Schedule of Benefits

Harvard Pilgrim Health Care, Inc.
Clear Choice HMO Silver 800 CSR 87

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This Schedule of Benefits states any Benefit Limits and Member Cost Sharing amounts you must pay for Covered Benefits. However, it is only a summary of your benefits. Please see your Benefit Handbook for details. Your Member Cost Sharing may include a Deductible, Coinsurance, and Copayments. Please see the tables below for details.

In a Medical Emergency, you should go to the nearest emergency facility or call 911 or other local emergency access number. A Referral from your PCP is not needed. Your emergency room Member Cost Sharing is listed in the tables below.

Medical Necessity Guidelines

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 Medical Necessity Guidelines on our website at **www.harvardpilgrim.org** or by calling the Member Services Department at **1-877-907-4742**.

Office Visit Cost Sharing Levels

Office visit cost sharing may include Copayments, Coinsurance, or Deductible amounts, as described throughout this Schedule of Benefits. There are two types of office visit cost sharing that apply to your Plan: a lower cost sharing, known as "Level 1," and a higher cost sharing known as "Level 2."

Level 1 applies to covered outpatient professional services received from the following types of providers: all Primary Care Providers (PCPs); obstetricians and gynecologists; licensed mental health professionals; certified Nurse midwives; and Nurse practitioners who bill independently.

Level 2 applies to covered outpatient professional services received from specialty care providers.

Your Plan may have other cost sharing amounts. Please see the benefit table below for specific cost sharing requirements.

Virtual-Only Plan Providers

Your Plan includes a designated group of Virtual-Only Plan Providers who deliver care exclusively through virtual visits. These Plan Providers do not offer in-office visits and include:

- designated Virtual-Only Primary Care Providers (VPCP), and
- designated Virtual-Only Mental Health Providers (VMHP).

If you select a designated VPCP, all virtual visits with your VPCP or any designated VMHP will be covered with no Member Cost Sharing.

To find a designated VPCP or VMHP go to **www.harvardpilgrim.org** and select **Virtual-Only Providers** or call the Member Services Department at **1-877-907-4742**.

Important Note: Only services from designated Virtual-Only Plan Providers are covered as described above. Telehealth, virtual, or in-office services from other Providers are subject to the applicable Member Cost Sharing listed in the tables below.

Covered Benefits

Your Covered Benefits are administered on a Calendar Year basis. Your Member Cost Sharing will depend upon the type of service provided and the location the service is provided in, as listed in this Schedule of Benefits. For example, for services provided in a Physician's office, see "Physician and Other Professional Office Visits." For services provided in a Hospital emergency room, see "Emergency Room Care." For inpatient hospital care, see "Hospital - Inpatient Services," and for outpatient surgical procedures, please see "Surgery - Outpatient."

When you receive a service at your home (other than home health care), your Member Cost Sharing will be the same as when the service is provided in an office or facility. For example, if you have a physician visit in your home, see “Physician and Other Professional Office Visits.” If you have blood drawn at home, see “Laboratory, Radiology and Other Diagnostic Services.”

General Cost Sharing Features:	Member Cost Sharing:
Coinsurance and Copayments	
	See the benefits table below
Deductible	
	$800 per Member per Calendar Year $1,600 per family per Calendar Year
Important Notice: 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.	
Deductible Rollover	
None	
Out-of-Pocket Maximum	
Includes all Member Cost Sharing	$2,500 per Member per Calendar Year $5,000 per family per Calendar Year

Benefit:	Your Cost Sharing:
Acupuncture Treatment	
– Limited to 12 visits per Calendar Year	$25 Copayment per visit
Ambulance and Medical Transport	
Emergency ambulance transport	Deductible, then 30% Coinsurance
Non-emergency medical transport	Deductible, then 30% Coinsurance
Applied Behavior Analysis	
Covered for the treatment of autism spectrum disorders	Deductible, then 30% Coinsurance
Chemotherapy and Radiation Therapy	
Chemotherapy	Deductible, then 30% Coinsurance
Radiation therapy	Deductible, then 30% Coinsurance

Benefit:	Your Cost Sharing:
Chiropractic Care	
– Limited to 40 visits per Calendar Year	$25 Copayment per visit
Clinical Trials	
	Your Member Cost Sharing will depend upon the types of services provided, as listed in this Schedule of Benefits. For example, for services provided in a Physician's office, see "Physician and Other Professional Office Visits." For inpatient Hospital care, see "Hospital – Inpatient Services."
Dental Services	
Important Notice: Coverage of Dental Care is very limited. Please see your Benefit Handbook for the details of your coverage.	
Emergency Dental Care (within six months of injury or within six months of the effective date of coverage, whichever is later) Other dental services, including setting a jaw fracture and removing a tumor (but not a root cyst) General anesthesia for dentistry	Your Member Cost Sharing will depend upon the types of services provided, as listed in this Schedule of Benefits. For example, for services provided in a Physician's office, see "Physician and Other Professional Office Visits." For inpatient Hospital care, see "Hospital – Inpatient Services."
Extraction of teeth impacted in bone (performed in a Physician's office)	Deductible, then 30% Coinsurance
For outpatient surgical procedures, see "Surgery – Outpatient" for cost sharing details.	
Dialysis	
Dialysis services, including dialysis training	Deductible, then 30% Coinsurance
Durable Medical Equipment	
Durable medical equipment, including orthotic devices as described in the Benefit Handbook	Deductible, then 30% Coinsurance
Blood glucose monitors, continuous glucose monitors, infusion devices, and insulin pumps (including supplies)	Deductible, then 30% Coinsurance
Oxygen and respiratory equipment	No charge
Early Intervention Services (for Members up to the age of 3)	
– Limited to 40 visits per Calendar Year	$25 Copayment per visit
Emergency Room Care	
	Deductible, then 30% Coinsurance
Fertility Treatment (see the Benefit Handbook for details)	
	Deductible, then 20% Coinsurance
Hearing Aids	
For Members up to age 19: – Limited to 1 hearing aid per hearing impaired ear every 36 months For all other Members: – Limited to $3,000 per hearing aid every 36 months, for each hearing impaired ear	Deductible, then 50% Coinsurance

Benefit:	Your Cost Sharing:
Home Health Care	
Including infusion therapy and nutritional counseling	Deductible, then 30% Coinsurance
If services include the administration of drugs, please see “Medical Drugs” for the Member Cost Sharing that applies to the Medical Drug.	
Hospice Services	
	Deductible, then 30% Coinsurance
If inpatient services or respite care are required, please see “Hospital – Inpatient Services” for Member Cost Sharing details.	
Hospital – Inpatient Services	
Acute Hospital care, including bariatric surgery, blood transfusions, infusion therapy, inhalation therapy, organ or tissue transplants and breast reduction surgery and symptomatic varicose vein surgery	Deductible, then 30% Coinsurance
Inpatient maternity care	Deductible, then 30% Coinsurance
Inpatient routine nursery care	No charge
Inpatient rehabilitation – limited to 150 days per Calendar Year Inpatient rehabilitation and skilled nursing facility care limits are combined	Deductible, then 30% Coinsurance
Skilled nursing facility care – limited to 150 days per Calendar Year Inpatient rehabilitation and skilled nursing facility care limits are combined	Deductible, then 30% Coinsurance
Laboratory, Radiology and Other Diagnostic Services (including Independent Laboratories and Freestanding Imaging Centers)	
Laboratory, including but not limited to human leukocyte antigen testing as described in the Benefit Handbook	**In a Physician’s office or non-Hospital affiliated facility:** $25 Copayment per visit **In a Hospital or Hospital affiliated facility:** Deductible, then 30% Coinsurance
Genetic testing	Deductible, then 30% Coinsurance
Radiology	Deductible, then 30% Coinsurance
Advanced radiology, including CT scans, PET scans, MRI, MRA and nuclear medicine services	**In a Physician’s office or non-Hospital affiliated facility:** $250 Copayment per visit **In a Hospital or Hospital affiliated facility:** Deductible, then 30% Coinsurance
Other diagnostic services (including allergy testing)	Deductible, then 30% Coinsurance
Low Protein Foods	
	Deductible, then 30% Coinsurance
Maternity Care - Outpatient	
Routine outpatient prenatal and postpartum care	No charge

Benefit:	Your Cost Sharing:
Member Cost Sharing applies to any specialized, or non-routine service or any service billed separately from your routine outpatient prenatal and postpartum care. Ultrasounds are billed separately. Member Cost Sharing for services provided by a specialist is listed under “Physician and Other Professional Office Visits” and Member Cost Sharing for an ultrasound is listed under “Laboratory, Radiology and Other Diagnostic Services (including Independent Laboratories and Freestanding Imaging Centers).” For more information, see the “Maternity Care” benefit in your Benefit Handbook or the Preventive Services notice on our website at **www.harvardpilgrim.org.**	
Medical Drugs (drugs that cannot be self-administered)	
	Deductible, then 30% Coinsurance
The Member Cost Sharing listed above applies to all Medical Drugs, including those received from a specialty pharmacy. Additional Member Cost Sharing may apply for the administration of the Medical Drug depending on where you receive the infusion.	
Medical Formulas and Donor Breast Milk	
State mandated formulas and donor breast milk	Deductible, then 30% Coinsurance
Mental Health and Substance Use Disorder Treatment	
Inpatient Services	Deductible, then 30% Coinsurance
Intermediate services including acute residential treatment, partial hospitalization, and intensive outpatient programs	Deductible, then 30% Coinsurance
Outpatient group therapy	No Member Cost Sharing for your first office visit per Calendar Year with a licensed mental health professional. After the first visit, the following cost sharing applies: $10 Copayment per visit
Mental health services in the home	No Member Cost Sharing for your first office visit per Calendar Year with a licensed mental health professional. After the first visit, the following cost sharing applies: $25 Copayment per visit
Outpatient treatment, including individual therapy, detoxification and medication management	No Member Cost Sharing for your first office visit per Calendar Year with a licensed mental health professional. After the first visit, the following cost sharing applies: $25 Copayment per visit
Outpatient methadone maintenance	No charge
Outpatient psychological testing and neuropsychological assessment	No Member Cost Sharing for your first office visit per Calendar Year with a licensed mental health professional. After the first visit, the following cost sharing applies: $25 Copayment per visit
Outpatient telemedicine virtual visit – group therapy	No Member Cost Sharing for your first office visit per Calendar Year with a licensed mental health professional. After the first visit, the following cost sharing applies: $10 Copayment per visit

Benefit:	Your Cost Sharing:
Outpatient telemedicine virtual visit – including individual therapy, detoxification, and medication management	No Member Cost Sharing for your first office visit per Calendar Year with a licensed mental health professional. After the first visit, the following cost sharing applies: $25 Copayment per visit
Virtual visits with a designated Virtual-Only Mental Health Provider (VMHP) when you have a Virtual-Only PCP (VPCP)	No charge
Copayments for outpatient mental health services, including mental health services in the home, will accumulate toward the Deductible.	
Observation Services	
	Deductible, then 30% Coinsurance
Ostomy Supplies	
	Deductible, then 30% Coinsurance
Physician and Other Professional Office Visits (The Member Cost Sharing below applies to services provided in an office or other outpatient facility, including the outpatient department of a Hospital, unless otherwise listed in this Schedule of Benefits.)	
Routine preventive examinations, including annual gynecological exams, immunizations, digital rectal exams, and prostate-specific antigen tests	No charge
Not all services you receive during your routine exam are covered at no charge. Only preventive services designated under the Patient Protection and Affordable Care Act (PPACA) are covered at no charge. Other services not included under PPACA may be subject to additional cost sharing. For the current list of preventive services covered at no charge under PPACA, please see the Preventive Services Notice on our website at **www.harvardpilgrim.org.** Please see “Laboratory, Radiology and Other Diagnostic Services (including Independent Laboratories and Freestanding Imaging Centers),” for the Member Cost Sharing that applies to diagnostic services not included on this list.	
Consultations, evaluations, and Sickness and injury care, including nutritional counseling	**PCP:** No Member Cost Sharing for the first visit per Calendar Year with a PCP. After the first visit, the following cost sharing applies: Level 1: $25 Copayment per visit **All Other Providers:** Level 1: $25 Copayment per visit Level 2: $40 Copayment per visit
Virtual visits with a designated Virtual-Only PCP (VPCP)	No charge
Copayments for office visits with a PCP will accumulate toward the Deductible. Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you need sutures, please refer to treatments and procedures below. If you need an x-ray or have blood drawn, please refer to "Laboratory, Radiology and Other Diagnostic Services (including Independent Laboratories and Freestanding Imaging Centers)."	
Treatments and procedures, including but not limited to administration of injections, casting, suturing, the application of dressings, inhalation therapy, non-routine foot care, surgical procedures, and administration of Medical Drugs	Deductible, then 30% Coinsurance
Administration of allergy injections	$25 Copayment per visit

Benefit:	Your Cost Sharing:
Preventive Services and Tests	
	No charge
Under Federal and state law, many preventive services and tests are covered with no Member Cost Sharing, including preventive colonoscopies, (even if polyp removal or other necessary medically necessary procedure is required), screening mammograms (including a second screening in the event that the initial screening is inconclusive or an abnormality is discovered), pap tests, and certain labs and x-rays, voluntary sterilization for women and all FDA approved contraceptive devices. For a complete list of covered preventive services, please see the Preventive Services Notice on our website at **www.harvardpilgrim.org.** You may also get a copy of the Preventive Services Notice by calling the Member Services Department at **1-877-907-4742**. Harvard Pilgrim will add or delete services from this benefit for preventive services and tests in accordance with Federal and state guidance.	
The following additional preventive services, tests and devices: alpha-fetoprotein (AFP), fetal ultrasound, hepatitis C testing, lead level testing, prostate-specific antigen (PSA) screening, routine hemoglobin tests, group B streptococcus (GBS), routine urinalysis, blood pressure monitor, retinopathy screening, and international normalized ratio (INR) testing.	No charge
Prosthetic Devices	
Prosthetic devices (other than arms and legs)	Deductible, then 30% Coinsurance
Prosthetic arms and legs	Deductible, then 20% Coinsurance
Rehabilitation and Habilitation Services - Outpatient	
Cardiac rehabilitation – limited to 36 visits per cardiac episode	Deductible, then 30% Coinsurance
Pulmonary rehabilitation therapy	Deductible, then 30% Coinsurance
Occupational therapy **Rehabilitation Services (including treatment for head injuries)** – limited to 60 visits per Calendar Year **Habilitation Services (including treatment for head injuries)** – limited to 60 visits per Calendar Year Occupational, physical, and speech therapy limits are combined	$25 Copayment per visit
Physical therapy **Rehabilitation Services (including treatment for head injuries)** – limited to 60 visits per Calendar Year **Habilitation Services (including treatment for head injuries)** – limited to 60 visits per Calendar Year Occupational, physical, and speech therapy limits are combined	$25 Copayment per visit

Benefit:	Your Cost Sharing:
Speech therapy **Rehabilitation Services (including treatment for head injuries)** – limited to 60 visits per Calendar Year **Habilitation Services (including treatment for head injuries)** – limited to 60 visits per Calendar Year Occupational, physical, and speech therapy limits are combined	$25 Copayment per visit
Outpatient physical, occupational and speech therapies are covered to the extent Medically Necessary for: (1) children up to the age of three and (2) the treatment of Autism Spectrum Disorders. Outpatient physical therapy for postpartum related pelvic floor disorders is not subject to visit limits.	
Scopic Procedures - Outpatient Diagnostic and Therapeutic	
Colonoscopy, endoscopy and sigmoidoscopy	**In a non-Hospital affiliated facility:** $300 Copayment per visit **In a Hospital or Hospital affiliated facility:** Deductible, then 30% Coinsurance
Surgery – Outpatient	
	In a non-Hospital affiliated facility: $300 Copayment per visit **In a Hospital or Hospital affiliated facility:** Deductible, then 30% Coinsurance
Telemedicine Virtual Visit Services - Outpatient	
	PCP: No Member Cost Sharing for the first visit per Calendar Year with a PCP. After the first visit, the following cost sharing applies: Level 1: $25 Copayment per visit **All Other Providers:** Level 1: $25 Copayment per visit Level 2: $40 Copayment per visit
Copayments for office visits with a PCP will accumulate toward the Deductible. For inpatient Hospital care, see “Hospital – Inpatient Services” for cost sharing details.	
Urgent Care Services	
Doctor On Demand	No charge
Important Note: Doctor On Demand is a specific network of providers contracted to provide virtual Urgent Care services. For more information on Doctor On Demand, including how to access them, please visit our website at **www.harvardpilgrim.org.**	
Convenience care clinic (retail health clinic)	$25 Copayment per visit
Urgent care center	$25 Copayment per visit
Hospital urgent care center	$25 Copayment per visit
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you have an x-ray or have blood drawn, please refer to “Laboratory, Radiology and Other Diagnostic Services (including Independent Laboratories and Freestanding Imaging Centers).”	

Benefit:	Your Cost Sharing:
Vision Services	
Urgent eye care	**PCP:** No Member Cost Sharing for the first visit per Calendar Year with a PCP. After the first visit, the following cost sharing applies: Level 1: $25 Copayment per visit **All Other Providers:** Level 1: $25 Copayment per visit Level 2: $40 Copayment per visit
Copayments for office visits with a PCP will accumulate toward the Deductible.	
Routine adult eye examinations – limited to 1 exam per Calendar Year	$25 Copayment per visit
Routine pediatric eye examinations (including contact lens fitting) – limited to 1 exam per Calendar Year	$25 Copayment per visit
Vision hardware for special conditions	Deductible, then 30% Coinsurance
Your Plan also includes coverage for pediatric vision hardware. Please see the additional Pediatric Vision section later in this Schedule of Benefits for more information.	
Voluntary Sterilization - in a Physician's Office	
	Deductible, then 30% Coinsurance
Voluntary Termination of Pregnancy – Outpatient	
	No charge

Pediatric VisionCare

Dependents up to the age of 19 are eligible for coverage of prescription eyeglasses or contact lenses. Coverage under this benefit terminates at the end of the month in which the Dependent turns 19. Each Dependent is eligible for coverage every 12 months for *either* (A) prescription eyeglass frames and lenses or (B) prescription contact lenses, as described below. Coverage is also provided for (C) Medically Necessary contact lenses, and (D) Medically Necessary low vision services.

(A) PRESCRIPTION EYEGLASS FRAMES AND LENSES

The Plan will reimburse you for the purchase of one pair of Standard or Basic prescription eyeglass frames and lenses up to the following amounts:

The Plan will reimburse you for the first $50 you pay toward covered prescription eyeglass frames and lenses. Thereafter, the Plan will reimburse you 50% of your remaining covered charges. Standard or Basic lenses are limited to glass or plastic:

- single vision lenses
- conventional bifocal lenses
- conventional trifocal lenses
- lenticular lenses
- progressive lenses

The following optional lenses and treatments are also covered:

- Tint (fashion and gradient and glass-grey)
- Standard plastic scratch coating
- Standard polycarbonate
- Standard anti-reflective coating
- UV treatment
- Polarized
- Photochromatic/Transitions plastic
- Oversized

(B) PRESCRIPTION CONTACT LENSES

The Plan will reimburse you for the purchase of your first order of prescription contact lenses up to the following amounts:

The Plan will reimburse you for the first $50 you pay toward your first order of covered prescription contact lenses. Thereafter, the Plan will reimburse you 50% of your remaining covered charges. Reimbursement for disposable contact lenses is limited to a 6 month supply.

In addition to the Covered Benefits described above, Dependents up to the age of 19 are also eligible for the following:

(C) MEDICALLY NECESSARY CONTACT LENSES

Contact lenses may be determined to be Medically Necessary and appropriate in the treatment of patients affected by certain conditions. In general, contact lenses may be Medically Necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression. Contact lenses may be determined to be Medically Necessary in the treatment of the following conditions: keratoconus, pathological myopia, aphakia, anisometropia, aniseikonia, aniridia, corneal disorders, post-traumatic disorders, irregular astigmatism.

Medically Necessary contact lenses are dispensed in lieu of other eyewear.

The Plan will reimburse you for the first $50 you pay toward Medically Necessary contact lenses. Thereafter, the Plan will reimburse you 50% of your remaining covered charges.

(D) LOW VISION SERVICES

Low vision is a significant loss of vision but not total blindness. Ophthalmologists and optometrists specializing in low vision care can evaluate and prescribe optical devices, and provide training and instruction to maximize the remaining usable vision for our members with low vision. Covered low vision services will include (1) one comprehensive low vision evaluation every 5 years; (2) Medically Necessary visual aids such as high-power eyeglasses, magnifiers and telescopes; and (3) follow-up examinations as Medically Necessary.

See Physician and Other Professional Office Visits for your Member Cost Sharing that applies to consultations and evaluations. The Plan will reimburse you for the first $50 you pay toward visual aids as described above. Thereafter, the Plan will reimburse you 50% of your remaining covered charges for visual aids.

OUT-OF-POCKET MAXIMUM

All Member Cost Sharing under this benefit applies toward your annual Out-of-Pocket Maximum. Please see the General Cost Sharing Table at the beginning of this Schedule of Benefits for the Out-of-Pocket Maximum amount that applies to your plan.

WHERE TO PURCHASE EYEWEAR WITH YOUR PEDIATRIC VISION CARE BENEFIT

You can purchase your eyewear from any vision hardware provider with a valid prescription from your doctor. Only contact lenses may be purchased from an internet provider.

HOW TO RECEIVE REIMBURSEMENT FOR THE PEDIATRIC VISION CARE BENEFIT

1. Complete a member reimbursement form. You can obtain this form by visiting our website at **www.harvardpilgrim.org** or by calling the Member Services Department at **1-877-907-4742** to request a form. For TTY service, please call **711**. A representative will be happy to assist you.
2. Each Member must use a separate member reimbursement form.
3. Attach the copy of an itemized bill to the form, showing proof of payment. Make a copy of the form for your records.
4. Mail the original form, together with the bill and proof of payment to:
   HPHC Claims
   P.O. Box 699183
   Quincy, MA 02269 - 9183

We will reimburse you for your payment of covered eyeglasses or contact lenses as described above. The reimbursement is applied AFTER application of discounts, coupons or other offers. Please allow 30 days to receive your reimbursement.

WHERE TO CALL WITH QUESTIONS

If you have any questions about your Pediatric Vision Care benefit, including how to receive reimbursement or eyewear discounts, please contact the Member Services Department at **1-877-907-4742**. This telephone number is also listed on your ID card. If you are deaf or hearing impaired, call **711** for TTY service. A representative will be happy to assist you.

EXCLUSIONS

- Expenses incurred prior to your effective date
- Colored contact lenses, special effect contact lenses
- Deluxe or designer frames
- Eyeglass or contact lens supplies
- Lost or broken lenses or frames, unless the Member has reached his/her normal interval for service
- Non-prescription or plano lenses
- Plano or prescription sunglasses, no-line bifocals, or blended lenses
- Safety glasses and accompanying frames
- Spectacle lens styles, materials, treatments or add ons (except as described above under prescription eyeglass frames and lenses)
- Sunglasses and accompanying frames
- Two pairs of glasses in lieu of bifocals
- Vision hardware (with the exception of contact lenses) purchased from an internet provider

Harvard Pilgrim Health Care
Reduce My Costs Program
Maine

Reduce My Costs Program

As part of your plan, you and your dependents have the option of using the Reduce My Costs program. Reduce My Costs will help you identify lower cost Plan Providers for most outpatient services. If you choose to receive services from a lower cost Plan Provider suggested by Reduce My Costs, you may lower your own out-of-pocket costs and may earn a financial reward.

All providers suggested by Reduce My Costs are Harvard Pilgrim providers. They are the same providers available to you through our extensive provider network in Massachusetts, Maine, New Hampshire and Rhode Island. They all meet our credentialing and quality standards.

1. How does the Reduce My Costs Program work?
   If you are scheduled to receive an outpatient test or procedure, you can call Reduce My Costs at **(855-772-8366)**. You should call at the time your provider orders your test or procedure or soon thereafter. Although you may call about any outpatient service, please note that the following services are **not** included in the program: infertility services, mental health care, substance use disorder treatment, emergency care, prescription drugs, sleep studies and sleep therapies. If your service meets the minimum savings threshold, and lower cost Plan Providers are available in your area, you will be told who they are and how much your reward will be if you use a provider suggested by Reduce My Costs. The amount of the reward will range from $10 to $500 depending upon the type of services you receive.
2. What happens when I call Reduce My Costs?
   When you call Reduce My Costs, a nurse will provide you with information about the cost of Plan Providers available in your area. If you choose to obtain the services from a lower cost Plan Provider suggested by Reduce My Costs, they can make the necessary arrangements for your appointment with both the original provider and the new provider. After you receive services from the Plan Provider suggested by Reduce My Costs, they will send you the reward. Reduce My Costs will also work with you to review public sources of information about the quality of care of the providers they suggest.
3. Am I required to call Reduce My Costs?
   The Reduce My Costs program is completely voluntary. You do not have to call Reduce My Costs or use a lower cost Plan Provider they suggest. You may also choose to use the program for some services and not for others.
4. Where can I get more information?
   You can find additional information about the Reduce My Costs program, including the current list of services excluded from the program, on Harvard Pilgrim's web site at **www.harvardpilgrim.org**. You can also call the Member Services Department at **1-888-333-4742**.

The Reduce My Costs program is a health care cost savings program offered by Harvard Pilgrim and administered by Harlowe Health LLC. The Reduce My Costs program may be terminated by Harvard Pilgrim on January 1st of each year upon thirty (30) days' notice.

General List of Exclusions

MAINE

The following list identifies services that are generally excluded from Harvard Pilgrim Plans. Additional services may be excluded related to access or product design. For a complete list of exclusions please refer to the specific plan's Benefit Handbook.

Exclusion
Alternative Treatments
• Acupuncture services that are outside the scope of standard acupuncture care. • Alternative or holistic services and all procedures, laboratories and nutritional supplements associated with such treatments. • Aromatherapy, and treatment with crystals. • Any of the following types of programs including tuition based programs: Health resorts, spas, recreational programs, camps, wilderness programs (therapeutic outdoor programs), outdoor skills programs, life skills programs, therapeutic or educational boarding schools, and relaxation or lifestyle programs. **Please Note:** Covered Benefits received while a Member is participating in a program, such as a wilderness program, may be reimbursed if the provider separately identifies and submits bills for Medically Necessary services that are Covered Benefits and all other terms of coverage under the Plan are met, including any applicable provider network and Member Cost Sharing requirements. • Massage therapy when performed by anyone other than a licensed physical therapist, physical therapy assistant, occupational therapist, or certified occupational therapy assistant. • Myotherapy. • Services by a naturopath that are not covered by other Plan Providers under the Plan.
Clinical Trials
Coverage is not provided for the following: • The investigational item, device, or service itself; or • For services, tests or items that are provided solely to satisfy data collection and analysis for the clinical trial and that are not used for the direct clinical management of your condition.
Dental Services
• Dental Care, except the specific dental services listed in this Benefit Handbook, Schedule of Benefits, and any associated Riders. • Office visits, consultations, and all related services for Temporomandibular Joint Dysfunction (TMD). • Pediatric dental care, except when specifically listed as a Covered Benefit.
Durable Medical Equipment and Prosthetic Devices
• Any devices or special equipment needed for sports or occupational purposes with the exception of prosthetics arms and legs for Members under the age of 18. • Any home adaptations, including, but not limited to home improvements and home adaptation equipment. • Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services. • Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft.
Experimental, Unproven or Investigational Services
• Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational. strong>• Novel gene therapy drugs or new to market reformulations or expansions of existing gene therapies that are approved by the FDA through its Accelerated Approval Program or other similar accelerated review pathway are included from coverage for a period of time from the date of the FDA approval, see glossary definition of “Experimental, Unproven, or Investigational” for more information.
Foot Care
• Foot orthotics, except for the treatment of systemic circulatory diseases or severe diabetic foot disease. • 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 or systemic circulatory diseases.
Maternity Services
• If you are covered under an HMO Plan, routine pre-natal and post-partum care when you are traveling outside the Service Area. • Planned home births. • Services provided by a doula.

Exclusion
Physical Appearance
• Cosmetic Services, including drugs, devices, treatments and procedures, except for (1) Cosmetic Services that are incidental to the correction of Physical Functional Impairment, (2) reconstructive surgery to repair or restore appearance damaged by an Accidental Injury, (3) post-mastectomy care, and (4) gender affirming procedures and related services. • Electrolysis or laser hair removal, except for what is Medically Necessary as part of gender affirming services. • Hair removal or restoration, including, but not limited to, transplantation or drug therapy. • Liposuction, except for what is Medically Necessary as part of gender affirming services, or removal of fat deposits considered undesirable. • Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). • Skin abrasion procedures performed as a treatment for acne. • Treatments and procedures related to appearance including but not limited to, abdominoplasty; chemical peels; collagen injections; dermabrasion; implantations (e.g. cheek, calf, pectoral, gluteal); lip reduction/enhancement; panniculectomy; removal of redundant skin; and silicone injections (e.g. for breast enlargement), except for what is Medically Necessary as part of gender affirming services or another Covered Benefit. • Treatment for skin wrinkles and skin tags or any treatment to improve the appearance of the skin. • Treatment for spider veins. • Wigs.
Procedures and Treatments
• 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. • Commercial diet plans, weight loss programs and any services in connection with such plans or programs. • 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. • 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). • Services for Members who are donors for non-members, except as described under Human Organ Transplant Services. • Testing for central auditory processing. • Group diabetes training, educational programs or camps.
Providers
• Charges for services which were provided after the date on which your membership ends, except as required by Maine law. • 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. • Charges for missed appointments. • Concierge service fees. (See the Plan's Benefit Handbook for more information.) • Follow-up care after an emergency room visit, unless provided or arranged by your PCP or Direct Primary Care Provider. • Inpatient charges after your Hospital discharge. • Provider's charge to file a claim or to transcribe or copy your medical records. • Services or supplies provided by: (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.
Reproduction
• Birth control drugs, implants and devices. This exclusion may apply when coverage is provided by a religious organization, as allowed by law. Please see your Schedule of Benefits to determine if your Plan provides coverage for this benefit. • Services for a surrogate or gestational carrier who is not a Member of the Plan. • Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal). • Sperm identification when not Medically Necessary (e.g., gender identification). • The following fees: wait list fees, non-medical costs, shipping and handling charges etc. • Voluntary sterilization, including tubal ligation and vasectomy, except when specifically listed as a Covered Benefit. • Voluntary termination of pregnancy. This exclusion may apply when an employer is a church or church controlled organization, as allowed by law.
Services Provided Under Another Plan
• Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities. • Costs for services covered by third party liability, other insurance coverage, and which are required to be covered by a Workers' Compensation plan or under state or federal law, unless a notice of controversy has been filed with the Workers' Compensation Board contesting the work-relatedness of the claimant’s condition and no decision has been made by the Board.
Telemedicine
• Telemedicine services involving e-mail or fax. • Telemedicine services involving audio-only telephone, except where telemedicine is technologically unavailable at a scheduled time and is medically appropriate for the corresponding covered health services. • Provider fees for technical costs for the provision of telemedicine services.

Exclusion
Types of Care
• Acute or long-term home health care services. /strong> Custodial Care. • Rest or domiciliary care. • All institutional charges over the semi-private room rate, except when a private room is Medically Necessary. • Pain management programs or clinics. • Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation. • Private duty nursing. • Sports medicine clinics. • Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.
Vision and Hearing
• Eyeglasses, contact lenses and fittings, except when specifically listed as a Covered Benefit. • Over the counter hearing aids. • Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of naturally occurring myopia, hyperopia and astigmatism.
All Other Exclusions
• Any drug or other product obtained at an outpatient pharmacy, except for pharmacy supplies covered under the benefit for diabetes services, unless your Plan includes outpatient pharmacy coverage. • Any service or supply furnished in connection with a non-Covered Benefit. • Any service, supply or medication when there is a less intensive Covered Benefit or more cost-effective alternative that can be safely and effectively provided, in accordance with applicable Medical Necessity Guidelines. • Any service, supply or medication, including physical examinations and testing, required by a third party not otherwise Medically Necessary (examples of a third party are an employer, an insurance company, a school, a camp, or court). • Any service or supply (with the exception of contact lenses) purchased from the internet. • Beauty or barber service. • Cost of organs that are sold rather than donated to recipients. • Diabetes equipment replacements when solely due to manufacturer warranty expiration. • Externally powered exoskeleton assistive devices and orthoses. • Digital therapeutics. • 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; or (2) to resolve problems of school performance. • Food or nutritional supplements, including, but not limited to, FDA-approved medical foods obtained by prescription, except as required by law or prescribed for Members who meet HPHC policies for enteral nutrition or tube feedings. • Medical equipment, devices or supplies except as listed in this Benefit Handbook. • Medical, mental health, or substance use disorder treatment services that are (1) provided to Members who are confined or committed to jail, house of correction, prison, or custodial facility of the Department of Youth Services or (2) provided by the Department of Mental Health. • New-to-market prescription drugs until reviewed by the Plan, which will be the earlier of December 31st of the following calendar year or as required by law. • Reimbursement for travel expenses. • Services for non-Members. • Services for which no coverage is provided in the Benefit Handbook, Schedule of Benefits, or Prescription Drug Brochure. • Services 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. • Services that are not Medically Necessary. • Services your PCP or a Plan Provider has not provided, arranged or approved when required under your Plan. • Taxes or governmental assessments on services or supplies. • Transportation, except for emergency ambulance transport, and non-emergency medical transport needed to transfer between Hospitals or other covered health care facilities or from a covered facility to your home when Medically Necessary. • Voice modification surgery, except when Medically Necessary for gender affirming 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. • Stair lifts and stair glides. • Strollers. • Safety equipment. • Vehicle modifications including but not limited to van lifts. • Telephone. • Television.

Harvard Pilgrim Health Care

a Point32Health company

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجانًا. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સિવાય બીજી ભાષા બોલો છો, તો ભાષા હિાય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિય આઈડી કાડ્ડ પરના નંબર પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके लिए निःशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर दिए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) ប្រសិនបើអ្នក កនិយាយភាសាបរទេសច្បាប់ភាសាអ្នជំនួយភាសា ដលែឥតគិតថ្លៃ លីអាចរកបានសម្រាអ្នក ក។ សូ ម្បាប់រកាទំនងបាបលី ID ការសាជិករបស់អ្នក ក។

Korean (한국어) 알림: 영어 이외의 언어를 사용하신다면 언어 지원 서비스를 무료로 제공해 드립니다. 가입자 ID 카드에 명시된 번호로 전화하시기 바랍니다.

Lao (ພາສາລາວ) ກະລຸນາ ຮັບຊາບ: ຖ້າ ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໄ ດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທຫາເບີ ທ່ ຢ ໃນ ບັດປະຈໍາ ຕົວສະມາຊິກຂອງ ທ່ານ.

Polish (polski) UWAGA: Jeśli posługujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são-lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項：如果您講非英語的其他語言，我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

Continued on next page

General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity).

HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer (see below for contact information).

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity) you can file a grievance with:

Point32Health Civil Rights Legal Coordinator
1 Wellness Way
Canton, MA 02021-1166

866-750-2074, TTY service: 711
Fax: 617-668-2754
Email: **OCRCoordinator@point32health.org**

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
www.hhs.gov/ocr/office/file/index.html

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

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