

Out-of-Area Dependent Coverage

Important Notice: A Dependent child under the age of 26 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**.

Certain capitalized words in this document have special meanings. We have defined these terms in *Section II: Glossary* of your Benefit Handbook.

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Your Plan provides limited coverage for Dependent children under the age of 26 who live outside of the Enrollment Area, are registered as a Dependent child with Harvard Pilgrim, and obtain services from an Out-of-Area Dependent Provider. Out-of-Area Dependent Providers are located outside of the Enrollment Area and have a contract with HPHC to provide care. To find an Out-of-Area Dependent Provider, you can view the Dependent Out-of-Area Provider Directory online at our website, www.harvardpilgrim.org. You can also get a copy of the Dependent Out-of-Area Provider Directory, free of charge, by calling the Member Services Department at **1-888-333-4742**.

Coverage for this benefit applies to a Dependent 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 who lives in the Plan's Enrollment Area or whose purpose for living outside the Enrollment Area is to obtain treatment or services.

The Enrollment Area includes the locations where Plan Providers are available to care for Members. Please refer to your Benefit Handbook for information on your Plan's Enrollment Area. You may also obtain a list of the cities and towns in the Enrollment Area by calling the Member Services Department at **1-888-333-4742**. All Members, except Dependent children under age 26, must live in the Enrollment Area to be eligible for enrollment in the Plan.

We provide 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 as described above.

All the rules and limits for coverage listed in your Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if applicable), and any riders to those documents apply to the benefits provided under this section. The only exception is

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that, when receiving certain medical services outside of the Enrollment Area, your Dependent child must receive care from Out-of-Area Dependent 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. Where your Plan includes a tiered provider network, and your Dependent child receives care from an Out-of-Area Dependent Provider, HPHC will apply the Member Cost Sharing listed in the highest Tier of your Schedule of Benefits.

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

BENEFITS FOR OUT-OF-AREA DEPENDENT COVERAGE

1. Inpatient and Outpatient Medical Services

The Plan covers inpatient and outpatient medical services from Out-of-Area Dependent Providers outside of the Plan Enrollment Area. All services listed in your Benefit Handbook and Schedule of Benefits 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 when provided 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 the Member Services Department at **1-888-333-4742**.

If there are no Out-of-Area Dependent Providers in your area, you may receive services from Non-Plan Providers if authorized in advance by the Plan. If a Non-Plan Provider charges any amount in excess of the Allowed Amount, as defined in your Benefit Handbook, you or your Dependent child are responsible for the excess amount. The Plan will not pay any charges above the Allowed Amount.

2. Mental Health and Substance Use Disorder Treatment

The Plan provides access to a national network of Out-of-Area Dependent Providers for mental health and substance use disorder treatment. If a Dependent child needs such services, he or she should call the Behavioral Health Access Center at **1-888-777-4742**. 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.

If there are no Out-of-Area Dependent Providers in your area you may receive services from Non-Plan Providers if authorized in advance by the Plan. If a Non-Plan

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Provider charges any amount in excess of the Allowed Amount, as defined in your 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 and substance use disorder treatment is the same as that provided for services received inside the Enrollment Area. Please refer to *Section III* of your Benefit Handbook for additional information on benefits for mental health and substance use disorder treatment.

3. Outpatient Prescription Drug Coverage

If your Plan includes Harvard Pilgrim's optional outpatient pharmacy coverage, then you will have access to a national network of pharmacy providers, including over 60,000 pharmacies nationwide. Any pharmacy in the Harvard Pilgrim network can fill a prescription for a Member anywhere in the United States. To locate a Harvard Pilgrim pharmacy anywhere in the country, log in to **your secure online account** on our website, www.harvardpilgrim.org.

To fill a prescription at a Harvard Pilgrim network pharmacy, all your Dependent child needs to do is show his or her Harvard Pilgrim ID Card and pay the appropriate Member Cost Sharing amount at the pharmacy window.