This benefit plan is provided to you by your employer on a self-insured basis. Harvard Pilgrim Health Care has arranged for the availability of a network of health care providers and will be performing various administration services, including claims processing, on behalf of the Plan Sponsor. Although some materials may reference you as a member of one of Harvard Pilgrim's products, Harvard Pilgrim Health Care is not the issuer, insurer or provider of your coverage.
INTRODUCTION

Welcome to The Harvard Pilgrim HMO Plan for Harvard University (the Plan). Thank you for choosing us to help meet your health care needs. Your benefits are provided by your Plan Sponsor. Harvard Pilgrim Health Care (Harvard Pilgrim or HPHC) administers the plan’s benefits on behalf of your Plan Sponsor.

Your health care under the Plan is administered by HPHC through it’s affiliated network of Primary Care Providers, specialists and other Plan Providers. This is a self-insured health benefits plan for the Plan Sponsor’s employees and their dependents. The Plan Sponsor has assumed financial responsibility for this Plan’s health care benefits. This type of funding, known as self-funding, allows the Plan Sponsor to self-insure the health care costs associated with its employees with its own resources. HPHC will perform benefits and claims administration, and case management services on behalf of the Plan Sponsor as outlined in this Benefit Handbook and your Schedule of Benefits. HPHC is not, however, the insurer of your coverage.

When we use the words “we,” “us,” and “our” in this Handbook, we are referring to Harvard Pilgrim Health Care. When we use the words “you” or “your” we are referring to Members as defined in the Glossary.

You must choose a Primary Care Provider (PCP) for yourself and each of your family members when you enroll in the Plan. When you enroll, the Plan provides the covered health care services described in this Handbook, the Schedule of Benefits and any applicable riders or amendments. These services must be provided or arranged by your PCP, except as described in section I.D.1. Your PCP Manages Your Health Care.

As a Member, you can take advantage of a wide range of helpful online tools and resources.

Your secure online account offers you a safe way to help manage your health care. You are able to check your Schedule of Benefits and Benefit Handbook, look up benefits, Copayments, claims history, and Deductible status, and view Prior Approval and referral activities. You can also learn how your Plan covers preventive care and conditions such as asthma, diabetes, COPD and high blood pressure.

The Now iKnow tool allows you to compare cost and quality on many types of health care services including surgical procedures and office visits. Now iKnow provides estimated costs only. Your Member Cost Sharing may be different.

To access information, tools and resources online, visit www.harvardpilgrim.org and select [the Member Login button (first time users must create an account and then log in). To access Now iKnow once you’re logged in, click on the “Tools and Resources” link from your personalized Member dashboard and look for Now iKnow.

You may call the Member Services Department at 1-888-333-4742 if you have any questions. Member Services staff is also available to help you with questions about the following:
• Selecting a PCP
• Your Benefit Handbook
We can usually accommodate questions from non-English speaking Members, as we offer language interpretation services in more than 180 languages.

Deaf and hard-of-hearing Members who use a Teletypewriter (TTY) may communicate with the Member Services Department. For TTY service, please call 711.

As we value your input, we would appreciate hearing from you with any comments or suggestions that will help us further improve the quality of service we bring you.

Harvard Pilgrim Health Care, Inc.
Member Services Department
1600 Crown Colony Drive
Quincy, MA 02169
Phone: 1-888-333-4742
www.harvardpilgrim.org

Clinical Review Criteria. HPHC uses clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member’s care. Members or their practitioners may obtain a copy of our clinical review criteria applicable to a service or procedure for which coverage is requested. Clinical review criteria may be obtained by calling 1-888-888-4742 ext. 38723.

Exclusions or Limitations for Preexisting Conditions. The Plan does not impose any restrictions, limitations or exclusions related to preexisting conditions on your Covered Benefits.
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).


Kreyòl Ayisyen (French Creole) ATANSYON: Si nou pa lè Kreyòl Ayisyen, gen asists an 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）。


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

العربية (Arabic) إنذار: إذا كنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجانًا. تصل على 1-888-333-4742 (TTY: 711).

ភាសាខ្មែរ (Cambodian) បញ្ហាជាតិ៖ ប្រសិនបើ អ្នកមានការណែលជាអ្នកប្រឆាំងក្នុងការចុះឈ្នះជម្រុះ អាចបានទទួលបាន 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).

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) ज्ञान टीज़िए: अगर आप हिंदी बोलते हैं तो आपके लिए भाषाकी सहायता मुफ्त में उपलब्ध है। जानकारी के लिए फोन करें. 1-888-333-4742 (TTY: 711).

ગુજરાતી (Gujarati) જ્ઞાન ટીજેટ: જો તમે ગુજરાતી બોલતા હો તો આપને માત્ર સાધકાર સહાય તકલાઈ મકટ ઉપલબ્ધ છે. વિશેષ માહિતી માત્ર ફોન કરો. 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).

(Continued)
General Notice About Nondiscrimination and Accessibility Requirements
Harvard Pilgrim Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Harvard Pilgrim Health Care:
- 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 Harvard Pilgrim Health Care 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) 509-3065, 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)

TABLE OF CONTENTS

Benefit Handbook

I. HOW THE PLAN WORKS ............................................................................................................ 1
   A. HOW TO USE THIS BENEFIT HANDBOOK .................................................................. 1
   B. HOW TO USE YOUR PROVIDER DIRECTORY .............................................................. 1
   C. MEMBER OBLIGATIONS ................................................................................................. 1
   D. HOW TO OBTAIN CARE ................................................................................................ 2
   E. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER ...................... 5
   F. Clinical Review Criteria .................................................................................................... 6
   G. Provider Fees For Special Services (Concierge Services) .............................................. 6
   H. BUNDLED PAYMENT ARRANGEMENTS ....................................................................... 6

II. GLOSSARY ................................................................................................................................ 7

III. COVERED BENEFITS ............................................................................................................. 12

IV. EXCLUSIONS ........................................................................................................................ 30

V. OUT-OF-AREA COVERAGE FOR DEPENDENT CHILDREN .................................................. 36
   A. OUT-OF-AREA DEPENDENT COVERAGE .................................................................. 36
   B. BENEFITS FOR OUT-OF-AREA DEPENDENT COVERAGE ........................................... 36

VI. REIMBURSEMENT AND CLAIMS PROCEDURES ................................................................. 38
   A. BILLING BY PROVIDERS ............................................................................................... 38
   B. REIMBURSEMENT FOR BILLS YOU PAY .................................................................... 38
   C. INFORMATION NEEDED FOR CLAIMS PROCESSING ................................................. 38
   D. TIME LIMITS ON FILING CLAIMS .............................................................................. 38
   E. TIME LIMITS FOR THE REVIEW OF CLAIMS ............................................................... 38
   F. PAYMENT LIMITS ......................................................................................................... 39
   G. MISCELLANEOUS CLAIMS PROVISIONS .................................................................... 39

VII. APPEALS AND COMPLAINTS ............................................................................................. 40
   A. BEFORE YOU FILE AN APPEAL ................................................................................. 40
   B. MEMBER APPEAL PROCEDURES .................................................................................. 40
   C. WHAT YOU MAY DO IF YOUR APPEAL IS DENIED ................................................... 42
D. THE FORMAL COMPLAINT PROCESS ........................................................................ 43

VIII. ELIGIBILITY ....................................................................................................... 44
   A. MEMBER ELIGIBILITY ...................................................................................... 44
   B. EFFECTIVE DATE - NEW AND EXISTING DEPENDENTS ............................... 44
   C. EFFECTIVE DATE - ADOPTIVE DEPENDENTS .................................................. 44
   D. CHANGE IN STATUS .......................................................................................... 44
   E. ADDING A DEPENDENT .................................................................................... 44
   F. NEWBORN COVERAGE ..................................................................................... 44
   G. HOW YOU’RE COVERED IF MEMBERSHIP BEGINS WHILE YOU’RE HOSPITALIZED .. 45
   H. COVERAGE FOR MEMBERS WHO LIVE OUTSIDE THE ENROLLMENT AREA .... 45
   I. SPECIAL ENROLLMENT RIGHTS ...................................................................... 45

IX. TERMINATION AND TRANSFER TO OTHER COVERAGE ..................................... 46
   A. TERMINATION BY THE SUBSCRIBER ............................................................... 46
   B. TERMINATION FOR LOSS OF ELIGIBILITY ......................................................... 46
   C. MEMBERSHIP TERMINATION FOR CAUSE ....................................................... 46
   D. CONTINUATION OF COVERAGE REQUIRED BY LAW ..................................... 46

X. WHEN YOU HAVE OTHER COVERAGE .................................................................. 47
   A. BENEFITS IN THE EVENT OF OTHER INSURANCE ........................................... 47
   B. PROVIDER PAYMENT WHEN PLAN COVERAGE IS SECONDARY .................... 48
   C. WORKERS’ COMPENSATION/GOVERNMENT PROGRAMS .................................. 48
   D. SUBROGATION AND REIMBURSEMENT FROM RECOVERY ............................. 48
   E. MEDICAL PAYMENT POLICIES ......................................................................... 48
   F. MEMBER COOPERATION .................................................................................. 48
   G. THE PLAN’S RIGHTS ....................................................................................... 49
   H. MEMBERS ELIGIBLE FOR MEDICARE .............................................................. 49

XI. PLAN PROVISIONS AND RESPONSIBILITIES ....................................................... 50
   A. IF YOU DISAGREE WITH RECOMMENDED TREATMENT ................................ 50
   B. LIMITATION ON LEGAL ACTIONS .................................................................... 50
   C. ACCESS TO INFORMATION ............................................................................... 50
   D. SAFEGUARDING CONFIDENTIALITY ................................................................. 50
   E. NOTICE ............................................................................................................... 51
   F. MODIFICATION OF THIS HANDBOOK .............................................................. 51
   G. HPHC’s RELATIONSHIP WITH PLAN PROVIDERS .......................................... 51
   H. IN THE EVENT OF A MAJOR DISASTER ........................................................... 51
   I. EVALUATION OF NEW TECHNOLOGY ............................................................. 51
   J. UTILIZATION REVIEW PROCEDURES ............................................................. 52
   K. QUALITY ASSURANCE PROGRAMS ................................................................. 52
L. PROCEDURES USED TO EVALUATE EXPERIMENTAL/INVESTIGATIONAL DRUGS, DEVICES, OR TREATMENTS .............................................................. 53
M. PROCESS TO DEVELOP CLINICAL GUIDELINES AND UTILIZATION REVIEW CRITERIA .......... 53
N. NON-ASSIGNMENT OF BENEFITS ................................................................................................................. 53

XII. MEMBER RIGHTS & RESPONSIBILITIES ...................................................................................................... 54
I. How the Plan Works

This section describes how to use your Benefit Handbook and how your coverage works under the The Harvard Pilgrim HMO Plan for Harvard University (the Plan).

A. HOW TO USE THIS BENEFIT HANDBOOK

1. Why This Benefit Handbook Is Important
This Benefit Handbook, the Schedule of Benefits and any applicable riders or amendments make up the agreement stating the terms of the Plan. If you have any questions about Dependent eligibility, we recommend that you see your Plan Sponsor for information.

The Benefit Handbook describes how your membership works. It explains what you must do to obtain coverage for services and what you can expect from Harvard Pilgrim and the Plan. It’s also your guide to the most important things you need to know, including:
- Covered Benefits
- Exclusions
- The requirement to receive services from a Plan Provider
- The requirement to go to your PCP for most services

You can view your Benefit Handbook, Schedule of Benefits and any applicable riders or amendments online by using your secure online account at www.harvardpilgrim.org.

2. Words With Special Meaning
Some words in this Handbook have a special meaning. These words are capitalized and are defined in the Glossary.

3. How To Find What You Need To Know
This Handbook’s Table of Contents will help you find the information you need. The following is a description of some of the important sections of the Handbook.

We put the most important information first. For example, this section explains important requirements for coverage. By understanding Plan rules, you can avoid denials of coverage.

Benefit details are described in section III. Covered Benefits and are in the same order as in your Schedule of Benefits. You must review section III. Covered Benefits and your Schedule of Benefits for a complete understanding of your benefits.

B. HOW TO USE YOUR PROVIDER DIRECTORY

The Provider Directory identifies the Plan’s PCPs, specialists, hospitals and other providers you must use for most services. It lists providers by state and town, specialty, and languages spoken. You may view the Provider Directory online at our web site, www.harvardpilgrim.org. You can also get a copy of the Provider Directory, free of charge, by calling the Member Services Department at 1-888-333-4742.

The online Provider Directory enables you to search for providers by name, gender, specialty, hospital affiliations, languages spoken and office locations. You can also obtain information about whether a provider is accepting new patients. Since it is frequently updated, the information in the online directory will be more current than the paper directory.

The online Provider Directory provides links to several physician profiling sites including one maintained by the Commonwealth of Massachusetts Board of Registration in Medicine at www.massmedboard.org.

Please Note: Plan Providers participate through contractual arrangements that can be terminated either by a provider or by HPHC. In addition, a provider may leave the network because of retirement, relocation or other reasons. This means that we cannot guarantee that the physician you choose will continue to participate in the network for the duration of your membership. If your PCP leaves the network for any reason, we will make every effort to notify you at least 30 days in advance, and will help you find a new Plan physician. Under certain circumstances you may be eligible for transition services if your provider leaves the network (please see section I.E. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER for details).

C. MEMBER OBLIGATIONS

1. Choose a Primary Care Provider (PCP)
When you enroll in the Plan you must choose a Primary Care Provider (PCP) for yourself and each covered person in your family. You may choose a different PCP for each family member. If you do not choose a PCP when you first enroll, or if the PCP you select is not available, we will assign a PCP to you.
A PCP may be a physician, a physician assistant or a nurse practitioner specializing in one or more of the following specialties: internal medicine, adult medicine, adolescent medicine, geriatric medicine, pediatrics or family practice. PCPs are listed in the Provider Directory. You can access our website at www.harvardpilgrim.org or call the Member Services Department to confirm that the PCP you select is available.

If you have not seen your PCP before, we suggest you call your PCP for an appointment. **Please do not wait until you are sick.** Your PCP can take better care of you when he or she is familiar with your health history.

You may change your PCP at any time. Just choose a new PCP from the Provider Directory. You can change your PCP online by using your secure online account at www.harvardpilgrim.org or by calling the Member Services Department. The change is effective immediately.

**2. Obtain Referrals to Specialists**

In order to be eligible for coverage by the Plan, most care must be provided or arranged by your PCP. For more information, please see section I.D. HOW TO OBTAIN CARE.

If you need to see a specialist, you must contact your PCP for a referral prior to the appointment. In most cases, a referral will be given to a Plan Provider who is affiliated with the same hospital as your PCP or who has a working relationship with your PCP. Referrals to Plan Providers must be given in writing.

**3. Show Your Identification Card**

You should show your identification (ID) card every time you request health services. If you do not show your ID card, the provider may not bill us for covered benefits, and you may be responsible for the cost of the service. You can order a new ID card online by using your secure online account at www.harvardpilgrim.org or by calling the Member Services Department.

**4. Share Costs**

You are required to share the cost of covered benefits provided under the Plan. Your member cost sharing may include one or more of the following:

- Copayments
- Coinsurance
- Deductibles

Your coverage also includes an out-of-pocket maximum that limits the amount of member cost sharing you are required to pay. Your specific member cost sharing responsibilities are listed in your schedule of benefits. See the Glossary for more information on copayments, coinsurance, deductibles and out-of-pocket maximums.

**5. Be Aware that your Plan Does Not Pay for All Health Services**

There may be health products or services you need that are not covered by the Plan. Please review Section IV. Exclusions for more information. In addition, some services that are covered by the Plan are limited. Such limitations are needed to maintain reasonable premium rates for all members. Please see your schedule of benefits for any specific limits that apply to your plan.

**D. How to Obtain Care**

**IMPORTANT POINTS TO REMEMBER**

1) You and each member of your family must select a PCP.

2) In order to receive covered benefits you must use plan providers, except as noted below.

3) If you need care from a specialist, you must contact your PCP for a referral. For exceptions, see I.D.7. Services That Do Not Require a Referral.

4) In the event of a medical emergency, you should go to the nearest emergency facility or call 911 or other local emergency number. You do not need a referral for medical emergency services.

**1. Your PCP Manages Your Health Care**

When you need care, call your PCP. In order to be eligible for coverage by the Plan, most services must be provided or arranged by your PCP. The only exceptions are:

- Care in a medical emergency.
- Care when you are temporarily traveling outside the Service Area as described below. The Service Area is the state in which you live.
- Care received by a dependent child living outside of the Enrollment Area. (Please see section V. Out-of-Area Coverage for Dependent Children for the requirements that apply to this coverage.)
- Mental health care, which may be arranged by calling the Behavioral Health Access Center at 1-888-777-4742. The telephone number for the Behavioral Health Access Center is also
THE HARVARD PILGRIM HMO PLAN FOR HARVARD UNIVERSITY - MASSACHUSETTS

listed on your ID card. Please see section III. Covered Benefits, Mental Health Care (Including the Treatment of Substance Abuse Disorders) for information on this benefit.

- Special services that do not require a Referral that are listed in section I.D.7. Services That Do Not Require a Referral.

Either your PCP or a covering Plan Provider is available to direct your care 24 hours a day. Talk to your PCP and find out what arrangements are available for care after normal business hours. Some PCPs may have covering physicians and others may have extended office or clinic hours.

You may change your PCP at any time. Just choose a new PCP from the Provider Directory. You can change your PCP online by using your secure online account at www.harvardpilgrim.org or by calling the Member Services Department. The change is effective immediately. If you select a new PCP, all Referrals from your prior PCP become invalid. Your new PCP will need to assess your condition and provide new Referrals.

2. Referrals for Hospital and Specialty Care
When you need hospital or specialty care, you must first call your PCP, who will coordinate your care. Your PCP generally uses one hospital for inpatient care. This is where you will need to go for coverage, unless it is Medically Necessary for you to get care at a different hospital.

When you need specialty care, your PCP will refer you to a Plan Provider who is affiliated with the hospital your PCP uses. This helps your PCP coordinate and maintain the quality of your care. Please ask your PCP about the Referral networks that he or she uses.

If the services you need are not available through your PCP’s referral network, your PCP may refer you to any Plan Provider. If you or your PCP has difficulty finding a Plan Provider who can provide the services you need, we will assist you. For help finding a medical provider, please call 1-888-333-4742. For help finding a mental health care provider, please call 1-888-777-4742. If no Plan Provider has the expertise needed to meet your medical needs, we will assist you in finding an appropriate Non-Plan Provider.

Plan Providers with recognized expertise in specialty pediatrics are covered with a Referral from your PCP. Pediatric mental health care may be obtained by calling the Behavioral Health Access Center at 1-888-777-4742.

Your PCP may authorize a standing Referral with a specialty care provider when:

1) The PCP determines that the Referral is appropriate;
2) The specialty care provider agrees to a treatment plan for the Member and provides the PCP with necessary clinical and administrative information on a regular basis; and
3) The services provided are Covered Benefits as described in this Handbook and your Schedule of Benefits.

There are certain specialized services for which you will be directed to a Center of Excellence for care. Please see section I.D.4. Centers of Excellence for more information.

Certain specialty services may be obtained without involving your PCP. For more information please see section I.D.7. Services That Do Not Require a Referral.

3. Using Plan Providers
Covered Benefits must be received from a Plan Provider to be eligible for coverage. However, there are specific exceptions to this requirement. Covered Benefits from a provider who is not a Plan Provider will be covered if one of the following exceptions applies:

1) The service was received in a Medical Emergency. (Please see section I.D.5. Medical Emergency Services for information on your coverage in a Medical Emergency.)

2) The service was received while you were outside of the Service Area and coverage is available under (1) the benefit for temporary travel or (2) the benefit for a Dependent child living outside of the Enrollment Area. Please see sections I.D.6. Coverage for Services When You Are Temporarily Traveling Outside the Service Area and V. Out-of-Area Coverage for Dependent Children for information on these benefits.

3) No Plan Provider has the professional expertise needed to provide the required service. In this case, services by a Non-Plan Provider must be authorized in advance by us, unless one of the exceptions above applies.

4) Your physician is disenrolled as a Plan Provider or you are a new Member of the Plan, and one of the exceptions stated in section I.E. SERVICES PROVIDED BY A DIENROLLED OR NON-PLAN PROVIDER applies. Please refer to that section for the details of these exceptions.
THE HARVARD PILGRIM HMO PLAN FOR HARVARD UNIVERSITY - MASSACHUSETTS

Please Note: If you receive Covered Benefits at a location that is a Plan Provider but some or all of such Covered Benefits are provided by a Non-Plan Provider, you will be responsible for the Member Cost Sharing associated with Covered Benefits provided by Plan Providers, unless you had a reasonable opportunity to choose to obtain such Covered Benefits from a Plan Provider.

To find out if a provider is in the Plan network, see the Provider Directory. The Provider Directory is available online at www.harvardpilgrim.org or by calling our Member Services Department at 1-888-333-4742.

4. Centers of Excellence
Certain specialized services are only covered when received from designated Plan Providers with special training, experience, facilities or protocols for the service. We refer to these Plan Providers as “Centers of Excellence.” Centers of Excellence are selected by us based on the findings of recognized specialty organizations or government agencies such as Medicare.

In order to receive benefits for the following service, you must obtain care at a Plan Provider that has been designated as a Center of Excellence:
- Weight loss surgery (bariatric surgery)

Important Notice: No coverage is provided for the service listed above unless it is received from a Plan Provider that has been designated as a Center of Excellence. To verify a Provider’s status, see the Provider Directory. The Provider Directory is available online at www.harvardpilgrim.org or by calling our Member Services Department at 1-888-333-4742.

We may revise the list of services that must be received from a Center of Excellence upon 30 days notice to Members. Services or procedures may be added to the list when we identify services in which significant improvements in the quality of care may be obtained through the use of selected providers. Services or procedures may be removed from the list if we determine that significant advantages in quality of care will no longer be obtained through the use of a specialized panel of providers.

5. Medical Emergency Services
In a Medical Emergency, including an emergency related to a substance abuse disorder or mental health condition, you should go to the nearest emergency facility or call 911 or other local emergency number.

A Referral from your PCP is not needed. Your emergency room Member Cost Sharing is listed in your Schedule of Benefits. Please remember that if you are hospitalized, you must call HPHC at 1-888-333-4742 within 48 hours or as soon as you can. This telephone number can also be found on your ID card. If notice of hospitalization is given to HPHC or PCP by an attending emergency physician no further notice is required. Your PCP will help to arrange for any follow-up care you may need.

6. Coverage for Services When You Are Temporarily Traveling Outside the Service Area
When you are temporarily traveling outside the Service Area the Plan covers urgently needed Covered Benefits for sickness or injury. You do not have to call your PCP before getting care. However, the following services are not covered:

- Care you could have foreseen the need for before leaving the Service Area;
- Routine examinations and preventive care, including immunizations;
- Childbirth and problems with pregnancy after the 37th week of pregnancy, or after being told that you were at risk for early delivery; and
- Follow-up care that can wait until your return to the Service Area.

The “Service Area” is the state in which you live.

If you are hospitalized, you must call HPHC at 1-888-333-4742 within 48 hours, or as soon as you can. This telephone number can also be found on your ID card. If notice of hospitalization is given to HPHC or your PCP by an attending emergency physician no further notice is required. Your PCP will help to arrange for any follow-up care you may need.

You must file a claim whenever you obtain services from a Non-Plan Provider. For more information, please see section VI. Reimbursement and Claims Procedures. Member Cost Sharing amounts will be applied as listed in your Schedule of Benefits.

Please Note: We must have your current address on file in order to correctly process claims for care outside the Service Area. To change your address, please call our Member Services Department at 1-888-333-4742.

7. Services That Do Not Require a Referral
While in most cases you will need a Referral from your PCP to get covered care from any other Plan Provider, you do not need a Referral for the services listed below. However, you must get these services
from a Plan Provider. Plan Providers are listed in the Provider Directory. We urge you to keep your PCP informed about such care so that your medical records are up-to-date and your PCP is aware of your entire medical situation.

i. Family Planning Services:
   - Contraceptive monitoring
   - Family planning consultation, including pregnancy testing
   - Tubal ligation
   - Voluntary termination of pregnancy

ii. Outpatient Maternity Services
The following services do not require a Referral when provided by an obstetrician, gynecologist, certified nurse midwife or family practitioner:
   - Routine outpatient prenatal and postpartum care
   - Consultation for expectant parents to select a PCP for the child

iii. Gynecological Services
The following services do not require a Referral when provided by an obstetrician, gynecologist, certified nurse midwife or family practitioner:
   - Annual gynecological exam, including routine pelvic and clinical breast exam
   - Cervical cryosurgery
   - Colposcopy with biopsy
   - Excision of labial lesions
   - Follow-up care provided by an obstetrician or gynecologist for obstetrical or gynecological conditions identified during maternity care, annual gynecological visit or an evaluation for acute or emergency gynecological conditions
   - Laser cone vaporization of the cervix
   - Loop electrosurgical excisions of the cervix (LEEP)
   - Treatment of amenorrhea
   - Treatment of condyloma

iv. Dental Services:
   - Emergency Dental Care
   - Extraction of unerupted teeth impacted in bone
   - Preventive dental care for children (if a covered benefit - Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.)

v. Other Services:
   - Spinal manipulative therapy
   - Routine eye examination
   - Urgent Care services

E. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER

1. Disenrollment of Primary Care Provider (PCP)
If your PCP is disenrolled as a Plan Provider for reasons unrelated to fraud or quality of care, we will use our best efforts to provide you with written notice at least 30 days prior to the date of your PCP’s disenrollment. That notice will also explain the process for selecting a new PCP. You may be eligible to continue to receive coverage for services provided by the disenrolled PCP, under the terms of this Handbook and your Schedule of Benefits, for at least 30 days after the disenrollment date. If you are undergoing an active course of treatment for an illness, injury or condition, we may authorize additional coverage through the acute phase of illness, or for up to 90 days (whichever is shorter).

2. Pregnancy
If you are a female Member in your second or third trimester of pregnancy and the Plan Provider you are seeing in connection with your pregnancy is involuntarily disenrolled, for reasons other than fraud or quality of care, you may continue to receive coverage for services delivered by the disenrolled provider, under the terms of this Handbook and your Schedule of Benefits, for the period up to, and including, your first postpartum visit.

3. Terminal Illness
A Member with a terminal illness whose Plan Provider in connection with such illness is involuntarily disenrolled, for reasons other than fraud or quality of care, may continue to receive coverage for services delivered by the disenrolled provider, under the terms of this Handbook and the Schedule of Benefits, until the Member’s death.

4. New Membership
If you are a new Member, the Plan will provide coverage for services delivered by a physician who is not a Plan Provider, under the terms of this Handbook and your Schedule of Benefits, for up to 30 days from your effective date of coverage if:
   - Your Employer only offers employees a choice of plans in which the physician is a Non-Plan Provider, and
• The physician is providing you with an ongoing course of treatment or is your PCP.

With respect to a Member in her second or third trimester of pregnancy, this provision shall apply to services rendered through the first postpartum visit. With respect to a Member with a Terminal Illness, this provision shall apply to services rendered until death.

5. Conditions for Coverage of Services by a Disenrolled or Non-Plan Provider

Services received from a disenrolled or Non-Plan Provider as described in the paragraphs above, are only covered when the physician agrees to:

• Accept reimbursement from us at the rates applicable prior to notice of disenrollment as payment in full and not to impose Member Cost Sharing with respect to the Member in an amount that would exceed the Member Cost Sharing that could have been imposed if the provider had not been disenrolled;

• Adhere to the quality assurance standards of the Plan and to provide us with necessary medical information related to the care provided; and

• Adhere to our policies and procedures, including procedures regarding Referrals, obtaining Prior Approval and providing Covered Benefits pursuant to a treatment plan, if any, approved by us.

F. CLINICAL REVIEW CRITERIA

We use clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member’s care. Members or their practitioners may obtain a copy of our clinical review criteria applicable to a service or procedure for which coverage is requested. Clinical review criteria may be obtained by calling 1-888-888-4742 ext. 38723.

G. PROVIDER FEES FOR SPECIAL SERVICES
(Concierge Services)

Certain physician practices charge extra fees for special services or amenities, in addition to the benefits covered by the Plan. Examples of such special physician services might include: telephone access to a physician 24-hours a day; waiting room amenities; assistance with transportation to medical appointments; guaranteed same day or next day appointments when not Medically Necessary; or providing a physician to accompany a patient to an appointment with a specialist. Such services are not covered by the Plan. The Plan does not cover fees for any service that is not included as a Covered Benefit under this Handbook or your Schedule of Benefits.

In considering arrangements with physicians for special services, you should understand exactly what services are to be provided and whether those services are worth the fee you must pay. For example, the Plan does not require participating providers to be available by telephone 24-hours a day. However, the Plan does require PCPs to provide both an answering service that can be contacted 24-hours a day and prompt appointments when Medically Necessary.

H. BUNDLED PAYMENT ARRANGEMENTS

The Plan may participate in bundled service arrangements with certain Providers under which a specific service or treatment is paid for based on a fixed sum for all of the Covered Benefits you receive. Member Cost Sharing for Covered Benefits under a bundled service arrangement may be less than if the Covered Benefits were received without the bundled payment arrangement. Please refer to www.harvardpilgrim.org or call the Member Services Department at 1-888-333-4742 for a list of Providers who have bundled payment arrangements with Harvard Pilgrim and their corresponding services. We may revise the list of Providers or services who have bundled payment arrangements upon 30 days notice to Members.
II. Glossary

This section lists words with special meaning within the Handbook.

**Activities of Daily Living** The basic functions of daily life include bathing, dressing, and mobility, including, but not limited to, transferring from bed to chair and back, walking, sleeping, eating, taking medications and using the toilet.

**Acute Treatment Services** 24-hour medically supervised addiction treatment for adults or adolescents provided in a medically managed or medically monitored inpatient facility, as defined by the Massachusetts Department of Public Health. Acute Treatment Services provide evaluation and withdrawal management and may include biopsychological assessment, individual and group counseling, psychoeducational groups and discharge planning.

**Allowed Amount** The Allowed Amount is the maximum amount the Plan will pay for Covered Benefits minus any applicable Member Cost Sharing.

The Allowed Amount depends upon whether a Covered Benefit is provided by a Plan Provider or a Non-Plan Provider, as follows:

1. **Plan Providers.** If a Covered Benefit is provided by a Plan Provider, the Allowed Amount is the contracted rate HPHC has agreed to pay Plan Providers. The Plan Providers are not permitted to charge the Member any amount for Covered Benefits, except the applicable Member Cost Sharing amount for the service, in addition to the Allowed Amount.

2. **Non-Plan Providers.** Most services that are Covered Benefits under your Plan must be provided by a Plan Provider to be covered by HPHC. However, there are exceptions. These include: (i) care in a Medical Emergency; (ii) care while traveling outside of the Service Area; and (iii) care for a Dependent child living out-of-area.

   If services provided by a Non-Plan Provider are Covered Benefits under your Plan, the Allowed Amount for such services depends upon where the Member receives the service, as explained below.

   a. If a Member receives Covered Benefits from a Non-Plan Provider in the states of Massachusetts, New Hampshire, Maine, Rhode Island, Vermont or Connecticut, the Allowed Amount is defined as follows:

      The Allowed Amount is the lower of the Provider's charge or a rate determined as described below:

      An amount that is consistent, in the judgment of the Plan, with the normal range of charges by health care Providers for the same, or similar, products or services provided to a Member. If the Plan has appropriate data for the area, the Plan will determine the normal range of charges in the geographic area where the product or services were provided to the Member. If the Plan does not have data to reasonably determine the normal range of charges where the products or services were provided, the Plan will utilize the normal range of charges in Boston, Massachusetts. Where services are provided by non-physicians but the data on provider charges available to the Plan is based on charges for services by physicians, the Plan will, in its discretion, make reasonable reductions in its determination of the allowable charge for such non-physician Providers.

   b. If a Member receives Covered Benefits from a Non-Plan Provider outside of Massachusetts, New Hampshire, Maine, Rhode Island, Vermont or Connecticut, the Allowed Amount is defined as follows:

      The Allowed Amount is determined based on 150% of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the geographic market.

      When a rate is not published by CMS for the service, we use other industry standard methodologies to determine the Allowed Amount for the service as follows:

      For services other than Pharmaceutical Products, we use a methodology called a relative value scale, which is based on the difficulty, time, work, risk and resources of the service. The relative value scale currently used is created by OptumInsight, Inc. If the OptumInsight, Inc. relative value scale becomes no longer available, a comparable scale will be used.

      For Pharmaceutical Products, we use industry standard methodologies that are similar to the pricing methodology used by CMS and produce fees based on published acquisition costs or average wholesale price for the pharmaceuticals. These methodologies are currently created by RJ Health Systems, Thomson Reuters (published in its Red Book), or UnitedHealthcare based on an internally developed pharmaceutical pricing resource.

      When a rate is not published by CMS for the service and no industry standard methodology applies to the service, or the provider does not submit sufficient information on the claim to pay it under CMS published rates or an industry standard methodology, the Allowed Amount will be 50% of the provider’s billed charge, except that the Allowed Amount for certain mental health
services and substance use disorder services will be 80% of the billed charge.

Pricing of the Allowed Amount will be conducted by UnitedHealthcare, Inc. United Healthcare, updates the CMS published rate data on a regular basis when updated data from CMS becomes available. These updates are typically implemented within 30 to 90 days after CMS updates its data.

As stated above, the Allowed Amount is the maximum amount the Plan will pay for Covered Benefits minus any applicable Member Cost Sharing. Most Non-Plan Providers are permitted to charge amounts for Covered Benefits in excess of the Allowed Amount. In that event, the Plan is responsible for payment of the Allowed Amount, minus any applicable Member Cost Sharing. The Member is responsible for paying the applicable Member Cost Sharing amount and any additional amount charged by the Non-Plan Provider.

**Anniversary Date** The date agreed to by HPHC and your Plan Sponsor upon which the yearly benefit changes normally become effective. This Benefit Handbook, Schedule of Benefits and any applicable riders or amendments will terminate unless renewed on the Anniversary Date.

**Behavioral Health Access Center** The organization, designated by HPHC, that is responsible for arranging for the provision of services for Members in need of mental health care (including the treatment of substance abuse disorders). You may contact the Behavioral Health Access Center by calling 1-888-777-4742. The Behavioral Health Access Center will assist you in finding an appropriate Plan Provider and arranging the services you require.

**Benefit Handbook (or Handbook)** This document that describes the terms and conditions of the Plan, including but not limited to, Covered Benefits and exclusions from coverage.

**Benefit Limit** The day, visit or dollar limit maximum that applies to certain Covered Benefits. Once the Benefit Limit has been reached, no more benefits will be paid for such services or supplies. If you exceed the Benefit Limit, you are responsible for all charges incurred. The Benefit Limits applicable to your Plan are listed in your Schedule of Benefits.

**Cosmetic Services** Cosmetic Services are surgery, procedures or treatments that are performed primarily to reshape or improve the individual’s appearance.

**Covered Benefit** The products and services that a Member is eligible to receive, or obtain payment for, under the Plan.

**Custodial Care** Services provided to a person for the primary purpose of meeting non-medical personal needs (e.g., bathing, dressing, preparing meals, including special diets, taking medication, assisting with mobility).

**Deductible** A specific dollar amount that is payable by the Member for Covered Benefits received each Calendar Year before any benefits subject to the Deductible are payable by the Plan. Deductible amounts are incurred on the date of service. If a Deductible applies to your plan, it will be stated in the Schedule of Benefits.

If a family Deductible applies, it can be met in one of two ways: a. If a Member of a covered family meets an individual Deductible, then that Member has no additional Deductible Member Cost Sharing responsibilities for Covered Benefits for the remainder of the Calendar Year. b. If any number of Members in a covered family collectively meets a family Deductible, then all Members in that covered family have no additional Deductible Member Cost Sharing responsibilities for Covered Benefits for the remainder of the Calendar Year.

**Copayment** A fixed dollar amount you must pay for certain Covered Benefits. The Copayment is usually due at the time services are rendered or when billed by the provider. Your specific Copayment amounts, and the services to which they apply, are listed in your Schedule of Benefits.

**Centers of Excellence** Certain specialized services are only covered when received from designated providers with special training, experience, facilities or protocols for the service. Centers of Excellence are selected by us based on the findings of recognized specialty organizations or government agencies such as Medicare.

**Clinical Stabilization Services** 24-hour clinically managed post detoxification treatment for adults or adolescents, as defined by the Massachusetts Department of Public Health. Clinical Stabilization Services usually follow Acute Treatment Services for substance abuse. Clinical Stabilization Services may include intensive education and counseling regarding the nature of addiction and its consequences, relapse prevention, outreach to families and significant others and after care planning, for individuals beginning to engage in recovery from addiction.

**Coinsurance** A percentage of the Allowed Amount for certain Covered Benefits that must be paid by the Member. Coinsurance amounts applicable to your Plan are stated in your Schedule of Benefits.

**FOR EXAMPLE:** If your Anniversary Date is January 1st, this is the date when the Plan goes into effect and begins to pay for Covered Benefits.

**FOR EXAMPLE:** If your Plan offers 30 visits per Calendar Year for physical therapy services, once you reach your 30 visit limit for that Calendar Year, no additional benefits for that service will be covered by the Plan.

**FOR EXAMPLE:** If the Coinsurance for a service is 20%, you pay 20% of the Allowed Amount while the Plan pays the remaining 80%.
Dental Care  Any service provided by a licensed dentist involving the diagnosis or treatment of any disease, pain, injury, deformity or other condition of the human teeth, alveolar process, gums, jaw or associated structures of the mouth. However, surgery performed by an oral maxillofacial surgeon to correct positioning of the bones of the jaw (orthognathic surgery) is not considered Dental Care within the meaning of this definition.

Dependent  A Member of the Subscriber’s family who (1) meets the eligibility requirements for coverage through a Subscriber as agreed upon by the Plan Sponsor and HPHC and (2) is enrolled in the Plan. Eligibility requirements are documented as part of the contract between the Plan Sponsor and HPHC. Please see your Plan Sponsor’s Benefits Office for details on the agreement between HPHC and your Plan Sponsor.

Enrollment Area  A list of cities and towns where Plan Providers are available to manage Members’ care. Members, except for a Dependent child living out-of-area, must maintain residence in the Enrollment Area, and live there at least nine months a year. We may add or delete cities and towns to the Enrollment Area from time to time.

Experimental, Unproven, or Investigational  Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests, will be deemed Experimental, Unproven, or Investigational by us under this Benefit Handbook for use in the diagnosis or treatment of a particular medical condition if any the following is true:

a.  The product or service is not recognized in accordance with generally accepted medical standards as being safe and effective for the use in the evaluation or treatment of the condition in question. In determining whether a service has been recognized as safe or effective in accordance with generally accepted evidence-based medical standards, primary reliance will be placed upon data from published reports in authoritative medical or scientific publications that are subject to established peer review by qualified medical or scientific experts prior to publication. In the absence of any such reports, it will generally be determined a service, procedure, device or drug is not safe and effective for the use in question.

b.  In the case of a drug, the drug has not been approved by the United States Food and Drug Administration (FDA). (This does not include off-label uses of FDA approved drugs).

Family Coverage  Coverage for a Member and one or more Dependents.

Habilitation Services  Health care services that help a person keep, learn or improve skills and functioning for daily living. These services may include physical and occupational therapies and speech-language services.

Harvard Pilgrim Health Care, Inc. (HPHC)  Harvard Pilgrim Health Care, Inc. is an insurance company that provides, arranges or administers health care benefits for Members through a network of Plan Providers. Under self insured plans such as this one, HPHC adjudicates and pays claims, and manages benefits on behalf of the Plan Sponsor.

Individual Coverage  Coverage for a Subscriber only. No coverage for Dependents is provided.

Licensed Mental Health Professional  For services provided in Massachusetts a Licensed Mental Health Professional is any one of the following: a licensed physician who specializes in the practice of psychiatry; a licensed psychologist; a licensed independent clinical social worker; a licensed nurse mental health clinical specialist; level I licensed alcohol and drug counselors; a licensed marriage and family therapist; or a licensed mental health counselor. For services provided outside of Massachusetts, a Licensed Mental Health Professional is an independently licensed clinician with at least a masters degree in a clinical mental health discipline from an accredited educational institution and at least two years of clinical experience. The term “clinical mental health discipline” includes the following: psychiatry; psychology, clinical social work; marriage and family therapy; clinical counseling; developmental psychology; pastoral counseling; psychiatric nursing; developmental or educational psychology; counselor education; or any other discipline deemed acceptable by the Plan.

Medical Emergency  A medical condition, whether physical or mental (including a condition resulting from a substance abuse disorder), manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of the Member or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part. With respect to a pregnant woman who is having contractions, Medical Emergency also means that there is inadequate time to effect a safe transfer to another hospital before delivery or that transfer may pose a threat to the health or safety of the woman or the unborn child.

Examples of Medical Emergencies are: heart attack or suspected heart attack, stroke, shock, major blood loss, choking, severe head trauma, loss of consciousness, seizures and convulsions.

Please remember that if you are hospitalized, you must call HPHC within 48 hours or as soon as you can. If the notice of hospitalization is given to HPHC by an attending emergency physician, no further notice is required.
Medically Necessary or Medical Necessity Those health care services that are consistent with generally accepted principles of professional medical practice as determined by whether: (a) the service is the most appropriate supply or level of service for the Member’s condition, considering the potential benefit and harm to the individual; (b) the service is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; and, (c) for services and interventions that are not widely used, the use of the service for the Member’s condition is based on scientific evidence.

Member Any Subscriber or Dependent covered under the Plan.

Member Cost Sharing The responsibility of Members to assume a share of the cost of the benefits provided under the Plan. Member Cost Sharing may include Copayments, Coinsurance and Deductibles. Please refer to your Schedule of Benefits for the specific Member Cost Sharing that applies to your Plan.

Network Providers of health care services, including but not limited to, physicians, hospitals and other health care facilities, that are under contract with us to provide services to Members.

Non-Plan Provider Providers of health care services that are not under contract with us to provide care to Members.

Out-of-Pocket Maximum An Out-of-Pocket Maximum is a limit on the amount of Member Cost Sharing (Deductibles, Copayments and Coinsurance) that a Member must pay for certain Covered Benefits in a Calendar Year. Member Cost Sharing for some services may be excluded from the Out-of-Pocket Maximum. For example, Copayments for prescription drugs may not count toward your Out-of-Pocket Maximum. Your Schedule of Benefits will list the services, if any, that do not apply to the Out-of-Pocket Maximum.

If a family Out-of-Pocket Maximum applies, it can be met in one of two ways: a. If a Member of a covered family meets an individual Out-of-Pocket Maximum, then that Member has no additional Member Cost Sharing responsibilities for Covered Benefits for the remainder of the Calendar Year. b. If any number of Members in a covered family collectively meets a family Out-of-Pocket Maximum, then all Members in that covered family have no additional Member Cost Sharing responsibilities for Covered Benefits for the remainder of the Calendar Year.

Please Note: Charges above the Allowed Amount never apply to the Out-of-Pocket Maximum.

物理功能障碍

物理功能障碍

Physical Functional Impairment condition in which the normal or proper action of a body part is damaged, and affects the ability to participate in Activities of Daily Living. Physical Functional Impairments include, but are not limited to, problems with ambulation, communication, respiration, swallowing, vision, or skin integrity.

A physical condition may impact an individual’s emotional well-being or mental health. However such impact is not considered in determining whether or not a Physical Functional Impairment exists. Only the physical consequences of a condition are considered.

Plan This package of health care benefits known as The Harvard Pilgrim HMO for Harvard University that is administered by HPHC on behalf of your Plan Sponsor. HPHC or your Plan Sponsor may take any action on behalf of the Plan. For coverage under this Plan, Covered Benefits must be obtained from an HPHC Plan Provider.

Plan Provider Providers of health care services in the Enrollment Area that are under contract to provide care to Members of your Plan. Plan Providers include, but are not limited to, physicians, podiatrists, psychologists, psychiatrists, nurse practitioners, advanced practice registered nurses, physician’s assistants, psychiatric social workers, certified psychiatric nurses, psychotherapists, licensed independent clinical social workers, licensed nurse mental health clinical specialist, nurse midwives, nurse anesthetists, licensed mental health counselors, level I licensed alcohol and drug counselors, and early intervention specialists who are credentialed and certified by the Massachusetts Department of Public Health. Plan Providers are listed in the Provider Directory.

Plan Sponsor Harvard University, which is the entity that has contracted with HPHC to provide health care services and supplies for its employees and their dependents under the Plan. The Plan Sponsor pays for the health care coverage provided under the Plan.

Primary Care Provider (PCP) A Plan Provider designated to help you maintain your health and to provide and authorize your medical care under the Plan. A PCP may be a physician, a physician assistant or a nurse practitioner specializing in one or more of the following specialties: internal medicine, adult medicine, adolescent medicine, geriatric medicine, pediatrics or family practice. A PCP may designate other Plan Providers to provide or authorize a Member’s care.

Prior Approval A program to verify that certain Covered Benefits are, and continue to be, Medically Necessary and provided in an appropriate and cost-effective manner. Prior Approval is required for the coverage of services by Non-Plan Providers involving a
Dependent child that live outside of the Enrollment Area.

**Provider Directory** A directory that identifies Plan Providers. We may revise the Provider Directory from time to time without notice to Members. The most current listing of Plan Providers is available on www.harvardpilgrim.org.

**Referral** An instruction from your PCP that gives you the ability to see another Plan Provider for services that may be out of your PCP’s scope of practice. Please see section III. Covered Benefits for other requirements of coverage.

☐ **FOR EXAMPLE: If you need to visit a specialist, such as a dermatologist or cardiologist, you must contact your PCP first. Your PCP will refer you to a specialist who is a Plan Provider. Your PCP will generally refer you to a specialist with whom he or she is affiliated or has a working relationship.**

**Rehabilitative Services** Rehabilitative Services are treatments for disease or injury that restore or move an individual toward functional capabilities prior to disease or injury. For treatment of congenital anomalies with significant functional impairment, Rehabilitative Services improve functional capabilities to or toward normal function for age appropriate skills. Only the following are covered: cardiac rehabilitation therapy; occupational therapy; physical therapy; pulmonary rehabilitation therapy; speech therapy; or an organized program of these services when rendered by a health care professional licensed to perform these therapies.

**Schedule of Benefits** A summary of the benefits selected by your Plan Sponsor and covered under your Plan are listed in the Schedule of Benefits. In addition, the Schedule of Benefits contains any limitations and Copayments, Coinsurance or Deductible you must pay.

**Service Area** The state in which a Member lives. When you are in the Service Area you must call your PCP for care. Exceptions apply (1) to Medical Emergencies and (2) when you need one of the services in I.D.7. Services That Do Not Require a Referral listed in section I. How the Plan Works.

**Skilled Nursing Facility** An inpatient extended care facility, or part of one, that is operating pursuant to law and provides skilled nursing services.

**Subscriber** The person who meets the Subscriber eligibility requirements described in this Benefit Handbook and is enrolled in the Plan.

**Surgery - Outpatient** A surgery or procedure in a day surgery department, ambulatory surgery department or outpatient surgery center that requires operating room, anesthesia and recovery room services.

**Surrogacy** Any procedure in which a person serves as the gestational carrier of a child with the goal or intention of transferring custody of the child after birth to an individual (or individuals) who is (are) unable or unwilling to serve as the gestational carrier. This includes both procedures in which the gestational carrier is, and is not, genetically related to the child.

**Urgent Care** Medically Necessary services for a condition that requires prompt medical attention but is not a Medical Emergency.
III. Covered Benefits

This section contains detailed information on the benefits covered under your Plan. Member Cost Sharing information and any applicable benefit limitations that apply to your Plan are listed in your Schedule of Benefits. Benefits are administered on a Calendar Year basis.

**Basic Requirements for Coverage**
To be covered by the Plan, a product or service must meet each of the following requirements. It must be:
- Listed as a Covered Benefit in this section.
- Medically Necessary.
- Not excluded in section IV. Exclusions.
- Received while an active Member of the Plan.
- Provided by or upon Referral from your PCP. This requirement does not apply to care needed in a Medical Emergency. Please see section I.D.1. *Your PCP Manages Your Health Care* for other exceptions that apply.
- Provided by a Plan Provider. This requirement does not apply to care needed in a Medical Emergency. Please see section I.D.3. *Using Plan Providers* for other exceptions that apply.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Acupuncture Treatment for Injury or Illness</td>
<td>The Plan covers acupuncture treatment for illness or injury, including, electro-acupuncture, that is provided for the treatment of neuromusculoskeletal pain.</td>
</tr>
</tbody>
</table>
| 2. Ambulance Transport | Emergency Ambulance Transport  
If you have a Medical Emergency (including an emergency related to a substance abuse disorder or mental health condition), your Plan covers ambulance transport to the nearest hospital that can provide you with Medically Necessary care.  
Non-Emergency Ambulance Transport  
You’re also covered for non-emergency ambulance transport between hospitals or other covered health care facilities or from a covered facility to your home when Medically Necessary. Services must be arranged by a Plan Provider. |
| 3. Autism Spectrum Disorders Treatment | Coverage is provided for the diagnosis and treatment of Autism Spectrum Disorders, as defined below. Covered Benefits include the following:  
- Diagnosis of Autism Spectrum Disorders. This includes Medically Necessary assessments, evaluations, including neuropsychological evaluations, genetic testing or other tests to diagnose whether an individual has one of the Autism Spectrum Disorders.  
- Professional services by Plan Providers. This includes care by physicians, Licensed Mental Health Professionals, speech therapists, occupational therapists, and physical therapists.  
- Rehabilitation and Habilitation Services, including, but not limited to, applied behavior analysis supervised by a board certified behavior analyst as defined by law.  
Autism Spectrum Disorders include any of the pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical
### Benefit Description

#### Autism Spectrum Disorders Treatment (Continued)

Manual of Mental Disorders. These include Autistic Disorder; Asperger's Disorder; and Pervasive Developmental Disorders Not Otherwise Specified. Applied behavior analysis is defined as the design, implementation and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior. It includes the use of direct observation, measurement and functional analysis of the relationship between environment and behavior. There is no coverage for services related to autism spectrum disorders provided under an individualized education program (IEP), including any services provided under an IEP that are delivered by school personnel or any services provided under an IEP purchased from a contractor or vendor.

#### 4. Cardiac Rehabilitation Therapy

The Plan covers cardiac rehabilitation. Coverage includes only Medically Necessary services for Members with established coronary artery disease or unusual and serious risk factors for such disease.

#### 5. Chemotherapy and Radiation Therapy

The Plan covers outpatient chemotherapy administration and radiation therapy at a hospital or other outpatient medical facility. Covered Benefits include the facility charge, the charge for related supplies and equipment, and physician services for anesthesiologists, pathologists and radiologists.

#### 6. Clinical Trials for the Treatment of Cancer or Other Life-Threatening Diseases

The Plan covers services for Members enrolled in a qualified clinical trial of a treatment for any form of cancer or other life-threatening disease under the terms and conditions provided for under federal law. All of the requirements for coverage under the Plan apply to coverage under this benefit. The following services are covered under this benefit: (1) all services that are Medically Necessary for treatment of your condition, consistent with the study protocol of the clinical trial, and for which coverage is otherwise available under the Plan; and (2) the reasonable cost of an investigational drug or device that has been approved for use in the clinical trial to the extent it is not paid for by its manufacturer, distributor or provider.

#### 7. Dental Services

**Important Notice:** The Plan does not provide dental insurance. It covers only the limited Dental Care described below. No other Dental Care is covered.

**Emergency Dental Care:**

The Plan covers emergency Dental Care needed due to an injury to sound, natural teeth. All services, except for suture removal, must be received within three days of injury. Only the following services are covered:

- Extraction of the teeth damaged in the injury when needed to avoid infection
- Reimplantation and stabilization of dislodged teeth
- Repositioning and stabilization of partly dislodged teeth
- Suturing and suture removal
- Medication received from the provider

**Extraction of Unerupted Teeth Impacted in Bone:**

The Plan covers extraction of teeth impacted in bone. Only the following services are covered:
### Benefit Description

#### Dental Services (Continued)

- Extraction of teeth impacted in bone
- Pre-operative and post-operative care, immediately following the procedure
- Anesthesia
- X-rays

**Preventive Dental Care for Children:**

The Plan may cover two preventive dental exams per Calendar Year for children under the age limit listed in the Schedule of Benefits.

**Please Note:** Not all Plans cover preventive dental care for children. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.

#### 8. Diabetes Services and Supplies

**Diabetes Self-Management and Training/Diabetic Eye Examinations/Foot Care:**

The Plan covers outpatient self-management education and training for the treatment of diabetes, including medical nutrition therapy services, used to diagnose or treat insulin-dependent diabetes, non-insulin dependent diabetes, or gestational diabetes. Services must be provided on an individual basis and be provided by a Plan Provider. Benefits also include medical eye examinations (dilated retinal examinations) and preventive foot care.

The following items are also covered:

**Diabetes Equipment:**

- Blood glucose monitors
- Dosage gauges
- Injectors
- Insulin pumps (including supplies) and infusion devices
- Lancet devices
- Therapeutic molded shoes and inserts
- Visual magnifying aids
- Voice synthesizers

**Pharmacy Supplies:**

For information on coverage of pharmacy items please contact your pharmacy administrator at **1–844–265–1224**.
### Benefit 9. Dialysis

The Plan covers dialysis on an inpatient, outpatient or at home basis. When federal law permits Medicare to be the primary payer, you must apply for Medicare and also pay any Medicare premium. When Medicare is primary (or would be primary if the Member were timely enrolled), the Plan will cover only those costs that exceed what would be payable by Medicare.

Coverage for dialysis in the home includes non-durable medical supplies, and drugs and equipment necessary for dialysis.

HPHC must approve dialysis services if you are temporarily traveling outside Massachusetts. The Plan will cover dialysis services for up to 30 days of travel per Calendar Year. You must make arrangements in advance with your Plan Provider.

### Benefit 10. Drug Coverage

You have limited coverage for prescription drugs under the Plan, which is described below.

#### Your Coverage under the Plan

The Plan covers drugs administered to you by a medical professional in either of the following circumstances:

- **Drugs Received During Inpatient Care.** The drug is administered to you while you are an inpatient at a hospital, Skilled Nursing Facility or other medical facility at which Covered Benefits are provided to you on an inpatient basis; or

- **Drugs that Cannot be Self-Administered.** The drug cannot be self-administered and is given to you either (a) in a doctor’s office or other outpatient medical facility, or (b) at home while you are receiving home health care services covered by the Plan.

The words “cannot be self-administered” mean that the active participation of skilled medical personnel is always required to take the drug. When a Member is receiving home health care services, the words “cannot be self-administered” will include circumstances in which a family member or friend is trained to administer the drug and ongoing supervision by skilled medical personnel is required.

An example of a drug that cannot be self-administered is a drug that must be administered intravenously. Examples of drugs that can be self-administered are drugs that can be taken in pill form and drugs that are typically self-injected by the patient.

The Plan also provides coverage for (a) certain diabetes supplies and (b) syringes and needles you purchase at a pharmacy. Please see the benefits for “Diabetes Services and Supplies” and “Hypodermic Syringes and Needles” for the details of those benefits.

No coverage is provided under the Plan for: (1) drugs that have not been approved by the United States Food and Drug Administration; (2) drugs the Plan excludes or limits, including, but not limited to, drugs for cosmetic purposes or weight loss; and (3) any drug that is obtained at an outpatient pharmacy except (a) covered diabetes supplies and (b) syringes and needles, as explained above.
### Benefit Description

#### 11. Durable Medical Equipment (DME)

The Plan covers DME when Medically Necessary and ordered by a Plan Provider. The Plan will rent or buy all equipment. The cost of the repair and maintenance of covered equipment is also covered.

In order to be covered, all equipment must be:

- Able to withstand repeated use;
- Not generally useful in the absence of disease or injury;
- Normally used in the treatment of an illness or injury or for the rehabilitation of an abnormal body part; and
- Suitable for home use.

Coverage is only available for:

- The least costly equipment adequate to allow you to perform Activities of Daily Living. Activities of Daily Living do not include special functions needed for occupational purposes or sports; and
- One item of each type of equipment. No back-up items or items that serve a duplicate purpose are covered. For example, the Plan covers a manual or an electric wheelchair, not both.

Covered equipment and supplies include:

- Canes
- Certain types of braces
- Crutches
- Hospital beds
- Oxygen and oxygen equipment
- Respiratory equipment
- Walkers
- Wheelchairs

Member Cost Sharing amounts you are required to pay are based on the cost of equipment to the Plan.

#### 12. Early Intervention Services

The Plan covers early intervention services provided for Members until three years of age. Covered Benefits include:

- Nursing care
- Physical, speech, and occupational therapy
- Psychological counseling
- Screening and assessment of the need for services

#### 13. Emergency Room Care

If you have a Medical Emergency, you are covered for care in a hospital emergency room. Please remember the following:

- If you need follow-up care after you are treated in an emergency room, you must call your PCP. Your PCP will provide or arrange for the care you need.
- If you are hospitalized, you must call HPHC at **1-888-333-4742** within 48 hours or as soon as you can. This telephone number can also be found on your ID card. If notice of hospitalization is given to HPHC or PCP by an attending emergency physician no further notice is required.
### Benefit Description

#### 14. Family Planning Services

The Plan covers family planning services, including the following:

- Contraceptive monitoring
- Family planning consultation
- Pregnancy testing
- FDA approved birth control drugs, implants or devices.
- Genetic counseling
- Professional services relating to the injection of birth control drugs and the insertion or removal of birth control implants or devices.

#### 15. Gender Reassignment Surgery

The Plan covers gender reassignment surgery as described below. Services are covered when your provider has determined that you are an appropriate candidate for gender reassignment surgery in accordance with HPHC clinical guidelines. To receive a copy of the HPHC guidelines please call the Member Services Department at 1-888-333-4742. Coverage includes surgery, related physician and behavioral health visits.

Benefits for gender reassignment surgery are in addition to the other benefits provided under the Plan. HPHC does not consider gender reassignment surgery to be reconstructive surgery to correct a Physical Functional Impairment or Cosmetic Services. Coverage for reconstructive surgery or Cosmetic Services is limited to the services described under the Reconstructive Surgery benefit in this Handbook.

Coverage for gender reassignment surgery is limited to the specific surgical procedures listed below. No other services are covered in connection with gender reassignment surgery:

**Male-to-female:**

- Initial augmentation mammoplasty
- Clitoroplasty
- Labiaplasty
- Orchietomy
- Penectomy
- Vaginoplasty
- Colo/vaginoplasty
- Facial feminization surgery limited to forehead contouring, mandible contouring, chondrolaryngoplasty (trachea shave), and rhinoplasty

**Female-to-male:**

- Colpectomy
- Hysterectomy
- Bilateral mastectomy
- Metoidioplasty
- Salpingo-oophorectomy
- Urethroplasty
- Phalloplasty
- Rhinoplasty
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender Reassignment Surgery (Continued)</td>
<td>Once initial gender reassignment surgery has been completed, the Plan does not cover any further cosmetic procedures. In addition, no coverage is provided for reversal of gender reassignment surgery whether or not originally covered by the Plan. Certain services covered under the benefit are provided by only a limited number of Providers in the country and may not currently be in the Plan's network. However, the Plan will work with you and your physician to identify one or more providers who are appropriate to provide services under this benefit. Members with questions about coverage under this benefit should contact the Member Services Department at 1-888-333-4742. For coverage of behavioral health services related to gender reassignment surgery, please see the section titled, “Mental Health Care (Including the Treatment of Substance Abuse Disorders” in this Handbook. Prior Approval or Notification Required: You must obtain prior approval for coverage under this benefit. If you use a Plan Provider, he/she will seek prior approval for you. The prior approval process is initiated by calling: 1-800-708-4414.</td>
</tr>
<tr>
<td>16. Hearing Aids</td>
<td>The Plan covers hearing aids up to the limit listed in your Schedule of Benefits. A hearing aid is defined as any instrument or device, excluding a surgical implant, designed, intended or offered for the purpose of improving a person's hearing. The Plan will pay the full cost of each medically necessary hearing aid up to the limit listed in your Schedule of Benefits, minus any applicable cost sharing. If you purchase a hearing aid that is more expensive than the limit listed in your Schedule of Benefits, you will be responsible for the additional cost. No back-up hearing aids that serve a duplicate purpose are covered. Covered services and supplies related to your hearing aid are not subject to the dollar limit listed in your Schedule of Benefits. Covered Benefits include the following: • One hearing aid per hearing impaired ear • Except for batteries, any necessary parts, attachments or accessories, including ear moldings; and • Services provided by a licensed audiologist, hearing instrument specialist or licensed physician that are necessary to assess, select, fit, adjust or service the hearing aid.</td>
</tr>
<tr>
<td>17. Home Health Care</td>
<td>If you are homebound for medical reasons, you are covered for home health care services listed below. To be eligible for home health care, your Plan Provider must determine that skilled nursing care or physical therapy is an essential part of active treatment. There must also be a defined medical goal that your Plan Provider expects you will meet in a reasonable period of time. When you qualify for home health care services as stated above, the Plan covers the following services when Medically Necessary: • Durable medical equipment and supplies (must be a component of the home health care being provided) • Medical social services • Nutritional counseling • Physical therapy</td>
</tr>
<tr>
<td>Benefit</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Home Health Care (Continued)   | - Occupational therapy  
- Services of a home health aide  
- Skilled nursing care  
- Speech therapy  

18. Hospice Services

- The Plan covers hospice services for terminally ill Members who need the skills of qualified technical or professional health personnel for palliative care. Care may be provided at home or on an inpatient basis. Inpatient respite care is covered for the purpose of relieving the primary caregiver and may be provided up to 5 days every 3 months not to exceed 14 days per Calendar Year. Inpatient care is also covered in an acute hospital or extended care facility when it is Medically Necessary to control pain and manage acute and severe clinical problems that cannot be managed in a home setting. Covered Benefits include:  
- Care to relieve pain  
- Counseling  
- Drugs that cannot be self-administered  
- Durable medical equipment appliances  
- Home health aide services  
- Medical supplies  
- Nursing care  
- Physician services  
- Occupational therapy  
- Physical therapy  
- Speech therapy  
- Respiratory therapy  
- Respite care  
- Social services  

19. Hospital – Inpatient Services

- The Plan covers acute hospital care including, but not limited to, the following inpatient services:  
  - Semi-private room and board  
  - Doctor visits, including consultation with specialists  
  - Medications  
  - Laboratory and x-ray services  
  - Intensive care  
  - Surgery, including related services  
  - Anesthesia, including the services of a nurse-anesthetist  
  - Radiation therapy  
  - Physical therapy  
  - Occupational therapy  
  - Speech therapy  

In order to be eligible for coverage, the following service must be received at a Center of Excellence:
### Benefit Description

#### Hospital – Inpatient Services (Continued)

- Weight loss surgery (bariatric surgery)
  Please see section I.D.4. Centers of Excellence for more information.

#### 20. House Calls

The Plan covers house calls.

#### 21. Human Organ Transplant Services

The Plan covers human organ transplants, including bone marrow transplants for a Member with metastasized breast cancer in accordance with the criteria of the Massachusetts Department of Public Health.

The Plan covers the following services when the recipient is a Member of the Plan:

- Care for the recipient
- Donor search costs through established organ donor registries
- Donor costs that are not covered by the donor's health plan

If a Member is a donor for a recipient who is not a Member, then the Plan will cover the donor costs for the Member, when they are not covered by the recipient's health plan.

#### 22. Hypodermic Syringes and Needles

The Plan covers hypodermic syringes and needles to the extent Medically Necessary.

You must get a prescription from your PCP or Plan Provider and present it at a participating pharmacy for coverage. For information on coverage of pharmacy items please contact your pharmacy administrator at 1-844-265-1224.

#### 23. Infertility Services and Treatment

Infertility is defined as the inability of a woman aged 35 or younger to conceive or produce conception during a period of one year. In the case of a woman over age 35, the time period is reduced to 6 months. If a woman conceives but is unable to carry the pregnancy to live birth, the time she attempted to conceive prior to that pregnancy is included in the one year or 6 month period, as applicable. The Plan covers the following diagnostic services for infertility:

- Consultation
- Evaluation
- Laboratory tests

The Plan covers the following infertility treatment:

- Therapeutic artificial insemination (AI), including related sperm procurement and banking
- Donor egg procedures, including related egg and inseminated egg procurement, processing and banking
- Assisted hatching
- Gamete intrafallopian transfer (GIFT)
- Intra-cytoplasmic sperm injection (ICSI)
- Intra-uterine insemination (IUI)
- In-vitro fertilization and embryo transfer (IVF)
- Zygote intrafallopian transfer (ZIFT)
- Preimplantation genetic diagnosis (PGD)
- Micosurgical epididymal sperm aspiration (MESA)
### Benefit Description

#### Infertility Services and Treatment (Continued)

- Testicular sperm extraction (TESE)
- Sperm collection, freezing and up to one year of storage is also covered for male Members in active infertility treatment.
- Cryopreservation of eggs

**Important Notice:** We use clinical guidelines to evaluate whether the use of infertility treatment is Medically Necessary. If you are planning to receive infertility treatment we recommend that you review the current guidelines. To obtain a copy, please call 1-888-888-4742 ext. 38723.

#### 24. Laboratory and Radiology Services

The Plan covers diagnostic laboratory and x-ray services, including Advanced Radiology, on an outpatient basis. The term “Advanced Radiology” means CT scans, PET Scans, MRI and MRA, and nuclear medicine services. Coverage includes:

- The facility charge and the charge for supplies and equipment
- The charges of anesthesiologists, pathologists and radiologists

In addition, the Plan covers the following:

- Human leukocyte antigen testing or histocompatibility locus antigen testing necessary to establish bone marrow transplant donor suitability (including testing for A, B, or DR antigens, or any combination, consistent with rules, regulations and criteria established by the Department of Public Health).
- Diagnostic screenings and tests including: hereditary and metabolic screening at birth; tuberculin tests; lead screenings; hematocrit, hemoglobin or other appropriate blood tests, human leukocyte antigen testing or histocompatibility locus antigen testing necessary to establish bone marrow transplant donor suitability, and urinalysis.
- Mammograms, including a baseline mammogram for women between the ages of thirty-five and forty, and an annual mammogram for women forty years of age and older

#### 25. Low Protein Foods

The Plan covers food products modified to be low-protein ordered for the treatment of inherited diseases of amino acids and organic acid up to the limit stated in your Schedule of Benefits.

#### 26. Maternity Care

The Plan covers the following maternity services:

- Routine outpatient prenatal care, including evaluation and progress screening, physical exams, recording of weight and blood pressure monitoring
- Prenatal genetic testing (office visits require a referral)
- Delivery, including a minimum of 48 hours of inpatient care following a vaginal delivery and a minimum of 96 hours of inpatient care following a caesarean section. Any decision to shorten the inpatient stay for the mother and her newborn child will be made by the attending physician and the mother. If early discharge is decided, the mother will be entitled to a minimum of one home visit.
- Newborn care. Coverage is limited to routine nursery charges for a healthy newborn unless the child is enrolled in the Plan. Please see section VII.E. ADDING A DEPENDENT for more enrollment information.
**Benefit** | **Description**
---|---
Maternity Care (Continued) | • Routine outpatient postpartum care for the mother, up to six weeks after delivery

27. Medical Formulas | The Plan covers the following up to the limit stated in your Schedule of Benefits:
• Non-prescription enteral formulas for home use for the treatment of malabsorption caused by Crohn's disease, ulcerative colitis, gastroesophageal reflux, gastrointestinal motility, chronic intestinal pseudo-obstruction and inherited diseases of amino acids and organic acids.
• Prescription formulas for the treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia or methylmalonic acidemia in infants and children or to protect the unborn fetuses of pregnant women with phenylketonuria.

28. Mental Health Care (Including the Treatment of Substance Abuse Disorders) | The Plan covers both inpatient and outpatient mental health care to the extent Medically Necessary as outlined below. As used in this section the term "mental health care" includes the Medically Necessary treatment of substance abuse disorders.

For coverage of mental health care (including the treatment of substance abuse disorders), you must obtain care from a Plan Provider. (The exceptions to this rule are listed in section I.D.3. Using Plan Providers. To locate a Plan Provider you may call the Behavioral Health Access Center at 1-888-777-4742. The Behavioral Health Access Center phone line is staffed by licensed mental health clinicians. A clinician will assist you in finding an appropriate Plan Provider and arranging the services you require.

In a Medical Emergency you should go to the nearest emergency facility or call 911 or your local emergency number. You do not need to use a Plan Provider or call the Behavioral Health Access Center.

Please Note: Prior Approval is not required to obtain substance abuse treatment from a Plan Provider. In addition, when services are obtained from a Plan Provider, the Plan will not deny coverage for the first 14 days of (1) Acute Treatment Services or (2) Clinical Stabilization Services for the treatment of substance abuse so long as the Plan receives notice from the Plan Provider within 48 hours of admission. The terms “Acute Treatment Services” and “Clinical Stabilization Services” are defined in the Glossary at section II of this Benefit Handbook. Services beyond the 14 day period may be subject to concurrent review as described in section XI. of this Handbook.

The Plan requires consent to the disclosure of information regarding services for mental disorders to the same extent it requires consent for disclosure of information for other medical conditions. Any determination of Medical Necessity for mental health care will be made in consultation with a Licensed Mental Health Professional.

Minimum Requirements for Covered Providers | To be eligible for coverage under this benefit, all services must be provided either (1) at the office of a Licensed Mental Health Professional, or (2) at a facility licensed or approved by the health department or mental health department of the state in which the service is provided. (In Massachusetts those departments are the Department of Public Health and the Department of Mental Health, respectively.) To qualify, a facility must be both licensed as,
THE HARVARD PILGRIM HMO PLAN FOR HARVAR D UNIVERSITY - MASSACHUSETTS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
</table>
| Mental Health Care (Including the Treatment of Substance Abuse Disorders) (Continued) | and function primarily as, a health or mental health care facility. A facility that is also licensed as an educational or recreational institution will not meet this requirement unless the predominate purpose of the facility is the provision of mental health care services. 

To qualify for coverage, all services rendered outside of a state licensed or approved facility must be provided by an independently Licensed Mental Health Professional. For services provided in Massachusetts, a Licensed Mental Health Professional must be one of the following types of providers: a licensed physician who specializes in the practice of psychiatry; a licensed psychologist; a licensed independent clinical social worker; a licensed nurse mental health clinical specialist; a licensed marriage and family therapist; a licensed mental health counselor or a level I licensed alcohol and drug counselor. For services provided outside of Massachusetts, a Licensed Mental Health Professional is an independently licensed clinician with at least a Masters degree in a clinical mental health discipline from an accredited educational institution and at least two years of clinical experience. The term “clinical mental health discipline” includes the following: psychiatry; psychology; clinical social work; marriage and family therapy; clinical counseling; developmental psychology; pastoral counseling; psychiatric nursing; developmental or educational psychology; counselor education; or any other discipline deemed acceptable by the Plan. 

Benefits | The Plan will provide coverage for the care of all conditions listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders. (The only exception is conditions for which only a “Z Code” designation applies, which means that the condition is not attributable to a mental disorder.) 

Covered mental health services include the following: a) Mental Health Care Services 

Subject to the Member cost sharing stated in your Schedule of Benefits, the Plan provides coverage through the Behavioral Health Access Center for the following Medically Necessary mental health care services:

1) Inpatient Services

- Hospitalization, including detoxification

2) Intermediate Care Services

- Acute residential treatment (including detoxification), crisis stabilization and in-home family stabilization
- Intensive outpatient programs, partial hospitalization and day treatment programs

3) Outpatient Services

- Care by a Licensed Mental Health Professional
- Detoxification
- Medication management
- Methadone maintenance
- Psychological testing and neuropsychological assessment. |
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
</table>
| 29. Ostomy Supplies | The Plan covers ostomy supplies up to the Benefit Limit listed in the Schedule of Benefits. Only the following supplies are covered:  
- Irrigation sleeves, bags and catheters  
- Pouches, face plates and belts  
- Skin barriers |
| 30. Physician and Other Professional Office Visits | Physician services, including services of all covered medical professionals, can be obtained on an outpatient basis at a physician’s office or a hospital. These services may include:  
- Routine physical examinations, including routine gynecological examination and annual cytological screenings  
- Follow-up care provided by an obstetrician or gynecologist for obstetrical or gynecological conditions identified during maternity care or an annual gynecological visit  
- Immunizations, including childhood immunizations as recommended by the United States Department of Health and Human Services, Centers for Disease Control and Prevention and the American Academy of Pediatrics  
- Well baby and well child care, including physical examination, history, measurements, sensory screening, neuropsychiatric evaluation and developmental screening, and assessment at the following intervals:  
  - At least six visits per Calendar Year are covered for a child from birth to age one.  
  - At least three visits per Calendar Year are covered for a child from age one to age two.  
  - At least one visit per Calendar Year is covered for a child from age two to age six  
  - School, camp, sports and premarital examinations  
  - Health education and nutritional counseling  
  - Sickness and injury care  
  - Vision and Hearing screenings  
  - Medication management  
  - Consultations concerning contraception and hormone replacement therapy  
  - Chemotherapy  
  - Radiation therapy  

**Please Note:** The Plan covers certain preventive services and tests with no Member Cost Sharing. Please see your Schedule of Benefits for the coverage that applies to your Plan.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>31 . Prosthetic Devices</td>
<td>The Plan covers prosthetic devices when ordered by a Plan Provider. The cost of the repair and maintenance of a covered device is also covered. In order to be covered, all devices must be able to withstand repeated use. Coverage is only available for: • The least costly prosthetic device adequate to allow you to perform Activities of Daily Living. (Activities of Daily Living do not include special functions needed for occupational purposes or sports.); and • One item of each type of prosthetic device. No back-up items or items that serve a duplicate purpose are covered. Covered prostheses include: • Breast prostheses, including replacements and mastectomy bras • Prosthetic arms and legs (including myoelectric and bionic arms and legs) • Prosthetic eyes Any Member Cost Sharing amounts you are required to pay are based on the cost of equipment to the Plan.</td>
</tr>
<tr>
<td>32 . Reconstructive Surgery</td>
<td>The Plan covers reconstructive and restorative surgical procedures as follows: • Reconstructive surgery is covered when the surgery can reasonably be expected to improve or correct a Physical Functional Impairment resulting from an accidental injury, illness, congenital anomaly, birth injury or prior surgical procedure. If reconstructive surgery is performed to improve or correct a Physical Functional Impairment, as stated above, Cosmetic Services that are incidental to that surgery are also covered. After a Physical Functional Impairment is corrected, no further Cosmetic Services are covered by the Plan. • Restorative surgery is covered to repair or restore appearance damaged by an accidental injury. (For example, this benefit would cover repair of a facial deformity following an automobile accident.) Benefits are also provided for post mastectomy care, including coverage for: • Prostheses and physical complications for all stages of mastectomy, including lymphedemias, in a manner determined in consultation with the attending physician and the patient; • Reconstruction of the breast on which the mastectomy was performed; and • Surgery and reconstruction of the other breast to produce a symmetrical appearance. Benefits include coverage for procedures that must be done in stages, as long as you are an active member. Membership must be effective on all dates on which services are provided. There is no coverage for Cosmetic Services or surgery except for (1) Cosmetic Services that are incidental to the correction of a Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged by an accidental injury, and (3) post-mastectomy care as described above. <strong>Important Notice:</strong> We use clinical guidelines to evaluate whether different types of reconstructive and restorative procedures are Medically Necessary. If you are planning to receive such treatment, you may review the current guidelines. To obtain a copy, please call 1-888-888-4742 ext. 38732.</td>
</tr>
<tr>
<td>Benefit</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>33. Rehabilitation Hospital Care</strong></td>
<td>The Plan covers care in a facility licensed to provide rehabilitative care on an inpatient basis. Coverage is provided when you need daily Rehabilitation Services that must be provided in an inpatient setting. Rehabilitation Services include cardiac rehabilitation therapy, physical therapy, pulmonary rehabilitation therapy, occupational therapy and speech therapy. The Benefit Limit is listed in the Schedule of Benefits.</td>
</tr>
</tbody>
</table>
| **34. Rehabilitation and Habilitation Services – Outpatient** | The Plan covers the following outpatient Rehabilitation and Habilitation Services:  
• Occupational therapy  
• Physical therapy  
• Pulmonary rehabilitation therapy  
Outpatient Rehabilitation and Habilitation Services are covered up to the Benefit Limit listed in the Schedule of Benefits. Services are covered only:  
• If, in the opinion of your Plan Provider, there is likely to be significant improvement in your condition within the period of time benefits are covered; and  
• When needed to improve your ability to perform Activities of Daily Living.  
Activities of Daily Living do not include special functions needed for occupational purposes or sports.  
Rehabilitation and Habilitation Services are also covered under your inpatient hospital and home health benefits.  
**Please Note:** Outpatient physical and occupational therapies for children under the age of 3 are covered to the extent Medically Necessary. The benefit limit stated in the Schedule of Benefits does not apply. |
| **35. Scopic Procedures – Outpatient Diagnostic** | The Plan covers diagnostic scopic procedures and related services received on an outpatient basis.  
Diagnostic scopic procedures are those for visualization, biopsy and/or polyp removal. Scopic procedures are:  
• Colonoscopy  
• Endoscopy  
• Sigmoidoscopy |
<p>| <strong>36. Skilled Nursing Facility Care</strong> | The Plan covers care in a health care facility licensed to provide skilled nursing care on an inpatient basis. Coverage is provided only when you need daily skilled nursing care that must be provided in an inpatient setting. The Benefit Limit is listed in the Schedule of Benefits. |
| <strong>37. Speech-Language and Hearing Services</strong> | The Plan covers diagnosis and treatment of speech, hearing and language disorders to the extent Medically Necessary by speech-language pathologists and audiologists. |
| <strong>38. Spinal Manipulative Therapy (including care by a chiropractor)</strong> | The Plan covers musculoskeletal adjustment or manipulation up to the Benefit Limit listed in the Schedule of Benefits. |</p>
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>39. Surgery - Outpatient</td>
<td>The Plan covers outpatient surgery, including related services. Outpatient surgery is defined as any surgery or procedure in a day surgery department, ambulatory surgery department or outpatient surgery center. There are certain specialized services for which you will be directed to a Center of Excellence for care. See section I.D.4. Centers of Excellence for more information.</td>
</tr>
<tr>
<td>40. Telemedicine Services</td>
<td>The Plan covers Medically Necessary telemedicine services for the purpose of diagnosis, consultation or treatment in the same manner as an in-person consultation between you and your Plan Provider. Telemedicine services include the use of real-time interactive audio, video or other electronic media telecommunications, telemonitoring, and telemedicine services involving stored images forwarded for future consultations, i.e. “store and forward” telecommunication as a substitute for in-person consultation with Plan Providers. Member Cost Sharing for telemedicine services is the same as the Member Cost Sharing for the same type of service if it had been provided through an in-person consultation. Please refer to your Schedule of Benefits for specific information on Member Cost Sharing you may be required to pay.</td>
</tr>
</tbody>
</table>
| 41. Temporomandibular Joint Dysfunction Services | The Plan covers medical treatment of Temporomandibular Joint Dysfunction (TMD). Only the following services are covered:  
- Initial consultation with a physician  
- Physical therapy, (subject to the visit limit for outpatient physical therapy listed in the Schedule of Benefits)  
- Surgery  
- X-rays  
**Important Notice:** No Dental Care is covered for the treatment of Temporomandibular Joint Dysfunction (TMD). |
| 42. Urgent Care Services | The Plan covers Urgent Care you receive at (1) a convenience care clinic or (2) an urgent care clinic. Convenience care clinics provide treatment for minor illnesses and injuries. They are usually staffed by non-physician providers, such as nurse practitioners, and are located in stores, supermarkets or pharmacies. To see a list of convenience care clinics covered by the Plan, please refer to your Provider Directory and search under “convenience care”. Urgent care clinics provide treatment for illnesses and injuries that require urgent attention but are not life threatening. Urgent care clinics are independent clinics or certain hospital-owned clinics that provide urgent care services. Urgent care clinics are staffed by doctors, nurse practitioners, and physician assistants. To see a list of urgent care clinics covered by the Plan, please refer to your Provider Directory and search under “urgent care”. Some hospitals provide urgent care services as part of the hospital's outpatient services. Because the services provided are considered outpatient hospital services, only the hospitals are listed in the Provider Directory. These services may require higher Member Cost Sharing than urgent care services received at independent urgent care clinics. Please refer to your Schedule of Benefits for your specific Member Cost Sharing requirements for urgent care services. |
### Urgent Care Services (Continued)

Coverage for Urgent Care is provided for services that are required to prevent deterioration to your health resulting from an unforeseen sickness or injury. Covered Benefits include but are not limited to the following:

- Care for minor cuts, burns, rashes or abrasions, including suturing
- Treatment for minor illnesses and infections, including ear aches
- Treatment for minor sprains or strains

Whenever possible, you should contact your PCP prior to obtaining care at either a convenience care clinic or an urgent care clinic. Your PCP may be able to provide the services you require at a lower out-of-pocket cost.

**Important Notice:** Urgent care is not emergency care. You should call 911 or go directly to a hospital emergency room if you suspect you are having a Medical Emergency. These include heart attack or suspected heart attack, shock, major blood loss, or loss of consciousness. Please see section I.D.5. *Medical Emergency Services* for more information.

### 43. Vision Services

**Routine Eye:**

The Plan covers routine eye examinations.

**Vision Hardware for Special Conditions:**

The Plan provides coverage for contact lenses or eyeglasses needed for the following conditions:

- **Keratoconus.** One pair of contact lenses is covered per Calendar Year. The replacement of lenses, due to a change in the Member's condition, is limited to 3 per affected eye per Calendar Year.
- **Post cataract surgery with an intraocular lens implant (pseudophakes).** Coverage is limited to $140 per surgery toward the purchase of eyeglass frames and lenses. The replacement of lenses due to a change in the Member's prescription of .50 diopters or more within 90 days of the surgery is also covered up to a limit of $140.
- **Post cataract surgery without lens implant (aphakes).** One pair of eyeglass lenses or contact lenses is covered per Calendar Year. Coverage up to $50 per Calendar Year is also provided for the purchase of eyeglass frames. The replacement of lenses due to a change in the Member's condition is also covered. Replacement of lenses due to wear, damage, or loss, is limited to 3 per affected eye per Calendar Year.
- **Post retinal detachment surgery.** For a Member who wore eyeglasses or contact lenses prior to retinal detachment surgery, the Plan covers the full cost of one lens per affected eye up to one Calendar Year after the date of surgery. For Members who have not previously worn eyeglasses or contact lenses, the Plan covers either (1) a pair of eyeglass lenses and up to $50 toward the purchase of the frames or (2) a pair of contact lenses.

### 44. Voluntary Sterilization

The Plan covers voluntary sterilization, including tubal ligation and vasectomy.

### 45. Voluntary Termination of Pregnancy

The Plan covers voluntary termination of pregnancy.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>46 . Wigs and Scalp Hair Prostheses</td>
<td>The Plan covers wigs and scalp hair prostheses when needed as a result of any form of cancer or leukemia, alopecia areata, alopecia totalis or permanent hair loss due to injury up to the Benefit Limit listed in the Schedule of Benefits.</td>
</tr>
</tbody>
</table>
IV. Exclusions

The exclusions headings in this section are intended to group together services, treatments, items, or supplies that fall into a similar category. Actual exclusions appear underneath the headings. A heading does not create, define, modify, limit or expand an exclusion.

The services listed in the table below are not covered by the Plan:

<table>
<thead>
<tr>
<th>Exclusion</th>
<th>Description</th>
</tr>
</thead>
</table>
| **1. Alternative Treatments** | 1. Acupuncture services that are outside the scope of standard acupuncture care.  
2. Alternative, holistic or naturopathic services and all procedures, laboratories and nutritional supplements associated with such treatments.  
3. Aromatherapy, treatment with crystals and alternative medicine.  
4. Any of the following types of programs: Health resorts, spas, recreational programs, camps, wilderness programs (therapeutic outdoor programs), outdoor skills programs, educational programs for children in residential care, self-help programs, life skills programs, relaxation or lifestyle programs, including any services provided in conjunction with, or as part of such types of programs.  
5. Massage therapy.  
6. Myotherapy. |
| **2. Dental Services** | 1. Dental Care, except the specific dental services listed as Covered Benefits in this Benefit Handbook and your Schedule of Benefits.  
2. All services of a dentist for Temporomandibular Joint Dysfunction (TMD).  
3. Preventive dental care for children, except when specifically listed as a Covered Benefit. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit.  
4. Dentures. |
| **3. Durable Medical Equipment and Prosthetic Devices** | 1. Any devices or special equipment needed for sports or occupational purposes.  
2. Any home adaptations, including, but not limited to home improvements and home adaptation equipment.  
3. Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services.  
4. Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft. |
| **4. Experimental, Unproven or Investigational Services** | 1. Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational. |
| **5. Foot Care** | 1. Foot orthotics, except for the treatment of severe diabetic foot disease.  
2. Routine foot care. Examples include nail trimming, cutting or debriding and the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Members with diabetes. |
<table>
<thead>
<tr>
<th>Exclusion</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>6. Maternity Services</strong></td>
<td>1. Delivery outside the Service Area after the 37th week of pregnancy, or after you have been told that you are at risk for early delivery.</td>
</tr>
<tr>
<td></td>
<td>2. Planned home births.</td>
</tr>
<tr>
<td></td>
<td>3. Routine pre-natal and post-partum care when you are traveling outside the Service Area.</td>
</tr>
<tr>
<td></td>
<td>2. Educational services or testing, except services covered under the benefit for Early Intervention Services. No benefits are provided: (1) for educational services intended to enhance educational achievement; (2) to resolve problems of school performance; (3) to treat learning disabilities; (4) for driver alcohol education; or (5) for community reinforcement approach and assertive continuing care.</td>
</tr>
<tr>
<td></td>
<td>3. Sensory integrative praxis tests.</td>
</tr>
<tr>
<td></td>
<td>4. Services for any condition with only a “Z Code” designation in the Diagnostic and Statistical Manual of Mental Disorders, which means that the condition is not attributable to a mental disorder.</td>
</tr>
<tr>
<td></td>
<td>5. Mental health care that is (1) provided to Members who are confined or committed to a jail, house of correction, prison, or custodial facility of the Department of Youth Services; or (2) provided by the Department of Mental Health.</td>
</tr>
<tr>
<td></td>
<td>6. Services or supplies for the diagnosis or treatment of mental health and substance abuse disorders that, in the reasonable judgment of the Behavioral Health Access Center, are any of the following:</td>
</tr>
<tr>
<td></td>
<td>• Not consistent with prevailing national standards of clinical practice for the treatment of such conditions.</td>
</tr>
<tr>
<td></td>
<td>• Not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome.</td>
</tr>
<tr>
<td></td>
<td>• Typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective.</td>
</tr>
<tr>
<td></td>
<td>7. Services related to autism spectrum disorders provided under an individualized education program (IEP), including any services provided under an IEP that are delivered by school personnel or any services provided under an IEP purchased from a contractor or vendor.</td>
</tr>
<tr>
<td><strong>8. Physical Appearance</strong></td>
<td>1. Cosmetic Services, including drugs, devices, treatments and procedures, except for (1) Cosmetic Services that are incidental to the correction of a Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged by an accidental injury, and (3) post-mastectomy care.</td>
</tr>
<tr>
<td></td>
<td>2. Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy.</td>
</tr>
<tr>
<td></td>
<td>3. Liposuction or removal of fat deposits considered undesirable.</td>
</tr>
<tr>
<td></td>
<td>4. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures).</td>
</tr>
</tbody>
</table>
### Exclusion

**Physical Appearance (Continued)**

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.</td>
<td>Skin abrasion procedures performed as a treatment for acne.</td>
</tr>
<tr>
<td>6.</td>
<td>Treatment for skin wrinkles or any treatment to improve the appearance of the skin.</td>
</tr>
<tr>
<td>7.</td>
<td>Treatment for spider veins.</td>
</tr>
</tbody>
</table>

#### 9. Procedures and Treatments

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Care by a chiropractor outside the scope of standard chiropractic practice, including but not limited to, surgery, prescription or dispensing of drugs or medications, internal examinations, obstetrical practice, or treatment of infections and diagnostic testing for chiropractic care other than an initial X-ray.</td>
</tr>
<tr>
<td>2.</td>
<td>Commercial diet plans, weight loss programs and any services in connection with such plans or programs.</td>
</tr>
<tr>
<td>3.</td>
<td>Gender reassignment surgery and all related drugs and procedures, except the specific services listed as Covered Benefits in this Handbook. The following services are not covered for the purpose of gender reassignment: face-lifting; lip reduction/enhancement; blepharoplasty; laryngoplasty, or other voice modification surgery; facial implants or injections; silicone injections of the breast; liposuction; electrolysis, hair removal, or hair transplantation; collagen injections; and removal of redundant skin</td>
</tr>
<tr>
<td>4.</td>
<td>Reversal of gender reassignment surgery and all related procedures.</td>
</tr>
<tr>
<td>5.</td>
<td>If a service is listed as requiring that it be provided at a Center of Excellence, no coverage will be provided under this Handbook if that service is received from a Provider that has not been designated as a Center of Excellence. Please see section I.D.4. Centers of Excellence for more information.</td>
</tr>
<tr>
<td>6.</td>
<td>Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods).</td>
</tr>
<tr>
<td>7.</td>
<td>Physical examinations and testing for insurance, licensing or employment.</td>
</tr>
<tr>
<td>8.</td>
<td>Services for Members who are donors for non-members, except as described under Human Organ Transplant Services.</td>
</tr>
<tr>
<td>10.</td>
<td>Group diabetes training, educational programs or camps.</td>
</tr>
</tbody>
</table>

#### 10. Providers

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Charges for services provided after the date on which your membership ends.</td>
</tr>
<tr>
<td>2.</td>
<td>Charges for any products or services, including, but not limited to, professional fees, medical equipment, drugs, and hospital or other facility charges, that are related to any care that is not a Covered Benefit under this Handbook.</td>
</tr>
<tr>
<td>3.</td>
<td>Charges for missed appointments.</td>
</tr>
<tr>
<td>4.</td>
<td>Concierge service fees. (See section I.G. Provider Fees For Special Services (Concierge Services) for more information).</td>
</tr>
<tr>
<td>5.</td>
<td>Follow-up care after an emergency room visit, unless provided or arranged by your PCP.</td>
</tr>
<tr>
<td>Exclusion</td>
<td>Description</td>
</tr>
<tr>
<td>-----------</td>
<td>-------------</td>
</tr>
<tr>
<td>6.</td>
<td>Inpatient charges after your hospital discharge.</td>
</tr>
<tr>
<td>7.</td>
<td>Provider’s charge to file a claim or to transcribe or copy your medical records.</td>
</tr>
<tr>
<td>8.</td>
<td>Services or supplies provided by: (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.</td>
</tr>
<tr>
<td><strong>11. Reproduction</strong></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Any form of Surrogacy or services for a gestational carrier.</td>
</tr>
<tr>
<td>2.</td>
<td>Infertility drugs if a member is not in a Plan authorized cycle of infertility treatment.</td>
</tr>
<tr>
<td>3.</td>
<td>Infertility drugs that must be purchased at an outpatient pharmacy.</td>
</tr>
<tr>
<td>4.</td>
<td>Infertility treatment for Members who are not medically infertile.</td>
</tr>
<tr>
<td>5.</td>
<td>Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal).</td>
</tr>
<tr>
<td>6.</td>
<td>Sperm collection, freezing and storage except as described in the section III. Covered Benefits, Infertility Services and Treatment.</td>
</tr>
<tr>
<td>7.</td>
<td>Sperm identification when not Medically Necessary (e.g., gender identification).</td>
</tr>
<tr>
<td>8.</td>
<td>The following fees: wait list fees, non-medical costs, shipping and handling charges etc.</td>
</tr>
<tr>
<td><strong>12. Services Provided Under Another Plan</strong></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities.</td>
</tr>
<tr>
<td>2.</td>
<td>Costs for services for which payment is required to be made by a Workers’ Compensation plan or an Employer under state or federal law.</td>
</tr>
<tr>
<td><strong>13. Telemedicine Services</strong></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Telemedicine services involving e-mail, fax, texting, or audio-only telephone.</td>
</tr>
<tr>
<td>2.</td>
<td>Provider fees for technical costs for the provision of telemedicine services.</td>
</tr>
<tr>
<td><strong>14. Types of Care</strong></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Custodial Care.</td>
</tr>
<tr>
<td>2.</td>
<td>Recovery programs including rest or domiciliary care, sober houses, transitional support services, and therapeutic communities.</td>
</tr>
<tr>
<td>3.</td>
<td>All institutional charges over the semi-private room rate, except when a private room is Medically Necessary.</td>
</tr>
<tr>
<td>4.</td>
<td>Pain management programs or clinics.</td>
</tr>
<tr>
<td>5.</td>
<td>Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation.</td>
</tr>
<tr>
<td>6.</td>
<td>Private duty nursing.</td>
</tr>
<tr>
<td>7.</td>
<td>Sports medicine clinics.</td>
</tr>
<tr>
<td>8.</td>
<td>Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.</td>
</tr>
</tbody>
</table>
### Exclusion Description

#### 15. Vision and Hearing

1. Eyeglasses, contact lenses and fittings, except as listed in this Benefit Handbook.
2. Hearing aids, except as listed in your Schedule of Benefits.
3. Hearing aid batteries, and any device used by individuals with hearing impairment to communicate over the telephone or internet, such as TTY or TTD.
4. Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of naturally occurring myopia, hyperopia and astigmatism.

#### 16. All Other Exclusions

1. Any service or supply furnished in connection with a non-Covered Benefit.
2. Beauty or barber service.
3. Any drug or other product obtained at an outpatient pharmacy. Exceptions apply for diabetes services and hypodermic syringes and needles. See section III. Covered Benefits of this Handbook for details.
4. All food or nutritional supplements except those covered under the benefits for (1) low protein foods and (2) medical formulas.
5. Guest services.
6. Services for non-Members.
7. Services for which no charge would be made in the absence of insurance.
8. Services for which no coverage is provided by the Plan.
9. Services that are not Medically Necessary.
10. Services your PCP or a Plan Provider has not provided, arranged or approved except as described in the sections I.D.1. Your PCP Manages Your Health Care and I.D.3. Using Plan Providers.
11. Taxes or governmental assessments on services or supplies.
12. Transportation other than by ambulance.
13. The following products and services:
   - Air conditioners, air purifiers and filters, dehumidifiers and humidifiers.
   - Car seats.
   - Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners.
   - Electric scooters.
   - Exercise equipment.
   - Home modifications including but not limited to elevators, handrails and ramps.
   - Hot tubs, jacuzzis, saunas or whirlpools.
   - Mattresses.
   - Medical alert systems.
   - Motorized beds.
   - Pillows.
   - Power-operated vehicles.
   - Stair lifts and stair glides.
<table>
<thead>
<tr>
<th>Exclusion</th>
<th>Description</th>
</tr>
</thead>
</table>
| All Other Exclusions (Continued) | • Strollers.  
                                 | • Safety equipment.  
                                 | • Vehicle modifications including but not limited to van lifts.  
                                 | • Telephone.  
                                 | • Television. |
V. Out-of-Area Coverage for Dependent Children

A Dependent child must be registered with Harvard Pilgrim to make use of this benefit. You may call the Member Services Department to register at 1-888-333-4742.

A. OUT-OF-AREA DEPENDENT COVERAGE

The Plan provides limited coverage for Dependent children under the age of 26 who live outside of the Enrollment Area. This includes a child, including an adopted child, of the Subscriber or spouse and a child for whom the Subscriber or spouse is the court appointed legal guardian. The Subscriber, the Subscriber's spouse, and a Dependent child over the age of 26 are not eligible for coverage under this benefit. This benefit also does not apply to any Dependent under age 26 whose purpose for living outside the Enrollment Area is to obtain treatment or services or who lives in the Plan's Enrollment Area.

The Enrollment Area includes the locations where Plan Providers are available to care for Members. It includes the states of Massachusetts, New Hampshire, Maine and Rhode Island and certain areas in Vermont, New York and Connecticut. All Members, except a Dependent child under age 26, must live in the Enrollment Area to be eligible for enrollment in the Plan. You may obtain a list of the cities and towns in the Enrollment Area by calling the Member Services Department at 1-888-333-4742.

The Plan provides limited out-of-area Dependent coverage because many Dependent children attend schools or colleges outside of the Enrollment Area where Plan Providers are not available to provide care. However, a Dependent under age 26 does not have to be a student to be eligible. All enrolled Dependent children under age 26 who live outside of the Enrollment Area are eligible for this benefit, except for the limitations described above.

All the rules and limits for coverage listed in this Benefit Handbook, the Schedule of Benefits, and any riders to those documents apply to the benefits provided under this section. The only exception is that, when receiving certain medical services outside of the Enrollment Area, your Dependent child does not need to get care from Plan Providers. When a Dependent child is in the Enrollment Area, all services must be obtained from Plan Providers.

Any Member Cost Sharing amounts will be applied as listed in your Schedule of Benefits. If a Non-Plan Provider charges any amount in excess of the Allowed Amount, as defined in this Benefit Handbook, you or your Dependent child are responsible for the excess amount. The Plan will not pay any charges above the Allowed Amount.

Please Note: Your Dependent child is entitled to all the benefits in this Handbook and Schedule of Benefits when he or she returns to the Enrollment Area and receives care from Plan Providers.

B. BENEFITS FOR OUT-OF-AREA DEPENDENT COVERAGE

1. Inpatient and Outpatient Medical Services
The Plan covers inpatient and outpatient medical services from Non-Plan Providers outside of the Plan Enrollment Area. All services listed in this Handbook are covered except elective medical services, including related follow up care, that can be safely delayed until the Member returns to the Enrollment Area without damage to the Member’s health. Examples of elective medical procedures that can be safely delayed until your Dependent child returns to the Enrollment Area include: treatment of infertility, bariatric surgery, arthroscopic surgery and cosmetic or reconstructive surgery. Such procedures are only covered by Plan Providers within the Enrollment Area. If you have any questions about whether a procedure must be provided within the Enrollment Area, please call 1-800-708-4414.

To obtain covered services under this benefit, Dependents are required to notify HPHC before the start of any planned inpatient admission to a Non-Plan Provider outside of the Enrollment Area. Dependents are also required to obtain Prior Approval from HPHC before receiving certain services. Prior Approval must be obtained for any of the services listed below:

- **Acute Inpatient Care**
- **Durable Medical Equipment**
  Continuous glucose monitoring systems only
- **Formulas and enteral nutrition**
  Outpatient services only
- **Home Health Care**
  Includes home infusion and home hospice care
- **Non-Emergency Air Ambulance Transportation**
Emergency air ambulance transportation is immediate transportation by air ambulance that is arranged by police, fire or other emergency rescue officials during a Medical Emergency. Emergency air ambulance services do not require Prior Approval. You must obtain Prior Approval for coverage of any other air ambulance transportation.

- **Occupational therapy**
  
  Outpatient services only

- **Physical therapy**

  Outpatient services only

- **Prosthetic devices**

  Myoelectric and bionic arms and legs only

- **Pulmonary rehabilitation**

  Outpatient services only

- **Radiology and Advanced Radiology**

  Includes computerized axial tomography (CAT and CT and CTA scans); magnetic resonance imaging (MRI and MRA scans); nuclear cardiac studies; and positron emission tomography (PET scans)

- **Select Medical Drugs**

  Including but not limited to, antibiotics for lyme disease; hyaluronate injections; immune globulin (IVG); and immunobiologics (e.g., Remicade and Rituxin)

- **Skilled Nursing Facility (SNF) and rehabilitation hospital care**

  Includes all admissions to Skilled Nursing Facilities (SNFs) and inpatient rehabilitation facilities

- **Sleep Diagnostics and Sleep Therapies**

  Includes home and attended Sleep Studies, Sleep Therapies (e.g., PAP Titration, initiation of CPAP/BiPAP), and sleep therapy equipment and supplies

- **Speech and language therapy**

  Outpatient services only

- **Surgery (all inpatient and outpatient)**

Please refer to HPHC’s Internet site at [www.harvardpilgrim.org](http://www.harvardpilgrim.org), or call Member Services for updates and revisions to the above list.

**Important Note:** You must call the Plan at 1–800–708–4414 for Prior Approval for all services listed above. The only exception is in a Medical Emergency. If you do not obtain Prior Approval when required and HPHC later determines that the service was not Medically Necessary, no coverage will be provided for the service at issue. If your dependent child is hospitalized, you or your Dependent child must call the Plan at 1–888–333–4742 within 48 hours of hospitalization or as soon as you can. This telephone number can also be found on your ID card.

### 2. Mental Health Care (Including the Treatment of Substance Abuse Disorders)

The Plan provides access to a national network of Plan Providers for mental health care (including the treatment of substance abuse disorders). If a Dependent child needs such services from a Plan Provider, he or she must call the Behavioral Health Access Center at 1–888–333–4742. This number is staffed by licensed mental health clinicians. The staff of the Behavioral Health Access Center will assist in finding the appropriate providers and arranging the services required.

The Plan also provides mental health care (including the treatment of substance abuse disorders) from Non-Plan Providers. If a Non-Plan Provider charges any amount in excess of the Allowed Amount, as defined in this Benefit Handbook, you or your Dependent child are responsible for the excess amount. The Plan will not pay any charges above the Allowed Amount.

The coverage for out-of-area mental health care (including the treatment of substance abuse disorders) is the same as that provided for services received inside the Enrollment Area. Please see section III. Covered Benefits, Mental Health Care (Including the Treatment of Substance Abuse Disorders) for additional information on the benefits for mental health care.
VI. Reimbursement and Claims Procedures

The information in this section applies when you receive services from a Non-Plan Provider. This should happen only when you get care:

- In a Medical Emergency; or
- When you are temporarily traveling outside Massachusetts.

In most cases, you should not receive bills from a Plan Provider.

A. BILLING BY PROVIDERS

If you get a bill for a Covered Benefit you may ask the provider to:

1) Bill us on a standard health care claim form (such as the CMS 1500 or the UB04 form); and

2) Send it to the address listed on the back of your Plan ID card.

B. REIMBURSEMENT FOR BILLS YOU PAY

If you pay a provider who is not a Plan Provider for a Covered Benefit, the Plan will reimburse you less your applicable Member Cost Sharing. Please send any request for reimbursement for claims you have paid to the appropriate address below:

**Claims for Mental Health Care:**
Behavioral Health Access Center  
P.O. Box 31053  
Laguna Hills, CA 92654-1053

**All Other Claims:**

HPHC Claims  
P.O. Box 699183  
Quincy, MA 02269–9183

C. INFORMATION NEEDED FOR CLAIMS PROCESSING

To obtain reimbursement for a bill you have paid, other than for pharmacy items, you must provide us with all of the following information:

- The Member’s full name and address
- The Member’s date of birth
- The Member’s Plan ID number (on the front of the Member’s Plan ID card)

- The name and address of the person or facility providing the services for which a claim is made and their tax identification number
- The Member’s diagnosis or ICD 10 code
- The date the service was rendered
- The CPT code (or a brief description of the illness or injury) for which payment is sought
- The amount of the Provider’s charge
- Proof that you have paid the bill (if reimbursement is sought)

**Important Notice:** We may need more information for some claims. If you have any questions about claims, please call our Member Services Department at 1-888-333-4742.

1. International Claims

If you are requesting reimbursement for services received while outside of the United States you must submit an International Claim Form. The form can be obtained online at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling the Member Services Department. In addition to the International Claim Form you will need to submit an itemized bill and proof of payment. We may also require you to provide additional documentation, including, but not limited to: (1) records from financial institutions clearly demonstrating that you have paid for the services that are the subject of the claim; and (2) the source of funds used for payment.

D. TIME LIMITS ON FILING CLAIMS

To be eligible for payment, we must receive claims within one year of the date care was received.

E. TIME LIMITS FOR THE REVIEW OF CLAIMS

HPHC will generally review claims within the time limits stated below. Under some circumstances these time limits may be extended by the Plan upon notice to Members. Unless HPHC notifies a Member that an extension is required, the review time for the types of claims outlined below will be as follows:

- **Pre-service claims.** A pre-Service claim is one in which coverage is requested for a health care service that the Member has not yet received. Pre-service claims will generally be processed within 15 days after receipt of the claim by HPHC.
THE HARVARD PILGRIM HMO PLAN FOR HARVARD UNIVERSITY - MASSACHUSETTS

- **Post-service claims.** A post-service claim requests coverage of a health care service that the Member has already received. Post-service claims will generally be processed within 30 days after the receipt of the claim by HPHC.

- **Urgent Care claims.** Urgent Care claims will generally be processed within 72 hours of receipt of the claim by HPHC. An Urgent Care claim is one in which the use of the standard time period for processing pre-service claims:
  1. Could seriously jeopardize a Member’s life or health or ability to regain maximum function; or
  2. Would result in severe pain that cannot be adequately managed without the care or treatment requested.

If a physician with knowledge of the Member’s medical condition determines that one of the above criteria has been met, the claim will be treated as an Urgent Care claim by HPHC.

**F. PAYMENT LIMITS**

The Plan limits the amount payable for services that are not rendered by Plan Providers. The most the Plan will pay for such services is the Allowed Amount. You may have to pay the balance if the claim is for more than the Allowed Amount.

**G. MISCELLANEOUS CLAIMS PROVISIONS**

Benefits will be paid to the Member who received the services for which a claim is made unless such Member is a minor. In such case, benefits will be paid to the parent or custodian with whom the child resides. The Member may authorize the Plan to pay benefits directly to the health care Provider whose charge is the basis for the claim.

✔ **FOR EXAMPLE:** If the Allowed Amount is $1,000 and the applicable Member Cost Sharing for the service is 20% Coinsurance, the maximum amount we will pay is $800.
VII. Appeals and Complaints

This section explains the procedures for processing appeals and complaints and the options available if an appeal is denied.

A. BEFORE YOU FILE AN APPEAL

Claim denials may result from a misunderstanding with a provider or a claim processing error. Since these problems can be easy to resolve, we recommend that Members contact an HPHC Member Services Associate prior to filing an appeal. A Member Services Associate can be reached toll free at (888) 333-4742. For TTY service, please call 711. The Member Services Associate will investigate the claim and either resolve the problem or explain why the claim is being denied. If you are dissatisfied with the response of the Member Services Associate, you may file an appeal using the procedures outlined below.

B. MEMBER APPEAL PROCEDURES

Any Member who is dissatisfied with a decision on the coverage of services may appeal to HPHC. Appeals may be filed by a Member or a Member’s authorized representative, including a provider acting on a Member’s behalf. HPHC has established the following steps to ensure that Members receive a timely and fair review of internal appeals.

A Member may also appeal a rescission of coverage. A rescission of coverage is defined in section VII.C.2. External Review.

If you need assistance filing your appeal, there may be consumer assistance programs in your state available to you. Also, HPHC staff is available to assist you with the filing of an appeal. If you wish such assistance or would like the telephone number for one of these programs, please call (888) 333-4742.

1. Initiating Your Appeal

To initiate your appeal, you or your representative can mail or FAX a letter to us about the coverage you are requesting and why you feel the denial should be overturned. (If your appeal qualifies as an expedited appeal, you may contact us by telephone. (See section VII.B.3. The Expedited Appeal Process. for the expedited review procedure.)

You must file your appeal within 180 days after you receive notice that a claim has been denied. Please be as specific as possible in your appeal request. We need all the important details in order to make a fair decision, including pertinent medical records and itemized bills.

If you have a representative submit an appeal on your behalf, the appeal should include a statement, signed by you, authorizing the representative to act on your behalf. In the case of an expedited appeal relating to Urgent Care, such authorization may be provided within 48 hours after submission of the appeal. Where Urgent Care is involved, a medical provider with knowledge of your condition, such as your treating physician, may act as your representative without submitting an authorization form you have signed.

For all appeals, except those involving mental health care (including the treatment of substance abuse disorders), please send your request to the following address:

Appeals and Grievances Analyst
Customer Service Department
1600 Crown Colony Drive
Quincy, MA 02169
Telephone: 1-888-333-4742
Fax: 1-617-509-3085
www.harvardpilgrim.org

If your appeal involves mental health care (including the treatment of substance abuse disorders), please send it to the following address:

HPHC Behavioral Health Access Center
c/o United Behavioral Health
Appeals Department
100 East Penn Square, Suite 400
Philadelphia, PA 19107
Telephone: 1-888-777-4742
Fax: 1-888-881-7453

No appeal shall be deemed received until actual receipt by HPHC at the appropriate address or telephone number listed above.

When we receive your appeal, we will assign an Appeals and Grievances Analyst to coordinate your appeal throughout the entire appeal process. We will send you an acknowledgement letter identifying your Appeals and Grievances Analyst. That letter will include detailed information on the appeal process. Your Appeals and Grievances Analyst is available to answer any questions you may have about your appeal. Please feel free to contact your Appeals and Grievances Analyst if you have any questions or concerns at any time during the appeal process.
There are two types of appeal processes, the standard process, which applies to most denied claims and the expedited appeal process which is only available for claims involving claims for Urgent Care services.

2. The Standard Appeal Process
The Appeals and Grievances Analyst will investigate your appeal and determine if additional information is required. Such information may include medical records, statements from your doctors, and bills and receipts for services you have received. You may also provide HPHC with any written comments, documents, records or other information related to your claim.

HPHC divides standard appeals into two types, “Pre-Service Appeals” and “Post-Service Appeals,” as follows:
- A “Pre-Service Appeal” requests coverage of a denied health care service that the Member has not yet received.
- A “Post-Service Appeal” requests coverage of a denied health care service that the Member has already received.

HPHC will review Pre-Service Appeals and send a written decision within 30 days of the date the appeal was received by HPHC. HPHC will review Post-Service Appeals and send a written decision within 60 days of the date the appeal was received by HPHC. These time limits may be extended by mutual agreement between you and HPHC.

After we receive all the information needed to make a decision, your Appeals and Grievances Analyst will inform you, in writing, whether your appeal is approved or denied. HPHC’s decision of your appeal will include: (1) a summary of the facts and issues in the appeal; (2) a summary of the documentation relied upon; (3) the specific reasons for the decision, including the clinical rationale, if any; (4) the identification of any medical or vocational expert consulted in reviewing your appeal; and (5) any other information required by law. This decision is HPHC’s final decision under the appeal process. If HPHC’s decision is not fully in your favor, the decision will also include a description of other options for further review of your appeal. These are also described in section C, below.

If your appeal involves a decision on a medical issue, the Appeals and Grievances Analyst will obtain the opinion of a qualified physician or other appropriate medical specialist. The health care professional conducting the review must not have either participated in any prior decision concerning the appeal or be the subordinate of the original reviewer. Upon request, your Appeals and Grievances Analyst will provide you with a copy, free of charge, of any written clinical criteria used to decide your appeal and; where required by law, the identity of the physician (or other medical specialist) consulted concerning the decision.

You have the right to receive, free of charge, all documents, records or other information relevant to the initial denial and your appeal.

3. The Expedited Appeal Process
HPHC will provide you with an expedited review if your appeal involves medical services which, in the opinion of a physician with knowledge of your medical condition:
- Could, if delayed, seriously jeopardize your life or health or ability to regain maximum function, or
- Would, if delayed, result in severe pain that cannot be adequately managed without the care or treatment requested.

If your appeal involves services that meet one of these criteria, please inform us and we will provide you with an expedited review.

You, your representative or a provider acting on your behalf may request an expedited appeal by telephone or fax. (Please see “Initiating Your Appeal,” above, for the telephone and fax numbers.)

HPHC will investigate and respond to your request within 72 hours. We will notify you of the decision on your appeal by telephone and send you a written decision within two business days thereafter.

If you request an expedited appeal of a decision to discharge you from a hospital, the Plan will continue to pay for your hospitalization until we notify you of our decision. Such notice may be provided by telephone or any other means.

Except as otherwise required by law, the expedited appeal process is limited to the circumstances listed above. Your help in promptly providing all necessary information is important for us to provide you with this quick review. If we do not have sufficient information to decide your appeal, HPHC will notify you within 24 hours of receipt of your appeal.
C. WHAT YOU MAY DO IF YOUR APPEAL IS DENIED

If your appeal is denied by HPHC there are a number of ways in which you may be able obtain further review of the appeal. These are described below.

1. Reconsideration of an Appeal Decision
Many Plan Sponsors provide for voluntary reconsideration of an appeal denial either by HPHC or directly through the Plan Sponsor. Please contact your Appeals and Grievances Analyst or your Plan Sponsor for information on whether reconsideration of your appeal is available under your Plan. Your HPHC Appeals and Grievances Analyst can be reached at 1-888-333-4742.

Please note that by seeking reconsideration you will not lose the right to obtain external review of your appeal, as described below. You may seek external review after reconsideration. However, you cannot obtain reconsideration of your appeal after seeking external review. Seeking reconsideration also does not affect your right to bring legal action, as referenced below.

2. External Review
If you disagree with the denial of your appeal you may be entitled seek external review though an Independent Review Organization (IRO).

An IRO provides you with the opportunity for a review of your appeal by an independent organization that is separate from HPHC and your Plan Sponsor. The decision of the IRO is binding on both you and the Plan (except to the extent that other remedies are available under state or federal law).

You, your representative, or a provider acting on your behalf, may request external review by sending a completed “Request for Voluntary Independent External Review” form by mail or fax to your Appeals and Grievances Analyst at the following address or fax number:

Important Notice: If you are filing an expedited appeal with HPHC, you may also file a request for expedited external review at the same time. You do not have to wait until HPHC completes your expedited appeal to file for expedited external review. Please see the section VII.C.2. External Review, for information on how to file for external review.

Appeals and Grievances Analyst
Customer Service Department
1600 Crown Colony Drive
Quincy, MA 02169
Telephone: 1-888-333-4742
Fax: 1-617-509-3085

You or your representative may request expedited external review by telephone. Please call your Appeals and Grievances Analyst, if one has been assigned to your appeal. You may also request expedited external review by calling a Member Services Associate at 1-888-333-4742.

In addition to the requirements for external review, stated below, to be eligible for expedited external review, the appeal must meet the criteria for an expedited appeal stated above in section VII.B.3. The Expedited Appeal Process).

In submitting a request for external review, you understand that if HPHC determines that the appeal is eligible for external review, HPHC will send a copy of the complete appeal file directly to the IRO.

In order to be eligible for external review, your appeal must meet each of the following requirements:

a. You must request external review within four (4) calendar months of the date you receive notice that your appeal has been denied. If we send a notice of the denial of an appeal by First Class Mail, we will assume receipt of that notice five (5) days after the date of mailing.

b. You must pay the $25 external review filing fee (up to $75 per year if you file more than one request). The fee will be returned to you if your appeal is approved by the IRO. The fee may be waived upon a showing of undue financial hardship.

c. Your appeal must involve a denial of coverage based on either: (1) a medical judgment; or (2) a rescission of coverage. The meaning of these terms is as follows:

Medical Judgment. A “medical judgment” includes, but is not limited to, the following types of decisions: (i) whether the service is Medically Necessary; (ii) whether the health care facility, level of care, or service is appropriate for treatment of the member’s condition; (iii) whether the service is likely to be effective, or more effective than an alternative service, in treating a member’s condition; or (iv) whether the service is Experimental, Unproven or Investigational. A medical judgement does
not include a decision that is based on an interpretation of the law, or the benefits or wording of your Plan, without consideration of your clinical condition or what is best for you medically.

Unless a medical judgment is involved, external review is not available for certain types of appeals. These include the following:

- Denials of coverage based on benefit limitations stated in your Plan documents
- Denials of coverage for services excluded under your Plan (except Experimental, Unproven or Investigational services)
- Denials of coverage based on the Member Cost Sharing requirements stated in your Plan.

Rescission of Coverage. A “rescission of coverage” means a retroactive termination of a Member’s coverage. However, a termination of coverage is not a rescission if it is based on a failure to pay required premiums or contributions for coverage in a timely manner.

The final decision on whether an appeal is eligible for external review will be made by the Independent Review Organization (IRO), not by HPHC or the Plan Sponsor.

3. Legal Action
You may also seek legal action under section 502(a) of the Employee Retirement Income Security Act (ERISA) if your Plan is governed by ERISA. Please note that any legal action under section 502(c) of ERISA must be brought within the time period stated in section XI.B. LIMITATION ON LEGAL ACTIONS. Please note that governmental plans are not subject to ERISA.

D. THE FORMAL COMPLAINT PROCESS

If you have any complaints about your care under the Plan or about HPHC’s service, we want to know about it. We are here to help. For all complaints, except mental health care (including the treatment of substance abuse disorders) complaints, please call or write to us at:

Customer Service Department
Harvard Pilgrim Health Care
1600 Crown Colony Drive
Quincy, MA 02169
Telephone: 1-888-333-4742
Fax: 1-617-509-3085
www.harvardpilgrim.org

For a complaint involving mental health care (including the treatment of substance abuse disorders), please call or write to us at:

HPHC Behavioral Health Access Center
c/o United Behavioral Health
Appeals Department
100 East Penn Square, Suite 400
Philadelphia, PA 19107
Telephone: 1-888-777-4742
Fax: 1-888-881-7453

We will respond to you as quickly as we can. Most complaints can be investigated and responded to within thirty (30) days.
VIII. Eligibility

**Important Notice:** Your membership in the Plan is effective on the date of enrollment by your Plan Sponsor. Because your Plan Sponsors may notify HPHC of enrollment changes retroactively, HPHC may not have current information concerning membership status. Only your Plan Sponsor can confirm membership status.

This section describes requirements concerning eligibility under the Plan. It is important to understand that eligibility of Dependents and effective dates of coverage are determined by the Plan Sponsor. Please see your Plan Sponsor for descriptions of eligibility of Dependents and effective dates of coverage.

**A. MEMBER ELIGIBILITY**

1. **Residence Requirement**
To be eligible for coverage under this Plan, you must live, and maintain a permanent residence, within the Enrollment Area at least nine months of a year. This does not apply to a Dependent child living outside of the Enrollment Area. For more information on coverage for out-of-area Dependent children, please refer to section V. Out-of-Area Coverage for Dependent Children.

If you have any questions about these requirements, you may call the Member Services Department.

2. **Subscriber Eligibility**
To be a Subscriber under this Plan, you must:
- Be an employee of the Plan Sponsor, in accordance with employee eligibility guidelines agreed to by the Plan Sponsor and HPHC; and
- Be enrolled through a Plan Sponsor that is up-to-date in the payment of the applicable payments for coverage.

3. **Dependent Eligibility**
Please see your Plan Sponsor for a description of Dependent eligibility as agreed upon by your Plan Sponsor and HPHC.

**B. EFFECTIVE DATE - NEW AND EXISTING DEPENDENTS**

Please see your Plan Sponsor for information on enrollment and effective dates of coverage. Please also see section VIII.I. SPECIAL ENROLLMENT RIGHTS.

**C. EFFECTIVE DATE - ADOPTIVE DEPENDENTS**

An adoptive child who has been living with you, and for whom you have been receiving foster care payments, may be covered from the date the petition to adopt is filed. An adoptive child who has not been living with you may be covered from the date of placement in your home for purposes of adoption by a licensed adoption agency. Please see section VIII.I. SPECIAL ENROLLMENT RIGHTS for additional rights upon adoption of a child.

**D. CHANGE IN STATUS**

It is your responsibility to inform your Plan Sponsor and us of all changes that affect Member eligibility. These changes include: address changes and death of a Member.

**Please Note:** We must have your current address on file in order to correctly process claims for care outside the Service Area.

**E. ADDING A DEPENDENT**

It is important to understand that eligibility of Dependents and effective dates of coverage are determined by the Plan Sponsor. Dependents of eligible employees who meet the Plan Sponsor’s eligibility guidelines will be enrolled in the Plan using HPHC enrollment forms or in a manner otherwise agreed to in writing by HPHC and the Plan Sponsor.

HPHC must receive proper notice from the Plan Sponsor of any Member enrollment in, or termination from, the Plan.

Please see your Plan Sponsor for information on Dependent eligibility and effective dates of coverage.

**F. NEWBORN COVERAGE**

A newborn infant of a Member is eligible for coverage under the Plan from the moment of birth. Please see section VIII.E. ADDING A DEPENDENT for information on enrollment procedures. Please see section VIII.I. SPECIAL ENROLLMENT RIGHTS for additional rights upon the birth of a child.
THE HARVARD PILGRIM HMO PLAN FOR HARVARD UNIVERSITY - MASSACHUSETTS

G. HOW YOU'RE COVERED IF MEMBERSHIP BEGINS WHILE YOU'RE HOSPITALIZED

If your membership happens to begin while you are hospitalized, coverage starts on the day membership is effective. To obtain coverage, you must call HPHC and allow us to manage your care. This may include transfer to a facility that is a Plan Provider, if medically appropriate. All other terms and conditions of coverage under this Handbook will apply.

H. COVERAGE FOR MEMBERS WHO LIVE OUTSIDE THE ENROLLMENT AREA

You must live within the Enrollment Area to be eligible for full benefits under this Handbook. The only exception applies to Dependent child living out-of-area. All other Members who live outside of the Enrollment Area are only eligible for coverage of services required in a Medical Emergency as described in section I.D.5. Medical Emergency Services. The benefits available to Members traveling outside Massachusetts, described in section I.D.6. Coverage for Services When You Are Temporarily Traveling Outside the Service Area are not available to Members who live outside of the Member Enrollment Area.

Please Note: Members who live outside the Enrollment Area may obtain full coverage for the Covered Benefits provided under this Handbook from Plan Providers within the Enrollment Area.

Please refer to section V. Out-of-Area Coverage for Dependent Children for coverage available to Dependent children who live outside the Enrollment Area.

I. SPECIAL ENROLLMENT RIGHTS

If an employee declines enrollment for the employee and his or her Dependents (including his or her spouse) because of other health insurance coverage, the employee may be able to enroll himself or herself, along with his or her Dependents in this Plan if the employee or his or her Dependents lose eligibility for that other coverage (or if the employer stops contributing toward the employee's or Dependents' other coverage). However, you must request enrollment from the Plan Sponsor within 30 days after the other coverage ends (or after the employer stops contributing toward the employee's or Dependents' other coverage).

In addition, if an employee has a new Dependent as a result of marriage, birth, adoption or placement for adoption, the employee may be able to enroll himself or herself and his or her Dependents. However, you must request enrollment from the Plan Sponsor within 30 days after the marriage, birth, adoption or placement for adoption.

Special enrollment rights may also apply to persons who lose coverage under Medicaid or the Children's Health Insurance Program (CHIP) or become eligible for state premium assistance under Medicaid or CHIP. An employee or Dependent who loses coverage under Medicaid or CHIP as a result of the loss of Medicaid or CHIP eligibility may be able to enroll in this Plan, if enrollment is requested from the Plan Sponsor within 60 days after Medicaid or CHIP coverage ends. An employee or Dependent who becomes eligible for group health plan premium assistance under Medicaid or CHIP may be able to enroll in this Plan if enrollment is requested from the Plan Sponsor within 60 days after the employee or Dependent is determined to be eligible for such premium assistance.
IX. Termination and Transfer to Other Coverage

**Important Notice:** HPHC may not have current information concerning membership status. Plan Sponsors may notify HPHC of enrollment changes retroactively. As a result, the information HPHC has may not be current. Only your Plan Sponsor can confirm membership status.

A. TERMINATION BY THE SUBSCRIBER

You may end your membership under this Plan with your Plan Sponsor’s approval. HPHC must receive a completed Enrollment/Change form from the Plan Sponsor to end your membership.

B. TERMINATION FOR LOSS OF ELIGIBILITY

A Member’s coverage will end under this Plan if the Plan Sponsor’s contract with HPHC is terminated. A Member’s coverage may also end under this Plan for failing to meet any of the specified eligibility requirements. You will be notified if coverage ends for loss of eligibility. HPHC or the Plan Sponsor will inform you in writing.

You may be eligible for continued enrollment under federal law, if your membership is terminated. See D. CONTINUATION OF COVERAGE REQUIRED BY LAW for more information.

**Please Note:** We may not have current information concerning membership status. Plan Sponsors may notify us of enrollment changes retroactively. As a result, the information we have may not be current. Only your Plan Sponsor can confirm membership status.

C. MEMBERSHIP TERMINATION FOR CAUSE

The Plan may end a Member’s coverage for any of the following causes:

- Misrepresentation of a material fact on an application for membership;
- Committing or attempting to commit fraud to obtain benefits for which the Member is not eligible under this Handbook;
- Obtaining or attempting to obtain benefits under this Handbook for a person who is not a Member; or
- The commission of acts of physical or verbal abuse by a Member, which pose a threat to providers,

or other Members and which are unrelated to the Member’s physical or mental condition.

Termination of membership for providing false information shall be effective immediately upon notice to a Member. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Termination of membership for the other causes will be effective fifteen (15) days after notice.

D. CONTINUATION OF COVERAGE REQUIRED BY LAW

Under Federal law, if you lose Plan Sponsor eligibility, you may be eligible for continuation of group coverage under the Federal law known as the Consolidated Omnibus Budget Reconciliation Act (COBRA). You should contact the Plan Sponsor for more information if health coverage ends due to: 1) separation from employment; 2) reduction of work hours; or 3) loss of dependency status.
X. When You Have Other Coverage

This section explains how benefits under this Benefit Handbook will be coordinated with other insurance benefits available to pay for health services that a Member has received. Benefits are coordinated among insurance carriers to prevent duplicate recovery for the same service.

Nothing in this section should be interpreted to provide coverage for any service or supply that is not expressly covered under this Handbook.

A. BENEFITS IN THE EVENT OF OTHER INSURANCE

Benefits under the Plan will be coordinated to the extent permitted by law with other plans covering health benefits, including: motor vehicle insurance, medical payment policies, home owners insurance, governmental benefits (including Medicare), and all Health Benefit Plans. The term "Health Benefit Plan" means all group HMO and other prepaid health plans, medical or hospital service corporation plans, commercial health insurance and self-insured health plans. There is no coordination of benefits with Medicaid plans or with hospital indemnity benefits amounting to less than $100 per day.

Coordination of benefits will be based upon the Allowed Amount for any service that is covered at least in part by any of the plans involved. If benefits are provided in the form of services, or if a provider of services is paid under a capitation arrangement, the reasonable value of these services will be used as the basis for coordination. No duplication in coverage of services will occur among plans.

When a Member is covered by two or more health benefit plans, one plan will be “primary” and the other plan (or plans) will be secondary. The benefits of the primary plan are determined before those of secondary plan(s) and without considering the benefits of secondary plan(s). The benefits of secondary plan(s) are determined after those of the primary plan and may be reduced because of the primary plan’s benefits.

In the case of health benefit plans that contain provisions for the coordination of benefits, the following rules shall decide which health benefit plans are primary or secondary:

1. Dependent/Non-Dependent
The benefits of the plan that covers the person as an employee or Subscriber are determined before those of the plan that covers the person as a Dependent.

2. A Dependent Child Whose Parents Are Not Separated or Divorced
The order of benefits is determined as follows:

1) The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but,

2) If both parents have the same birthday, the benefits of the plan that covered the parent longer are determined before those of the plan that covered the other parent for a shorter period of time;

3) However, if the other plan does not have the rule described in (1) above, but instead has a rule based upon the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the rule in this Plan (the “birthday rule”) will determine the order of benefits.

3. Dependent Child/Separated or Divorced Parents
Unless a court order, of which HPHC has knowledge of, specifies one of the parents as responsible for the health care benefits of the child, the order of benefits is determined as follows:

1) First the plan of the parent with custody of the child;

2) Then, the plan of the spouse of the parent with custody of the child;

3) Finally, the plan of the parent not having custody of the child.

4. Longer/Shorter Length of Coverage
If none of the above rules determines the order of benefits, the benefits of the plan that covered the employee, Member or Subscriber longer are determined before those of the plan that covered that person for the shorter time.

If you are covered by a health benefit plan that does not have provisions governing the coordination of benefits between plans, that plan will be the primary plan.
B. PROVIDER PAYMENT WHEN PLAN COVERAGE IS SECONDARY

When your Plan coverage is secondary to your coverage under another Health Benefit Plan, payment to a provider of services may be suspended until the provider has properly submitted a claim to the primary plan and the claim has been paid, in whole or in part, or denied by the primary plan. The Plan may recover any payments made for services in excess of the Plan’s liability as the secondary plan, either before or after payment by the primary plan.

C. WORKERS’ COMPENSATION/GOVERNMENT PROGRAMS

If HPHC has information indicating that services provided to you are covered under Workers’ Compensation, Employer’s liability or other program of similar purpose, or by a federal, state or other government agency, payment may be suspended for such services until a determination is made whether payment will be made by such program. If payment is made for services for an illness or injury covered under Workers’ Compensation, Employer’s liability or other program of similar purpose, or by a federal, state or other government agency, the Plan will be entitled to recovery of its expenses from the provider of services or the party or parties legally obligated to pay for such services.

D. SUBROGATION AND REIMBURSEMENT FROM RECOVERY

Subrogation is a means by which health plans recover expenses of services where a third party is legally responsible or alleged to be legally responsible for a Member’s injury or illness.

If another person or entity is, or is alleged to be, liable to pay for services related to a Member’s illness or injury which have been paid for or provided by the Plan, the Plan will be subrogated and succeed to all rights to recover against such person or entity for the value of the services paid for or provided by the Plan. The Plan will also have the right to be reimbursed from any recovery a Member obtains from such person or entity for the value of the services paid for or provided by the Plan. The Plan will have the right to seek such recovery from, among others, the person or entity that caused or allegedly caused the injury or illness, his/her liability carrier or your own auto insurance carrier, in cases of uninsured or underinsured motorist coverage. The Plan’s right to reimbursement from any recovery will apply even if the recovery the Member receives for the illness or injury is designated or described as being for injuries other than health care expenses or does not fully compensate the Member for his or her damages, fees or costs. Neither the “make whole rule” nor the “common fund doctrine” apply to the Plan’s rights of subrogation and/or reimbursement from recovery. The Plan’s reimbursement will be made from any recovery the Member receives from any insurance company or any third party and the Plan’s reimbursement from any such recovery will not be reduced by any attorney’s fees, costs or expenses of any nature incurred by, or for, the Member in connection with the Member’s receiving such recovery, and the Plan will have no liability for any such attorney’s fees, costs or expenses.

To enforce its subrogation and reimbursement rights under this Handbook, the Plan will have the right to take legal action, with or without your consent, against any party to secure reimbursement from the recovery for the value of services provided or paid for by the Plan for which such party is, or is alleged to be, liable.

Nothing in this Handbook will be construed to limit the Plan’s right to utilize any remedy provided by law to enforce its rights to subrogation under this Handbook.

E. MEDICAL PAYMENT POLICIES

For Members who are entitled to benefits under the medical payment benefit of a motor vehicle, motorcycle, boat, homeowners, hotel, restaurant, or other insurance policy, such coverage shall become primary to the coverage under this Benefit Handbook for services rendered in connection with a covered loss under that policy. The benefits under this Benefit Handbook shall not duplicate any benefits to which you are entitled under any medical payment policy or benefit. All sums payable for services provided under this Benefit Handbook to Members that are covered under any medical payment policy or benefit are payable to the Plan.

F. MEMBER COOPERATION

You agree to cooperate with the Plan in exercising its rights of subrogation and coordination of benefits. Such cooperation will include, but not be limited to, a) the provision of all information and documents requested by the Plan, b) the execution of any instruments deemed necessary by the Plan to protect its rights, c) the prompt assignment to the Plan of
any monies received for services provided or paid for by the Plan, and (d) the prompt notification to the Plan of any instances that may give rise to the Plan's rights. You further agree to do nothing to prejudice or interfere with the Plan’s rights to subrogation or coordination of benefits.

If you fail to perform the obligations stated in this subsection, you shall be rendered liable to the Plan for any expenses the Plan may incur, including reasonable attorneys fees, in enforcing its rights under this Handbook.

G. THE PLAN’S RIGHTS

Nothing in this Handbook shall be construed to limit the Plan’s right to utilize any remedy provided by law to enforce its rights to subrogation or coordination of benefits under this agreement.

H. MEMBERS ELIGIBLE FOR MEDICARE

When a Member is enrolled in Medicare and receives Covered Benefits that are eligible for coverage by Medicare as the primary payor, the claim must be submitted to Medicare before payment by the Plan. The Plan will be liable for any amount eligible for coverage that is not paid by Medicare. The Member shall take such action as is required to assure payment by Medicare, including presenting his or her Medicare card at the time of service.

For a Member who is eligible for Medicare by reason of End Stage Renal Disease, the Plan will be the primary payor for Covered Benefits during the "coordination period" specified by federal regulations at 42 CFR section 411.162. Thereafter, Medicare will be the primary payor. When Medicare is primary (or would be primary if the Member were timely enrolled), the Plan will pay for services only to the extent payments would exceed what would be payable by Medicare.
XI. Plan Provisions and Responsibilities

A. IF YOU DISAGREE WITH RECOMMENDED TREATMENT

You enroll in the Plan with the understanding that Plan Providers are responsible for determining treatment appropriate for your care. You may disagree with the treatment recommended by Plan Providers for personal or religious reasons. You may demand treatment or seek conditions of treatment that Plan Providers judge to be incompatible with proper medical care. In the event of such a disagreement, you have the right to refuse the recommendations of Plan Providers. In such a case, the Plan shall have no further obligation to provide coverage for the care in question. If you obtain care from Non-Plan Providers because of such disagreement you do so with the understanding that the Plan has no responsibility for the outcome of such care.

Nothing in this subsection shall be deemed to provide benefits for any product or service not expressly stated as a Covered Benefit under this Plan.

B. LIMITATION ON LEGAL ACTIONS

Any legal action against the Plan for failing to provide Covered Benefits must be brought within two years of the initial denial of any benefit.

C. ACCESS TO INFORMATION

You agree that, except where restricted by law, HPHC and the Plan Sponsor may have access to (1) all health records and medical data from health care providers providing services covered under this Handbook and (2) information concerning health coverage or claims from all providers of motor vehicle insurance, medical payment policies, home-owners’ insurance and all types of health benefit plans. HPHC and the Plan Sponsor will comply with all laws restricting access to special types of medical information including, but not limited to, HIV test data, and drug and alcohol abuse rehabilitation and mental health care records. Information from a Member’s medical record and information about a Member’s physician patient and hospital patient relationships will be kept confidential and will not be disclosed without the Member’s consent, except for:

- use in connection with the delivery of care under this Handbook or in the administration of this Handbook, including utilization review and quality assurance;
- use in bona fide medical research in accordance with regulations of the U.S. Department of Health and Human Services and the Food and Drug Administration for the protection of human subjects;
- use in education within HPHC facilities; and
- where required or permitted by law.

You can obtain a copy of HPHC Notice of Privacy Practices through the Harvard Pilgrim Web site, www.harvardpilgrim.org or by calling the Member Services Department at 1-888-333-4742.

D. SAFEGUARDING CONFIDENTIALITY

HPHC is committed to ensuring and safeguarding the confidentiality of our Members’ information in all settings, including personal and medical information. Our staff access, use and disclose Member information only in connection with providing services and benefits and in accordance with our confidentiality policies. We permit only designated employees, who are trained in the proper handling of Member information, to have access to and use of your information. We sometimes contract with other organizations or entities to assist with the delivery of care or administration of benefits. Any such entity must agree to adhere to our confidentiality and privacy standards.

When you enrolled in the Plan, you agreed to certain uses and disclosures of information which are necessary for us to provide and administer services and benefits, such as: coordination of care, including referrals and authorizations; conducting quality activities, including member satisfaction surveys and disease management programs; verifying eligibility; fraud detection and certain oversight reviews, such as accreditation and regulatory audits. When we disclose Member information, we do so using the minimum amount of information necessary to accomplish the specific activity.

HPHC discloses Members’ personal information only: (1) in connection with the delivery of care or administration of benefits, such as utilization review, quality assurance activities and third-party reimbursement by other payers, including self-insured
Employer Groups; (2) when you specifically authorize the disclosure; (3) in connection with certain activities allowed under law, such as research and fraud detection; (4) when required by law; or (5) as otherwise allowed under the terms of your Benefit Handbook. Whenever possible, we disclose Member information without Member identifiers and in all cases only disclose the amount of information necessary to achieve the purpose for which it was disclosed. We will not disclose to other third parties, such as employers, Member-specific information (i.e. information from which you are personally identifiable) without your specific consent unless permitted by law or as necessary to accomplish the types of activities described above.

In accordance with applicable law, we, and our Plan Providers, agree to provide Members access to, and a copy of, their medical records upon a Member's request. In addition, your medical records cannot be released to a third party without your consent or unless permitted by law.

You can request a copy of the Notice of Privacy Practices by calling the Member Services Department at 1-888-333-4742 or through the Harvard Pilgrim Web site, www.harvardpilgrim.org.

E. NOTICE

Any notice to a Member may be sent to the last address of the Member on file with HPHC. Notice to HPHC, other than a request for a Member appeal, should be sent to:

HPHC Member Services Department
1600 Crown Colony Drive
Quincy, MA 02169

For the addresses and telephone numbers for filing appeals, please see section VII. Appeals and Complaints.

F. MODIFICATION OF THIS HANDBOOK

This Benefit Handbook, the Schedule of Benefits, and any applicable riders or amendments comprise the entire Plan as agreed to by HPHC and the Plan Sponsor. They can only be amended by HPHC and the Plan Sponsor as stated below. No other action by HPHC or the Plan Sponsor, including the deliberate non-enforcement of any benefit limit, shall be deemed to waive or alter any part of these documents.

This Benefit Handbook, the Schedule of Benefits, and any applicable riders or amendments may be amended by agreement, in writing, between HPHC and the Plan Sponsor or, if required by law, by HPHC upon written notice to the Plan Sponsor. Amendments do not require the consent of Members.

G. HPHC’S RELATIONSHIP WITH PLAN PROVIDERS

HPHC’s relationship with Plan Providers is governed by separate agreements. They are independent contractors. Such Providers may not modify this Handbook or Schedule of Benefits, and any applicable riders or amendments, or create any obligation for the Plan. We are not liable for statements about this Handbook by them, their employees or agents. HPHC may change our arrangements with service Providers, including the addition or removal of Providers, without notice to Members.

H. IN THE EVENT OF A MAJOR DISASTER

HPHC will try to provide or arrange for services in the case of a major disaster. This might include war, riot, epidemic, public emergency, or natural disaster. Other causes include the partial or complete destruction of our facility(ies) or the disability of service providers. If the Plan cannot provide or arrange services due to a major disaster, it is not responsible for the costs or outcome of this inability.

I. EVALUATION OF NEW TECHNOLOGY

HPHC has dedicated staff that evaluates new diagnostics, testing, interventional treatment, therapeutics, medical/behavioral therapies, surgical procedures, medical devices and drugs as well as ones with new applications. The team manages the evidence-based evaluation process from initial inquiry to final policy recommendation in order to determine whether it is an accepted standard of care or if the status is Experimental, Unproven or Investigational. The team researches the safety and effectiveness of these new technologies by reviewing published peer reviewed medical reports and literature, consulting with expert practitioners, and benchmarking. The team presents its recommendations to internal policy committees responsible for making decisions regarding coverage of the new technology under the Plan. The evaluation process includes:

- Determination of the FDA approval status of the device/product/drug in question,
- Review of relevant clinical literature,
• Consultation with actively practicing specialty care providers to determine current standards of practice.

The team presents its recommendations to internal policy committees responsible for making decisions regarding coverage of the new technology under the Plan.

J. UTILIZATION REVIEW PROCEDURES

HPHC uses the following utilization review procedures to evaluate the medical necessity of selected health care services using clinical criteria, and to facilitate clinically appropriate, cost-effective management of your care. This process applies to guidelines for both physical and mental health services.

• Prospective Utilization Review (Prior Approval). We review selected elective inpatient admissions, surgical day care, and outpatient/ambulatory procedures prior to the provision of such services to determine whether proposed services meet clinical criteria for coverage. Prospective utilization review determinations will be made within two working days of obtaining all necessary information. In the case of a determination to approve an admission, procedure or service, HPHC will give notice to the requesting provider by telephone within 24 hours of the decision and will send a written or electronic confirmation of the telephone notification to you and the provider within two working days. In the case of a determination to deny or reduce benefits ("an adverse determination"), HPHC will notify the provider rendering the service by telephone within 24 hours of the decision and will send a written or electronic confirmation of the telephone notification to you and the provider within one working day thereafter.

Please Note: Prior Approval is not required to obtain substance abuse treatment from a Plan Provider. In addition, when services are obtained from a Plan Provider, the Plan will not deny coverage for the first 14 days of (1) Acute Treatment Services or (2) Clinical Stabilization Services for the treatment of substance abuse so long as the Plan receives notice from the Plan Provider within 48 hours of admission. The terms “Acute Treatment Services” and “Clinical Stabilization Services” are defined in the Glossary at section II of this Benefit Handbook.

• Concurrent Utilization Review. We review ongoing admissions for selected services at hospitals, including rehabilitation hospitals, skilled nursing facilities, skilled home health providers and behavioral health and substance abuse treatment facilities to assure that the services being provided meet clinical criteria for coverage. Concurrent review decisions will be made within one working day of obtaining all necessary information. In the case of either a determination to approve additional services or an adverse determination, we will notify the provider rendering the service by telephone within 24 hours of the decision. We will send a written or electronic confirmation of the telephone notification to you and the provider within one working day. In the case of ongoing services, coverage will be continued without liability to you until you have been notified of an adverse determination. Active case management and discharge planning is incorporated as part of the concurrent review process and may also be provided upon the request of your provider.

• Retrospective Utilization Review. Retrospective utilization review may be used in situations where services were provided before authorization was obtained.

If you wish to determine the status or outcome of a clinical review decision you may call the Member Services Department toll free at 1-888-333-4742. For information about decisions concerning mental health care (including substance abuse services), you may call the Behavioral Health Access Center at 1-888-777-4742.

In the event of an adverse determination involving clinical review, your treating provider may discuss your case with a physician reviewer or may seek reconsideration from HPHC. The reconsideration will take place within one working day of your provider’s request. If the adverse determination is not reversed on reconsideration you may appeal. Your appeal rights are described in section VII. Appeals and Complaints. Your right to appeal does not depend on whether or not your provider sought reconsideration.

K. QUALITY ASSURANCE PROGRAMS

The goal of our quality program is to ensure the provision of consistently excellent health care, health information and service to our Members, enabling them to maintain and improve their physical and behavioral health and well-being. Some components
of the quality program are directed to all Members and others address specific medical issues and providers.

Examples of quality activities in place for all Members include a systematic review and re-review of the credentials of Plan Providers and contracted facilities, as well as the development and dissemination of clinical standards and guidelines in areas such as preventive care, medical records, appointment access, confidentiality, and the appropriate use of drug therapies and new medical technologies.

Activities affecting specific medical issues and providers include disease management programs for those with chronic diseases like asthma, diabetes and congestive heart failure, and the investigation and resolution of quality-of-care complaints registered by individual Members.

Please Note: Your Plan Sponsor may not cover all these disease management programs. Please check with your Plan Sponsor for a description of programs available under your Plan.

L. PROCEDURES USED TO EVALUATE EXPERIMENTAL/INVESTIGATIONAL DRUGS, DEVICES, OR TREATMENTS

HPHC uses a standardized process to evaluate inquiries and requests for coverage received from internal and/or external sources, and/or identified through authorization or payment inquiries. The evaluation process includes:

- Determination of the FDA approval status of the device/product/drug in question,
- Review of relevant clinical literature, and
- Consultation with actively practicing specialty care providers to determine current standards of practice.

Decisions are formulated into recommendations for changes in policy, and forwarded to our management for review and final implementation decisions.

M. PROCESS TO DEVELOP CLINICAL GUIDELINES AND UTILIZATION REVIEW CRITERIA

HPHC uses clinical review criteria and guidelines to make fair and consistent utilization management decisions. Criteria and guidelines are developed in accordance with standards established by The National Committee for Quality Assurance (NCQA), and reviewed (and revised, if needed) at least biennially, or more often if needed to accommodate current standards of practice. This process applies to guidelines for both physical and mental health services.

HPHC uses the nationally recognized InterQual criteria to review elective surgical day procedures, and services provided in acute care hospitals. InterQual criteria are developed through the evaluation of current national standards of medical practice with input from physicians and clinicians in medical academia and all areas of active clinical practice. InterQual criteria are reviewed and revised annually.

Criteria and guidelines used to review other services are also developed with input from physicians and other clinicians with expertise in the relevant clinical area. The development process includes review of relevant clinical literature and local standards of practice.

HPHC Clinician Advisory Committees, comprised of actively practicing physicians from throughout the network, serve as the forum for the discussion of specialty-specific clinical programs and initiatives, and provide guidance on strategies and initiatives to evaluate or improve care and service.

N. NON-ASSIGNMENT OF BENEFITS

You may not assign or transfer your rights to benefits, monies, claims or causes of action provided under this Plan to any person, health care provider, company or other organization without the written consent from Harvard Pilgrim. Additionally, you may not assign any benefits, monies, claims, or causes of action resulting from a denial of benefits without the written consent from Harvard Pilgrim.
Members have a right to receive information about HPHC, its services, its practitioners and providers, and Members’ rights and responsibilities.

Members have a right to be treated with respect and recognition of their dignity and right to privacy.

Members have a right to participate with practitioners in decision-making regarding their health care.

Members have a right to a candid discussion of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.

Members have a right to voice complaints or appeals about HPHC or the care provided.

Members have a right to make recommendations regarding the organization’s members’ rights and responsibilities policies.

Members have a responsibility to provide, to the extent possible, information that HPHC and its practitioners and providers need in order to care for them.

Members have a responsibility to follow the plans and instructions for care that they have agreed on with their practitioners.

Members have a responsibility to understand their health problems and participate in developing mutually agreed upon treatment goals to the degree possible.