \$17,000 family Out-of-Network: \$17,000 member / \$34,000 family</p>	<p>The out-of-pocket limit is the most you could pay in a year of covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.</p>

Important Questions	Answers	Why this matters
What is not included in the <u>out-of-pocket limit</u> ?	Pediatric Dental Care, premiums, balance-billed charges, penalties for failure to obtain <u>preauthorization</u> for services and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.harvardpilgrim.org/public/find-a-provider or call 1-888-333-4742 for a list of <u>preferred providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance-billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance cost 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	Level 1: \$40 <u>copay</u> / visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	\$0 <u>copay</u> for first visit
	<u>Specialist</u> visit	Level 1: \$40 <u>copay</u> / visit; <u>deductible</u> does not apply Level 2: \$70 <u>copay</u> / visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge; <u>deductible</u> does not apply	50% <u>coinsurance</u>	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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	X-rays: 30% coinsurance Laboratory: Non-Hospital Based: \$15 copay / visit; deductible does not apply Hospital Based: 30% coinsurance	X-rays: 50% coinsurance Laboratory: 50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	Non-Hospital Based: \$250 copay / visit; deductible does not apply Hospital Based: 30% coinsurance	50% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org/2023Value5T .	Generic drugs	30-Day Retail Tier 1: \$5 copay / prescription; deductible does not apply 90-Day Mail Tier 1: \$10 copay / prescription; deductible does not apply 30-Day Retail Tier 2: \$25 copay / prescription; deductible does not apply 90-Day Mail Tier 2: \$50 copay / prescription; deductible does not apply		Value formulary - covers a limited list; not all drugs are covered
	Preferred brand drugs	30-Day Retail Tier 3: \$50 copay / prescription; deductible does not apply 90-Day Mail Tier 3: \$100 copay / prescription; deductible does not apply		Some generic drugs are in this tier
	Non-preferred brand drugs	30-Day Retail Tier 4: 30% coinsurance up to \$300; deductible does not apply 90-Day Mail Tier 4: 30% coinsurance up to \$600; deductible does not apply		Same as above
	Specialty drugs	30-Day Retail Tier 4: 30% coinsurance up to \$300; deductible does not apply 90-Day Mail Tier 4: 30% coinsurance up to \$600; deductible does not apply		Some drugs must be obtained through a Specialty Pharmacy

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		30-Day Retail Tier 5: 30% coinsurance up to \$500; deductible does not apply 90-Day Mail Tier 5: 30% coinsurance up to \$1,500; deductible does not apply		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Non-hospital affiliated facility: \$300 copay / visit; deductible does not apply Hospital affiliated facility: 30% coinsurance	50% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained
	Physician/surgeon fees	Non-hospital affiliated facility: No charge; deductible does not apply Hospital affiliated facility: 30% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room care	30% coinsurance		None
	Emergency medical transportation	30% coinsurance		None
	Urgent care	Convenience care clinic: \$40 copay / visit; deductible does not apply Urgent care center: \$40 copay / visit; deductible does not apply Hospital urgent care center: \$70 copay / visit; deductible does not apply	Convenience care clinic: 50% coinsurance Urgent care center: 50% coinsurance Hospital urgent care center: 50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained
	Physician/surgeon fee	30% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	\$0 <u>copay</u> for first mental health/substance abuse visit Out-of-Network <u>preauthorization</u> required. \$500 penalty if not obtained
	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Out-of-Network <u>preauthorization</u> required. \$500 penalty if not obtained
If you are pregnant	Office visits	\$40 <u>copay</u> / visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Cost sharing does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Rehabilitation services</u>	Physical Therapy: Non-hospital based: \$50 <u>copay</u> / visit; <u>deductible</u> does not apply Hospital based: 30% <u>coinsurance</u> Occupational Therapy: Non-hospital based: \$50 <u>copay</u> / visit; <u>deductible</u> does not apply Hospital based: 30% <u>coinsurance</u> Speech Therapy: Non-hospital based: \$50 <u>copay</u> / visit; <u>deductible</u> does not apply	Physical Therapy: 50% <u>coinsurance</u> Occupational Therapy: 50% <u>coinsurance</u> Speech Therapy: 50% <u>coinsurance</u>	Physical, Occupational & Speech Therapy - 60 combined visits/ calendar year Out-of-Network <u>preauthorization</u> required. \$500 penalty if not obtained
	<u>Habilitation services</u>			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		Hospital based: 30% <u>coinsurance</u>		
	<u>Skilled nursing care</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	- 150 days/ calendar year combined with Inpatient <u>Rehabilitation services</u>
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Out-of-Network preauthorization required. \$500 penalty if not obtained
	<u>Hospice services</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	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	50% <u>coinsurance</u>	- 1 exam/ calendar year
	Children’s glasses	Reimbursed first \$50, then 50% of covered charges; <u>deductible</u> does not apply		Frames & lenses OR contacts every 24 months up to end of month child turns age 19
	Children’s dental check-up	Not covered		Off exchange plans must 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"> • Infertility Treatment • Long-Term (Custodial) Care • Most Cosmetic Surgery 	<ul style="list-style-type: none"> • Most Dental Care (Adult) • 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"> • Abortion • Acupuncture • Bariatric surgery • Chiropractic Care 	<ul style="list-style-type: none"> • Hearing Aids - 1 hearing aid/ impaired ear every 36 months up to age 19 • Hearing Aids - \$3,000/ impaired ear every 36 months for all other members 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Routine eye care (Adult) - 1 exam/ calendar year 		

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: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, **(800) 300-5000**, or contact Harvard Pilgrim at the number on the back of your ID card. Other coverage options may be available to you too, including buying individual insurance coverage through the **CoverME.gov**. For more information, about the **CoverME.gov**, visit **www.CoverME.gov** or call **1-866-636-0355**.

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
HPHC Insurance Company, Inc.
1 Wellness Way
Canton, MA 02021-1166
Telephone: 1-888-333-4742
Fax: 1-617-509-3085

Department of Labor's Employee
Benefits Security Administration
1-866-444-3272
www.dol.gov/ebsa/healthreform

Consumer for Affordable Health
Care
12 Church Street, PO Box 2409
Augusta, Maine 04338-2490
1-800-965-7476
www.maine cahc.orgconsumerhealth@mainecahc.org

Maine Bureau of Insurance
34 State House
Station Augusta, ME 04333
1-207-624-8475
1-800-300-5000

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? 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.

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 [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 ([deductible](#), [copayment](#) 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	\$6,800	■ The plan's overall deductible	\$6,800	■ The plan's overall deductible	\$6,800
■ Specialist copayment	\$70	■ Specialist copayment	\$70	■ Specialist copayment	\$70
■ Hospital (facility) coinsurance	30%	■ Hospital (facility) coinsurance	30%	■ Hospital (facility) coinsurance	30%
■ Other copayment	\$15	■ Other copayment	\$15	■ Other coinsurance	30%
This EXAMPLE event includes services like:		This EXAMPLE event includes services like:		This EXAMPLE event includes services like:	
Specialist office visits (<i>prenatal care</i>)		Primary care physician office visits (<i>including disease education</i>)		Emergency room care (<i>including medical supplies</i>)	
Childbirth/Delivery Professional Services		Diagnostic tests (<i>blood work</i>)		Diagnostic test (<i>x-ray</i>)	
Childbirth/Delivery Facility Services		Prescription drugs		Durable medical equipment (<i>crutches</i>)	
Diagnostic tests (<i>ultrasounds and blood work</i>)		Durable medical equipment (<i>glucose meter</i>)		Rehabilitation services (<i>physical therapy</i>)	
Specialist visit (<i>anesthesia</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	\$6,800	Deductibles	\$0	Deductibles	\$2,200
Copayments	\$300	Copayments	\$1,600	Copayments	\$300
Coinsurance	\$1,400	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	\$8,500	The total Joe would pay is	\$1,600	The total Mia would pay is	\$2,500

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



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Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સવાય બીજી ભાષા બોલો છો, તો ભાષા હિાય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિય આઈડી કાડ પરના નંબર પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके ललए ननःशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर ददए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) បុរសិនបរអុន កនិយាយភាសាបសងេបប្រាំពីភាសាអង់បលរេស បសវាកមមជំនួ យភាសា ដលៃឥតលិតថុលរេលីអាចរកមានសហរអុន ក។ សូ មុហៅកាន់ បលខហៅបល ID ភាគសាជីករេសអុន ក។

Korean (한국어) 알림: 영어 이외의 언어를 사용하신다면 언어 지원 서비스를 무료로 제공해 드립니다. 가입자 ID 카드에 명시된 번호로 전화하시기 바랍니다.

Lao (ພາສາລາວ) ກະລຸນາ ຮັບຊາບ: ຖ້າ ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການນໍາທາງພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທຫາເບີທ່ຽງໃນ ບັດປະຈໍາ ຕົວສະມາຊິກຂອງ ທ່ານ.

Polish (polski) UWAGA: Jeśli posługujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são-lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項: 如果您講非英語的其他語言, 我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

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 (see below for contact information).

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:

Point32Health Civil Rights Legal Coordinator

1 Wellness Way
Canton, MA 02021-1166

866-750-2074, TTY service: 711

Fax: 617-668-2754

Email: OCRCoordinator@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 (TDD)

Complaint forms are available at

www.hhs.gov/ocr/office/file/index.html