




Clarification on SBC format

As of April 1, 2017 the federal government has issued a new format for the *Summary of Benefits and Coverage* (SBC) document. One of the most significant changes to the format is the way deductibles are referenced in the cost-sharing chart. The cost-sharing chart shows copayments and coinsurance **after** the deductible has been met.

- A statement appears at the top of the chart noting that all copayments and coinsurance are **after the deductible has been met**, if a deductible applies (see example below). Please note that this wording appears only at the top of the chart.

 All copayments and coinsurance cost shown in this chart after your deductible has been met, if a deductible applies.

- If the deductible does not apply to a benefit, the phrase "deductible does not apply" appears in the chart.
- If the "What You Will Pay" column, indicates "no charge," this means no charge **after** the deductible has been met.

| 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: No charge Laboratory: Select Providers: No charge; <u>deductible</u> does not apply. Other Plan Providers: No charge | Not covered | None |
| | Imaging (CT/PET scans, MRIs) | No charge | Not covered | Cost sharing may vary for certain imaging services. |


We encourage readers to reference *Schedule of Benefits* documents for cost-sharing details. The *Schedule of Benefits* is the contract between a member and Harvard Pilgrim Health Care and is the more complete document.

The Harvard Pilgrim Best Buy HSA HMO

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services


Coverage Period: 12/01/2018 — 11/30/2019

Coverage for: Individual + Family | **Plan Type:** HMO

|  | <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 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 <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, 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 <u>deductible</u>?</p> | <p>Medical & Prescription Drug Deductible: \$6,000 member/ \$12,000 family Benefits are administered on a calendar year basis.</p> | <p>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.</p> |
| <p>Are there services covered before you meet your <u>deductible</u>?</p> | <p>Yes: <u>preventive care</u>, routine eye exams, are covered before you meet your <u>deductibles</u>.</p> | <p>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.</p> |
| <p>Are there other <u>deductibles</u> for specific services?</p> | <p>No.</p> | <p>You don't have to meet <u>deductibles</u> for specific services</p> |
| <p>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</p> | <p>\$6,500 member/ \$13,000 family</p> | <p>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 plan, 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.</p> |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

| Important Questions | Answers | Why this matters |
|--|--|--|
| What is not included in the <u>out-of-pocket limit</u> ? | <u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> 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.providerlookuponline.com/harvardpilgrim/po7/Search.aspx 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> ? | Yes, some exceptions apply. | 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 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 |
|---|---|--|--|---|
| | | 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</u> office or clinic | Primary care visit to treat an injury or illness | No charge | Not covered | None |
| | <u>Specialist</u> visit | No charge | Not covered | None |
| | <u>Preventive care</u> / <u>screening</u> / <u>immunization</u> | No charge; <u>deductible</u> does not apply | Not covered | 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. |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

| 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: No charge Laboratory: No charge | Not covered | None |
| | Imaging (CT/PET scans, MRIs) | No charge | Not covered | Cost sharing may vary for certain imaging services. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org/2019Premium4T . | Generic drugs | 30-Day Retail Tier 1: \$5 copay /prescription 90-Day Mail Tier 1: \$10 copay /prescription 30-Day Retail Tier 2: \$20 copay /prescription 90-Day Mail Tier 2: \$40 copay /prescription | | None |
| | Preferred brand drugs | 30-Day Retail Tier 3: 20% coinsurance 90-Day Mail Tier 3: 20% coinsurance | | Some generic drugs are in this tier. |
| | Non-preferred brand drugs | 30-Day Retail Tier 4: 30% coinsurance 90-Day Mail Tier 4: 30% coinsurance | | Same as above. |
| | Specialty drugs | All drugs are covered in Retail Pharmacy and Mail Order Pharmacy Tiers 1 — 4 | | Some drugs must be obtained through a Specialty Pharmacy. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | Not covered | None |
| | Physician/surgeon fees | No charge | Not covered | |
| If you need immediate medical attention | Emergency room care | No charge | Same As Participating Provider | None |
| | Emergency medical transportation | No charge | Same As Participating Provider | None |
| | Urgent care | Convenience care clinic: No charge Urgent care center: No charge Hospital urgent care center: No charge | Convenience care clinic: Not Covered Urgent care center: Not Covered Hospital urgent care center: Same As Participating Provider | Services with non-participating providers are only covered outside of the service area. |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

| 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 hospital stay | Facility fee (e.g., hospital room) | No charge | Not covered | None |
| | Physician/surgeon fee | No charge | Not covered | |
| If you have mental health, behavioral health, or substance abuse needs | Outpatient services | No charge | Not covered | None |
| | Inpatient services | No charge | Not covered | |
| If you are pregnant | Office visits | No charge | Not covered | Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services | No charge | Not covered | |
| | Childbirth/delivery facility services | No charge | Not covered | |
| If you need help recovering or have other special health needs | Home health care | No charge | Not covered | None |
| | Rehabilitation services | No charge | Not covered | |
| | Habilitation services | No charge | Not covered | Occupational, physical & speech therapy – 60 combined visits /calendar year |
| | Skilled nursing care | No charge | Not covered | 100 days/calendar year combined with Inpatient Rehabilitation services. |
| | Durable medical equipment | No charge | Not covered | None |
| | Hospice services | No charge | Not covered | For inpatient services, see “If you have a hospital stay”. |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

| 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 your child needs dental or eye care | Children's eye exam | No charge; <u>deductible</u> does not apply | Not covered | 1 exam/calendar year |
| | Children's glasses | Not covered | Not covered | None |
| | Children's dental check-up | Not covered | Not covered | None |
| 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 | <ul style="list-style-type: none"> • Long-Term (Custodial) Care • Most Cosmetic Surgery • Most Dental Care (Adult) • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Private-duty nursing • Routine foot care • 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 - 20 visits/calendar year • Bariatric surgery | <ul style="list-style-type: none"> • Chiropractic Care - 12 visits/calendar year • Hearing Aids - \$1,500/aid every 60 months, for each impaired ear | <ul style="list-style-type: none"> • 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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or 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 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 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.
1600 Crown Colony Drive
Quincy, MA 02169
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

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

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.* —————

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

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 | \$6,000 | ■ The plan's overall deductible | \$6,000 | ■ The plan's overall deductible | \$6,000 |
| ■ Specialist | \$0 | ■ Specialist | \$0 | ■ Specialist | \$0 |
| ■ Hospital (facility) | \$0 | ■ Hospital (facility) | \$0 | ■ Hospital (facility) | \$0 |
| ■ Other | \$0 | ■ Other | \$0 | ■ Other | \$0 |
| 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 | \$12,731 | Total Example Cost | \$7,389 | Total Example Cost | \$1,925 |
| 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 | \$6,000 | Deductibles | \$6,000 | Deductibles | \$1,930 |
| Copayments | \$30 | Copayments | \$40 | Copayments | \$0 |
| Coinsurance | \$0 | Coinsurance | \$220 | 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 | \$30 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$6,030 | The total Joe would pay is | \$6,290 | The total Mia would pay is | \$1,930 |

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 1-888-333-4742 (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 quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý 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).

العربية (Arabic)

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. اتصل على 1 888-333-4742

(TTY: 711)

ខ្មែរ (Cambodian) ចូរសួរជូនដំណឹង៖ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ 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).

(Continued)

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 मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (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. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຄ່າມີພ້ອມໃຫ້ທ່ານ. ໂທ 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).



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

(Continued)

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. HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

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, you can file a grievance with: Civil Rights Compliance Officer, 93 Worcester St, Wellesley, MA 02481, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil_rights@harvardpilgrim.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 Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

cc6589_memb_serv (11/9)