


| | |
|--|---|
|  | <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 <u>premium</u>) 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 <u>underlined</u> 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 |
|---|--|---|
| What is the overall <u>deductible</u> ? | Medical & Prescription Drug Deductible: In-Network: \$2,000 member/ \$4,000 family Out-of-Network: \$3,000 member/ \$6,000 family Benefits are administered on a Plan 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, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. |
| Are there services covered before you meet your <u>deductible</u> ? | Yes: <u>In-Network preventive care</u> , routine eye exams, are covered before you meet your <u>deductibles</u> . | 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 limit</u> for this <u>plan</u> ? | In-Network: \$3,000 member/ \$6,000 family Out-of-Network: \$4,000 member / \$8,000 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> , the overall family <u>out-of-pocket limit</u> must be met. |

| 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, penalties for failure to obtain preauthorization for services 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.harvardpilgrim.org/public/find-a-provider or call 1-888-333-4742 for a list of <u>network 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 <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 <u>specialist</u> you choose without permission from this <u>plan</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 | 20% <u>coinsurance</u> | None |
| | <u>Specialist</u> visit | No charge | 20% <u>coinsurance</u> | None |
| | <u>Preventive care</u> / <u>screening</u> / immunization | No charge; <u>deductible</u> does not apply | 20% <u>coinsurance</u> ; <u>deductible</u> does not apply | 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. |

| 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 | X-rays: 20% coinsurance Laboratory: 20% coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | No charge | 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.harvardpilgrim.org/2025Premium4T . | Generic drugs | 30-Day Retail Tier 1: \$10 copay /prescription 90-Day Mail Tier 1: \$20 copay /prescription 30-Day Retail Tier 2: \$25 copay /prescription 90-Day Mail Tier 2: \$50 copay /prescription | 30-Day Retail Tier 1: \$10 copay /prescription 90-Day Mail Tier 1: \$20 copay /prescription 30-Day Retail Tier 2: \$25 copay /prescription 90-Day Mail Tier 2: \$50 copay /prescription | 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 3: \$45 copay /prescription 90-Day Mail Tier 3: \$90 copay /prescription | 30-Day Retail Tier 3: \$45 copay /prescription 90-Day Mail Tier 3: \$90 copay /prescription | |
| | Non-preferred brand drugs | 30-Day Retail Tier 4: \$70 copay /prescription 90-Day Mail Tier 4: \$140 copay /prescription | 30-Day Retail Tier 4: \$70 copay /prescription 90-Day Mail Tier 4: \$140 copay /prescription | |
| | Specialty drugs | All drugs are covered in Retail Pharmacy and Mail Order Pharmacy Tiers 1 — 4 | 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 | 20% coinsurance | Out-of-Network preauthorization required. \$500 penalty if not obtained. |
| | Physician/surgeon fees | No charge | 20% 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 need immediate medical attention | Emergency room care | \$150 copay /visit | | None |
| | Emergency medical transportation | No charge | | None |
| | Urgent care | Urgent care center: No charge | Urgent care center: 20% coinsurance | Cost sharing may vary based on location. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 20% coinsurance | Out-of-Network preauthorization required. \$500 penalty if not obtained. |
| | Physician/surgeon fee | No charge | 20% coinsurance | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge | 20% coinsurance | None |
| | Inpatient services | No charge | 20% coinsurance | None |
| If you are pregnant | Office visits | No charge | 20% coinsurance | Cost sharing does not apply for preventive services (such as routine prenatal visits). |
| | Childbirth/delivery professional services | No charge | 20% coinsurance | |
| | Childbirth/delivery facility services | No charge | 20% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | No charge | 20% coinsurance | None |
| | Rehabilitation services | Physical Therapy: No charge | Physical Therapy: 20% coinsurance | Occupational & physical therapy – 60 combined visits /Plan Year Out-of-Network preauthorization required. \$500 penalty if not obtained. |
| | Habilitation services | Occupational Therapy: No charge Speech Therapy: No charge | Occupational Therapy: 20% coinsurance Speech Therapy: 20% coinsurance | |
| | Skilled nursing care | No charge | 20% coinsurance | 100 days/Plan Year |
| | Durable medical equipment | No charge | 20% coinsurance | Wigs – \$350/Plan Year Out-of-Network preauthorization required. \$500 penalty if not obtained. |

| 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) | |
| | Hospice services | No charge | 20% coinsurance | For inpatient see “If you have a hospital stay” |
| If your child needs dental or eye care | Children’s eye exam | No charge; deductible does not apply | 20% coinsurance | 1 exam/Plan Year |
| | Children’s glasses | Not covered | Not covered | None |
| | Children’s dental check-up – Up to age of 13 | \$20 copay /visit; deductible does not apply | 20% coinsurance ; deductible does not apply | 2 exams/Plan 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 .) | | |
|--|---|---|
| <ul style="list-style-type: none"> • Children’s glasses • Cosmetic Surgery | <ul style="list-style-type: none"> • Dental Care (Adult) • Long-Term Care • 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 plan document for other covered services and your costs for these services.) | | |
|---|--|--|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery | <ul style="list-style-type: none"> • Chiropractic Care • Hearing Aids - \$2,000/aid every 36 months, for each impaired ear | <ul style="list-style-type: none"> • Infertility Treatment • Non-emergency care when traveling outside the U.S. • Routine eye care (Adult) – 1 exam/Plan 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 [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

Health Care for All
30 Winter Street, Suite 1004
Boston, MA 02108
1-800-272-4232
http://www.hcfama.org/helpline

Massachusetts Division of Insurance
1000 Washington Street, Suite 810
Boston, MA 02118-6200
1-617-521-7794

Does this plan 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](#).

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 [plan](#) 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 [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 | \$2,000 | ■ The plan's overall deductible | \$2,000 | ■ The plan's overall deductible | \$2,000 |
| ■ 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 | \$12,700 | 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 | \$2,000 | Deductibles | \$2,000 | Deductibles | \$2,000 |
| Copayments | \$60 | Copayments | \$900 | Copayments | \$0 |
| Coinsurance | \$0 | 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 | \$2,060 | The total Joe would pay is | \$2,900 | The total Mia would pay is | \$2,000 |

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. إتصل على 1 888-333-4742

(TTY: 711)

ខ្មែរ (Cambodian) ព្រះសុខដំណឹង: 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).



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 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 ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. 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).

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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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