

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services The HPHC Insurance Company PPO

Coverage Period: 01/01/2024 — 12/31/2024

Coverage for: Individual + Family | Plan Type: PPO



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/LGsampleEOC. 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?	Out-of-Network: \$250 member/ \$500 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 policy, they have to meet their own individual <u>deductible</u> until the overall family <u>deductible</u> amount has been met.
Are there services covered before you meet your deductible?	Yes: In-Network durable medical equipment, emergency room care, emergency medical transportation, prescription drugs, outpatient mental health services, preventive care, provider office visits, rehabilitation services, habilitation services, routine eye exams, are covered before you meet your deductibles.	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 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</u> <u>limit</u> for this <u>plan</u> ?	In-Network: \$2,500 member/ \$5,000 family Out-of-Network: \$2,500 member / \$5,000 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 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?	Premiums, balance-billing charges, penalties for failure to obtain preauthorization 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 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 <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 specialist you choose without permission from this plan .



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	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% <u>coinsurance</u>	None
	Specialist visit	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	None
	Preventive care/ screening/ immunization	No charge; <u>deductible</u> does not apply	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.

		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 a test	Diagnostic test (x-ray, blood work)	X-rays: No charge; deductible does not apply Laboratory: No charge; deductible does not apply	X-rays: 20% coinsurance Laboratory: 20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	\$75 <u>copay</u> /procedure up to \$150/calendar year; <u>deductible</u> does not apply	20% coinsurance	Cost sharing may vary for certain imaging services. 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.optumrx.com	Generic drugs	Harvard Pilgrim Health Care do Pharmacy benefit for Boston Co OptumRx Summary of Benefits	Please see your employer group for information regarding your pharmacy benefits.	
	Preferred brand drugs	Harvard Pilgrim Health Care do Pharmacy benefit for Boston Co OptumRx Summary of Benefits	Please see your employer group for information regarding your pharmacy benefits.	
	Non-preferred brand drugs	Harvard Pilgrim Health Care does NOT administer the Pharmacy benefit for Boston College. Please see separate OptumRx Summary of Benefits & Coverage for details.		Please see your employer group for information regarding your pharmacy benefits.
	Specialty drugs	Harvard Pilgrim Health Care does NOT administer the Pharmacy benefit for Boston College. Please see separate OptumRx Summary of Benefits & Coverage for details.		Please see your employer group for information regarding your pharmacy benefits.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge; <u>deductible</u> does not apply	20% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained.
	Physician/surgeon fees	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	

		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 need immediate	Emergency room care	\$150 copay/visit; deductible does not apply		None
medical attention	Emergency medical transportation	No charge; deductible does i	not apply	None
	<u>Urgent care</u>	Urgent care center: \$25 copay/visit; deductible does not apply	Urgent care center: 20% coinsurance	Cost sharing may vary based on Urgent Care location.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge; deductible does not apply	20% coinsurance	Out-of-Network <pre>preauthorization required.</pre> \$500 penalty if not obtained.
	Physician/surgeon fee	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Out-of-Network preauthorization required. \$500 penalty if not obtained.
	Inpatient services	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	
If you are pregnant	Office visits	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% <u>coinsurance</u>	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	No charge; deductible does not apply	20% <u>coinsurance</u>	
If you need help recovering or have other special health		No charge; deductible does not apply	20% coinsurance	None
needs	Rehabilitation services Habilitation services	Physical Therapy: \$25 copay/visit; deductible does not apply Occupational Therapy: \$25 copay/visit; deductible does not apply Speech Therapy: \$25 copay/visit; deductible does not apply	Physical Therapy: 20% coinsurance Occupational Therapy: 20% coinsurance Speech Therapy: 20% coinsurance	Occupational therapy – 60 visits /calendar year Physical therapy – 60 visits /calendar year Out-of-Network preauthorization required. \$500 penalty if not obtained.

		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
	Skilled nursing care	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	100 days/calendar year
	Durable medical equipment	20% coinsurance; deductible does not apply	20% <u>coinsurance</u>	Wigs – \$350/calendar year Out-of-Network preauthorization required. \$500 penalty if not obtained.
	Hospice services	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	For inpatient see "If you have a hospital stay"
If your child needs dental or eye care	,		20% <u>coinsurance</u>	1 exam/calendar year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up – Up to age of 13	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	2 exams/calendar year

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.)			
Children's glasses	• Dental Care (Adult)	 Routine foot care (except for diabetes or 	
Cosmetic Surgery	Long-Term CarePrivate-duty nursing	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.)			
Acupuncture	Chiropractic Care	Infertility Treatment	
Bariatric surgery	• Hearing Aids - \$2,000/aid every 36 months, for each impaired ear	• 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: 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 <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

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 Health Care for All Benefits Security Administration 30 Winter Street, Suite 1004

1-866-444-3272 Boston, MA 02108

www.dol.gov/ebsa/healthreform 1-800-272-4232

http://www.hcfama.org/helpline

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 Marketplace.

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**.

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 <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>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_ <u>deductible</u>	\$0	■ The <u>plan's</u> overall_ <u>deductible</u>	\$0	■ The <u>plan's</u> overall_ <u>deductible</u>	\$0	
■ Specialist copayment	\$25	■ Specialist copayment	\$25	■ Specialist copayment	\$25	
■ Hospital (facility)	\$0	Hospital (facility)	\$0	Hospital (facility)	\$0	
Other	\$0	Other	\$0	Other	\$0	
This EXAMPLE event includes like:	This EXAMPLE event includes services		services	This EXAMPLE event includes services like:		
Specialist office visits (prenatal care)		like: <u>Primary care physician</u> office visits (including		Emergency room care (including medical supplies)		
Childbirth/Delivery Professional Serv	ices	disease education)	, ,	Diagnostic test (x-ray)	11 /	
Childbirth/Delivery Facility Services	Childbirth/Delivery Facility Services		<u>Diagnostic tests</u> (blood work) <u>Durable medical equipment</u> (cru		bes)	
,	Diagnostic tests (ultrasounds and blood work)		Prescription drugs		Rehabilitation services (physical therapy)	
Specialist visit (anesthesia)		Durable medical equipment (gluco	se meter)			
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800	
In this example, Peg would pay	7:	In this example, Joe would pay:		In this example, Mia would pay:		
Cost Sharing		Cost Sharing		Cost Sharing		
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	<u>Copayments</u>	\$300	<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$0	Coinsurance	\$0	Coinsurance	\$50	
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	\$0	The total Joe would pay is	\$300	The total Mia would pay is	\$350	

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 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (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 1-888-333-4742 (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 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

(Arabic) العربية

التباه: إذا أنت تتكلم اللغة العربية ، خُدَمات المساعدة اللُّغوية مُثَّو فرة لك مُجاناً." اتصل على 4742-333-1888

(TTY: 711)

ខ្មែរ (Cambodian) ្រសុំដូនដំណីង៖ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ដូនលោកអ្នកដោយឥតគិតថ្លៃ។។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (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. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

Ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्तमें उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (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. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (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, sex, sexual orientation, or gender identity. HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or 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, sex, sexual orientation, or 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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