Harvard University Medical Plan:
Harvard Pilgrim Health Care (HPHC) PPO

Coverage Period: 01/01/2017-12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual and Family | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.harvardpilgrim.org or by calling 1-888-333-4742.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$750** individual /**$2,500** family out-of-network. Does not apply to mental/behavioral health/substance abuse outpatient services and emergency room and transportation	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. **$750** individual/**$2,500** family, for in-network medical; **$2,500** individual/**$7,500** family for out-of-network medical; **$4,600** individual/**$7,200** family for prescriptions.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart on page 2 describes any limits on what the plan will pay for specific covered services such as office visits
Does this plan use a network of providers?	Yes. See www.harvardpilgrim.org or call **1-888-333-4742** for a list of network providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from the plan.

Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copayment/visit	Deductible, then 20% coinsurance	----------none----------
	Specialist visit	$20 copayment/visit	Deductible, then 20% coinsurance	----------none----------
	Other practitioner office visit	$20 copayment/ chiropractic care and acupuncture	Deductible, then 20% coinsurance	Chiropractic Limited to 18 visits per plan year; acupuncture limited to 20 visits per plan year
	Preventive care/screening/immunization	No charge	Deductible, then 20% coinsurance	----------none----------
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Deductible, then 20% coinsurance	----------none----------
	Imaging (CT/PET scans, MRIs)	No charge	Deductible, then 20% coinsurance	Prior approval required.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.catamaranrx.com	Generic drugs	$7 copayment/prescription (retail) $14 copayment/ prescription (mail order)		Covers up to a 30-day supply purchased at retail. Covers up to a 90-day supply purchased by mail order from Catamaran.
	Preferred brand drugs	$20 copayment/prescription (retail) $50 copayment/ prescription (mail order)		
	Non-preferred brand drugs	$45 copayment/prescription (retail) $110 copayment/ prescription (mail order)		
	Specialty drugs	Information about the cost of specialty drugs is available at www.catamaranrx.com		Visit www.catamaranrx.com for specialty drug copayments and restrictions/exclusions.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Deductible, then 20% coinsurance	Prior approval required for out-of-network providers. If prior approval is not received, you are responsible for the first $500 of the eligible expense which will not count toward the Deductible or Out-of-Pocket maximum.
	Physician/surgeon fees	No charge	Deductible, then 20% coinsurance	
If you need immediate medical attention	Emergency room services	$75 copayment/visit		Waived if admitted directly to the hospital from the emergency room/.
	Emergency medical transportation	No charge		----------none----------
	Urgent care	$20 copayment/visit	Deductible, then 20% coinsurance	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Deductible, then 20% coinsurance	Prior approval required. If prior approval is not received, you are responsible for the first $500 of the eligible expense which will not count toward the Deductible or Out-of-Pocket maximum.
	Physician/surgeon fee	No charge	Deductible, then 20% coinsurance	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 copayment/visit	20% coinsurance	Prior approval required for certain services. If prior approval is not received, you are responsible for the first $500 of the eligible expense which will not count toward the Deductible or Out-of-Pocket maximum.
	Mental/Behavioral health inpatient services	No charge	Deductible, then 20% coinsurance	
	Substance use disorder outpatient services	$20 copayment/visit	20% coinsurance	
	Substance use disorder inpatient services	No charge	Deductible, then 20% coinsurance	
If you are pregnant	Prenatal and postnatal care	No charge	Deductible, then 20% coinsurance	----------none----------
	Delivery and all inpatient services	No charge	Deductible, then 20% coinsurance	----------none----------
If you need help recovering or have other special health needs	Home health care	No charge	Deductible, then 20% coinsurance	----------none----------
	Rehabilitation services	No charge	Deductible, then 20% coinsurance	Limited to 60 days per plan year.
	Habilitation services	$20 copayment/visit	Deductible, then 20% coinsurance	Limited to 60 days per plan year.
	Skilled nursing care	No charge	Deductible, then 20% coinsurance	Limited to 100 days per plan year.
	Durable medical equipment	No charge	Deductible, then 20% coinsurance	Coverage for wigs limited to $350 per plan year. Blood glucose monitors are not subject to cost sharing out-of-network. Coverage for hearing aids is limited to members age 19 or younger.
	Hospice service	No charge	Deductible, then 20% coinsurance	For inpatient services, see "If you have a hospital stay.
If your child needs dental or eye care	Eye exam	$20 copayment/visit	Deductible, then 20% coinsurance	Limited to 1 exam per plan year. You may have other coverage under a vision plan.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Glasses	Not covered	Not covered	You may have other coverage under a vision plan.
	Dental check-up	$20 copayment/visit	Deductible, then 20% coinsurance	Coverage is available for children up to age 13, limited to 2 exams per plan year. You may have other coverage under a dental plan.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Private-duty nursing
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture limited to 20 visits per plan year
- Bariatric surgery
- Chiropractic care up to 18 visits per plan year
- Hearing aids for members age 19 or younger
- Infertility treatment
- Non-emergency care when travelling outside the U.S.
- Routine eye care limited to one exam per plan year
- Routine foot care limited to members with diabetes

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending on the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-333-4742. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: HPHC Member Services at 1-888-333-4742. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or visit their website at www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact Heath Care for All at 1-617-350-7279. For TTY, call 1-617-350-0974.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-333-4742.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-333-4742.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-888-333-4742.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-333-4742.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,360
- **Patient pays** $180

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$30
Coinsurance	$0
Limits or exclusions	$150
Total	**$180**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,900
- **Patient pays** $500

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$420
Coinsurance	$0
Limits or exclusions	$80
Total	**$500**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.