



HPHC Insurance  
Company

# Benefit Handbook

## THE HARVARD PILGRIM PPO PLAN *FOR SELF-INSURED MEMBERS* *MASSACHUSETTS*

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 PPO Plan *for Self-Insured Members* (the Plan) offered by HPHC Insurance Company, Inc. Thank you for choosing us to help meet your health care needs. Your benefits are provided by your Plan Sponsor, generally an Employer or Union. Harvard Pilgrim Health Care, Inc. (Harvard Pilgrim or HPHC) administers the plan's benefits on behalf of your Plan Sponsor.

This is a self-insured health benefits plan for the Plan Sponsor's employees and their dependents. The Plan Sponsor has assumed the 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 HPHC. When we use the words "you" or "your" we are referring to Members as defined in the Glossary.

To use the Plan effectively, you will want to review this Handbook and the Schedule of Benefits, which describe your In-Network, and Out-of-Network benefits. This Plan has been designed to offer you the flexibility of obtaining Covered Benefits through the Plan's network of Plan Providers or the Non-Plan Provider of your choice. Benefits are covered both In-Network and Out-of-Network. However, in most cases, your In-Network benefits provide you with a higher level of coverage. In addition, when you use In-Network benefits you will never be responsible for charges in excess of the Allowed Amount for the service.

All In-Network care must be provided by the Plan's network of Plan Providers, except in a Medical Emergency.

If you choose to receive Covered Benefits from a Provider or at a facility, which is not a Plan Provider, your benefits will be covered at the Out-of-Network level.

Some benefits have limits on the amount of coverage provided in a calendar year. If a Covered Benefit has a benefit limit, your In-Network and Out-of-Network services are usually combined and count against each other to reach your benefit limit. Please see your Schedule of Benefits for detailed information regarding benefit limits on your coverage.

When you enroll, you receive the covered health care services described in this Handbook, the Schedule of Benefits, the Prescription Drug Brochure (if applicable) and any riders or amendments to those documents.

As a Member, you can take advantage of a wide range of helpful online tools and resources. For instance, **HPHConnect** offers you a secure place to help manage your health care. You are able to check your Schedule of Benefits and Benefit Handbook, review prescription drug and medical claim histories, compare hospitals and much more! For details on how to register for an **HPHConnect** account, log on to **[www.harvardpilgrim.org](http://www.harvardpilgrim.org)**.

You may also call the Member Services Department at **1-888-333-4742** if you have any questions. Member Services staff are available to help you with questions about the following:

- Selecting Plan Providers
- Your Benefit Handbook
- Your In-Network and Out-of-Network benefits
- Your enrollment
- Your claims
- Pharmacy management procedures
- Provider information
- Requesting a Provider Directory
- Requesting a Member Kit
- Requesting ID cards
- Registering a complaint

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 directly with the Member Services Department by calling our TTY machine at **1-800-637-8257**.

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.

**HPHC Insurance Company, Inc.**  
**Member Services Department**  
**1600 Crown Colony Drive**  
**Quincy, MA 02169**  
**1-888-333-4742**  
**[www.harvardpilgrim.org](http://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.

[Spanish]

Los miembros que no dominan el inglés pueden llamar al Departamento de servicios para miembros de Harvard Pilgrim Health Care al 1-888-333-4742, donde se responderá a sus preguntas. El Plan ofrece un servicio de interpretación gratuito en más de 120 idiomas.

[Russian]

Те, кто не владеет английским языком, могут также получить ответы на свои вопросы, позвонив по телефону 1-888-333-4742 в отдел обслуживания медицинского центра Harvard Pilgrim. Данный план предоставляет бесплатные услуги по обеспечению устного перевода более, чем на 120 иностранных языков.

[Arabic]

كما يستطيع الأعضاء الغير الناطقين باللغة الإنجليزية أن يتصلوا بقسم خدمات الأعضاء بهيئة الرعاية الصحية (Harvard Pilgrim) هارفارد بيلجرم ، وذلك للحصول على 1-888-333-4742 على الرقم إجابات لاستفساراتهم. ويقدم البرنامج خدمات ترجمة مجانية بأكثر من 120 لغة.

[Portuguese]

Os membros que não falam inglês também podem telefonar para o Departamento dos Serviços de Saúde Harvard Pilgrim para membros através do número 1 888 333 4742, de forma a obterem os esclarecimentos pretendidos. Este plano oferece serviços de interpretação gratuitos em mais de 120 idiomas.

[French]

Harvard Pilgrim Health Care propose des services d'interprétation gratuits dans plus de 120 langues pour répondre aux questions des membres qui ne parlent pas anglais. Pour utiliser ce service, appelez la section des services aux membres au 1-888-333-4742.

[Greek]

Τα Μέλη που δε μιλούν Αγγλικά μπορούν επίσης να τηλεφωνήσουν στο Τμήμα Εξυπηρέτησης Μελών του Harvard Pilgrim Health Care στον αριθμό 1-888-333-4742 για τυχόν ερωτήσεις. Το Πρόγραμμα παρέχει δωρεάν ξενόγλωσσες υπηρεσίες διερμηνείας για περισσότερες από 120 γλώσσες.

[Haitian Creole]

Manm yo ki pa pale Angle ka rele Depatman Sèvis Manm Harvard Pilgrim Health Care tou nan 1-888-333-4742 pou jwenn repons a keksyon yo. Plan an ofri sèvis entèpretasyon gratis nan plis ke 120 lang.

[Italian]

I Partecipanti che non parlano inglese possono anche rivolgere le proprie domande al Reparto Servizi Partecipanti dell'Harvard Pilgrim Health Care, chiamando il numero 1-888-333-4742. Il Piano offre servizi di interpretariato gratuiti in oltre 120 lingue.

[Traditional Chinese]

不說英語的會員亦可致電 1-888-333-4742，請 Harvard Pilgrim 醫療保健的會員服務部門回答所提出的問題。該計劃免費提供120多種語言的翻譯服務。

[Lao]

ຂະນາສິກ ອັງ ຂອາຍ ທີ່ ບໍ່ ທາກ ມາສາ ອັງກິດ ບໍ່ ຜົນກໍ່ ສາມາດ ຕິດ ຕໍ່ ກັບ ພະນັກ ບໍລິການ ສູນ ຄຳ ຂອງ ໂຄງ ການ ຮັກສາ ສຸຂະພາບ Harvard Pilgrim ໄດ້ ໂດຍ ໂທ ໂປ ຫາ 1-888-333-4742 ຄື້ ອີ້ ຄາຍ ຄຳ ຕອບ ຂອງ ຄຳ ຖາມ ຕ່າງໆ ຂອງ ຕົນ. ໂຄງ ການ ນີ້ ອີ້ ສະບັ ບໍລິການ ຜ່ານ ມາສາ ໃນ ຂອາຍ ກວ່າ 120 ມາສາ ໂດຍ ບໍ່ ສິດ ຄ່າ ບໍລິການ ໂຄງ ອັງ ສິ້ມ.

[Cambodian]

សមាជិកដែលមិនចេះនិយាយភាសាអង់គ្លេស ក៏អាចទូរស័ព្ទទៅភារិយាល័យផ្នែកសេវាមជ្ឈមណ្ឌលសមាជិកនៃ ផែនការសុខភាព Harvard Pilgrim Health Care លេខ 1-888-333-4742 ដើម្បីឲ្យគេភ្លើយសំនួរចំពោះជំនួញ។ ផែនការសុខភាពនេះមានផ្តល់ជូនសេវាបកប្រែភាសាដោយ ឥតគិតថ្លៃ រហូតដល់ 120 ភាសា ។

Non-English speaking Members may also call Harvard Pilgrim Health Care’s Member Services Department at 1-888-333-4742 to have their questions answered. The Plan offers free language interpretation services in more than 120 languages.



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# I. How the Plan Works

This section describes how to use your Benefit Handbook and how your coverage works under the The Harvard Pilgrim PPO Plan *for Self-Insured Members* (the Plan). The Plan provides you with two levels of benefits known as In-Network coverage and Out-of-Network coverage. You receive In-Network coverage when you obtain Covered Benefits from Providers participating in the Plan. These Providers are referred to as “Plan Providers.” Plan Providers have agreed to accept our payment plus any Member Cost Sharing as payment in full.

In Massachusetts, Maine, New Hampshire and Rhode Island there are certain specialized services that must be received from designated Plan Providers, referred to as “Centers of Excellence” to receive In-Network coverage. Please see section *I.D.4. Centers of Excellence* for further information.

You receive Out-of-Network coverage when you obtain Covered Benefits from Non-Plan Providers. The Plan does not have agreements or contracts with these Providers. We pay a percentage of the cost of care you receive from Non-Plan Providers, up to the Allowed Amount for the service. If a Non-Plan Provider charges any amount in excess of the Allowed Amount, you are responsible for the excess amount. Your In-Network and Out-of-Network coverage is described further below.

## A. HOW TO USE THIS BENEFIT HANDBOOK

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### 1. Why This Benefit Handbook Is Important

This Benefit Handbook, the Schedule of Benefits, and the Prescription Drug Brochure (if your Plan includes outpatient pharmacy coverage) make up the agreement stating the terms of the Plan. If you have any questions about Dependent eligibility, we recommend that you see your Employer 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:

- How to obtain benefits with the lowest out-of-pocket expense
- Covered Benefits
- Exclusions

- The requirements for In-Network and Out-of-Network coverage

You can view your Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if your Plan includes outpatient pharmacy coverage) and any applicable riders online by using **HPHConnect** at [www.harvardpilgrim.org](http://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

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In order to be eligible for In-Network coverage under the Plan, all services, except care in a Medical Emergency, must be received from Plan Providers. These are the physicians, Hospitals and other medical professionals who are under contract to care for Plan Members. You can find Plan Providers by using the Provider Directory.

The Provider Directory lists the Plan Providers you may use to obtain In-Network Benefits. You may view the Provider Directory online at our web site, [www.harvardpilgrim.org](http://www.harvardpilgrim.org). You can also get a paper 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

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is accepting new patients. Since it is frequently updated, the information in the online directory will be more current than a 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](http://www.massmedboard.org).

**Please Note:** The physicians and other medical professionals in the Plan's provider network participate through contractual arrangements that can be terminated either by a Provider or by us. 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.

### C. MEMBER OBLIGATIONS

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#### 1. 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 **HPHConnect** at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling the Member Services Department.

#### 2. 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 Plan may also have an Out-of-Pocket Maximum that limits the amount of Member Cost Sharing you may be required to pay. Your specific Member Cost Sharing responsibilities are stated in your Schedule of Benefits. See the *Glossary* for more information on Copayments, Coinsurance, Deductibles and Out-of-Pocket Maximums.

#### 3. Obtain Prior Approval

You are required to notify us or obtain Prior Approval before receiving certain Covered Benefits from a Non-Plan Provider. For In-Network medical benefits a Plan Provider will do this for you. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for more information on these requirements.

To provide notification or obtain Prior Approval for Out-of-Network medical services you should call: **1-800-708-4414**.

To provide notification or obtain Prior Approval for Out-of-Network mental health and drug and alcohol rehabilitation services you should call the Behavioral Health Access Center at **1-888-777-4742**.

You do not need to provide advance notification or obtain Prior Approval if services are needed in a Medical Emergency.

#### 4. 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

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#### IMPORTANT POINTS TO REMEMBER

- 1) The Plan provides you with two levels of benefits known as In-Network benefits and Out-of-Network benefits.
- 2) In-Network benefits are available for Covered Benefits received from Plan Providers.
- 3) Plan Providers are Providers that are under contract with HPHC to provide services to Members.
- 4) Out-of-Network benefits are available for Covered Benefits received from Non-Plan Providers.
- 5) Some services require Prior Approval by the Plan.
- 6) In the event of a Medical Emergency, you should go to the nearest emergency facility or call 911 or other local emergency number.

The Plan offers two different levels of coverage, referred to in this Handbook as "In-Network" and "Out-of-Network" benefits.

#### 1. How Your In-Network Benefits Work

In-Network benefits are available when you receive Covered Benefits from a Plan Provider. Your Member

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Cost Sharing is generally lower for In-Network benefits. In-Network coverage applies to Plan Providers in Massachusetts, Maine, New Hampshire, Rhode Island, Vermont, Connecticut and a large number of Providers in HPHC's affiliated national network around the country. Since we pay Plan Providers directly, you do not have to file a claim when you use your In-Network benefits.

Plan Providers are under contract to provide Covered Benefits to Members of the Plan. They are listed in the Plan Provider Directory. Although changes in Providers are relatively rare, Plan Providers may leave the network for a variety of reasons. Members should consult the Plan's on-line Provider Directory to verify a Provider's status as a Plan Provider. (You may view the on-line Provider Directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).) A Member may also contact HPHC's Member Services Department at **1-888-333-4742** for information on Plan Providers. Members are responsible for advising Providers of their membership in the Plan by showing them their identification card before receiving services.

**Please Note:** In Massachusetts, Maine, New Hampshire and Rhode Island there are certain specialized services that must be received from designated Plan Providers, referred to as "Centers of Excellence" to receive In-Network coverage. Please see section I.D.4. Centers of Excellence for further information.

### 2. How Your Out-of-Network Benefits Work

Out-of-Network Benefits are available when you receive Covered Benefits from Non-Plan Providers. The Plan pays only a percentage of the cost of Covered Benefits you receive from Non-Plan Providers. You are responsible for paying the balance. Your Member Cost Sharing is generally higher for Out-of-Network benefits. However, you have more flexibility in obtaining care and may go to the licensed health care professional of your choice.

When obtaining Out-of-Network benefits, some services require Prior Approval by the Plan. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for information on the Prior Approval Program.

To request Prior Approval, please call:

- **1-800-708-4414** for Medical Services
- **1-888-777-4742** for Mental Health and Drug and Alcohol Rehabilitation Services

Payments to Plan Providers are usually based on a contracted rate between us and the Plan Provider.

Since we have no contract with Non-Plan Providers, there is no limit on what such Providers can charge. You are responsible for any amount charged by a Non-Plan Provider in excess of the Allowed Amount for the service.

### 3. Selecting a Plan Provider

To obtain In-Network benefits you must receive services from a Plan Provider. Your Out-of-Pocket costs will almost always be lower if you use your In-Network benefits by using a Plan Provider. Plan Providers include a large number of specialists and health care institutions in Massachusetts and surrounding states. In addition, HPHC offers a large national network of Plan Providers across the United States. You may use the Harvard Pilgrim Provider Directory to find Plan Providers. The Provider Directory identifies the Plan's participating specialists, hospitals and other Providers. 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](http://www.harvardpilgrim.org). You can also get a paper copy of the Provider Directory, free of charge, by calling the Member Services Department at **1-888-333-4742**.

If you have 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 or substance abuse 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.

**Please Note:** The physicians and other medical professionals in the Plan's provider network participate through contractual arrangements that can be terminated either by a Provider or by us. 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.

### 4. Centers of Excellence

Certain specialized services are only covered at the In-Network benefit level 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.

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In order to receive In-Network benefits for the following service in Massachusetts, Maine, New Hampshire or Rhode Island, you must obtain care at a Plan Provider that has been designated as a Center of Excellence:

- Weight loss surgery (bariatric surgery)

**Important Notice:** If you choose to receive treatment for the above service at a facility other than a contracted Center of Excellence, coverage will be at the Out-of-Network benefit level. A list of Centers of Excellence for Massachusetts, Maine, New Hampshire and Rhode Island may be found in the Provider Directory. The Provider Directory is available online at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling our Member Services Department at **1-888-333-4742**.

If you are receiving care outside of Massachusetts, Maine, New Hampshire or Rhode Island, please check your provider directory for a list of participating hospitals.

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. Covered Benefits from Our Affiliated National Network of Providers

HPHC offers a comprehensive network of Plan Providers located in Massachusetts, New Hampshire, Rhode Island, Vermont, Connecticut and Maine. In addition, HPHC's national provider network allows Members to obtain In-Network benefits outside of those states. As of the issuance of this Handbook, the national network includes nearly 450,000 physicians and over 4,000 hospitals. To locate one of these Providers, log onto the Plan's online directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or call Member Services at **1-888-333-4742**.

### 6. How to get Care After Hours

Either your doctor or a covering Provider is available to direct your care 24-hours a day. Talk to your doctor to find out what arrangements are available for care after normal business hours. Some doctors may have covering physicians after hours and others may have extended office/clinic hours. In a Medical Emergency,

you should go to the nearest emergency facility or call 911 or other local emergency number.

### 7. 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. Your emergency room Member Cost Sharing is listed in your Schedule of Benefits. Please remember that if you are hospitalized, you must call the Plan 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 the Plan or PCP by an attending emergency physician no further notice is required. If notification is not received when the Member's condition permits, the Member is responsible for the Penalty Payment.

## E. MEMBER COST SHARING

Below are descriptions of Member Cost Sharing that may apply to your Plan. Member Cost Sharing under your Plan may apply to services received In-Network, Out-of-Network or both. See your Schedule of Benefits for Member Cost Sharing details that are specific to your Plan.

### 1. Copayment

A Copayment is a fixed dollar amount payable for certain Covered Benefits. If the Covered Benefit you are receiving is subject to a Copayment, the Copayment is payable at the time of the visit or when billed by the Provider. Copayment amounts are specified in your Schedule of Benefits.

### 2. Deductible

A Deductible is 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. You may have different Deductibles that apply to different Covered Benefits under your Plan. If a Deductible applies to your plan, it will be stated in the Schedule of Benefits.

Your Plan has both an individual Deductible and a family Deductible. However, please note that a family Deductible only applies if you have Family Coverage. Unless a family Deductible applies, you are responsible for the individual Deductible for Covered Benefits each calendar year. If you are a Member with Family Coverage, your Deductible can be satisfied in one of two ways:

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- a. If a Member of a covered family meets an individual Deductible, then services for that Member that are subject to that Deductible are covered by the Plan for the remainder of the calendar year.
- b. If any number of Members in a covered family collectively meet the family Deductible, then all Members of the covered family receive coverage for services subject to that Deductible for the remainder of the calendar year.

Once a Deductible is met, coverage by the Plan is subject to any other Member Cost Sharing that may apply.

If a Member changes to Family Coverage from Individual Coverage or to Individual Coverage from Family Coverage within a calendar year, expenses that Member incurred for Covered Benefits toward the Deductible under the prior coverage will apply toward the Deductible limit under the new coverage. If the previously incurred Deductible amount is greater than the new Deductible limit, the member or family will only be responsible for applicable Copayment or Coinsurance amounts stated in their Schedule of Benefits.

Some Plans include a Deductible Roll Over. A Deductible Rollover allows you to apply any Deductible amount incurred for Covered Benefits during the last three (3) months of a year toward the Deductible for the next year. In order for a Deductible Roll Over to apply, the Member (or Family) must have had continuous coverage under the Plan through the same employer at the time the charges for the prior year were incurred. If a Deductible Roll Over applies, it will be stated in your Schedule of Benefits.

### 3. Coinsurance

Coinsurance is a percentage of the amount payable by the Plan, known as the "Allowed Amount." After the appropriate Deductible amount is met, you may be responsible for paying a Coinsurance amount. When using Plan Providers, the Allowed Amount is based on the contracted rate between HPHC and the Provider. When using Non-Plan Providers, the amount the Plan pays is based on the Provider's charge for the service up to the Allowed Amount for the service. In general higher Coinsurance amounts will apply to Out-of-Network services. Coinsurance amounts are stated in your Schedule of Benefits.

### 4. Out-of-Pocket Maximum

Your coverage may include an Out-of-Pocket Maximum. An Out-of-Pocket Maximum is the

total amount of Copayments, Deductible or Coinsurance payments for which a Member or a family is responsible in a calendar year. Once the Out-of-Pocket Maximum has been reached, no further Copayment, Deductible or Coinsurance amounts will be payable by the Member and HPHC will pay 100% of the Allowed Amount for the remainder of the calendar year. Once the family Out-of-Pocket Maximum has been met in a calendar year, the Out-of-Pocket Maximum is deemed to have been met by all Members in a family for the remainder of the calendar year.

Certain expenses do not apply to the Out-of-Pocket Maximum. Please see your Schedule of Benefits for Member Cost Sharing amounts that do not apply to the Out-of-Pocket maximum. In addition, Penalty amounts and charges above the Allowed Amount never apply to the Out-of-Pocket maximum.

In most cases where an Out-of-Pocket Maximum is included in the Plan, you have both an individual Out-of-Pocket Maximum and a family Out-of-Pocket Maximum. If you are a Member with Family Coverage, your Out-of-Pocket Maximum can be reached 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 for the remainder of the calendar year.
- b. If any number of Members in a covered family collectively meet the family Out-of-Pocket Maximum, then all Members of the covered family have no additional Member Cost Sharing for the remainder of the calendar year.

If a Member changes to Family Coverage from Individual Coverage or to Individual Coverage from Family Coverage within a calendar year, expenses that Member incurred for Covered Benefits toward the Out-of-Pocket Maximum under the prior coverage will apply toward the Out-of-Pocket Maximum limit under their new coverage. If the incurred Out-of-Pocket Maximum amount is greater than the new Out-of-Pocket Maximum limit, the Member will have no additional cost sharing for that calendar year.

### 5. Out-of-Network Charges in Excess of the Allowed Amount

On occasion, a Non-Plan Provider may charge amounts in excess of the Allowed Amount. In those instances, you will be financially responsible for the difference between what the Provider charges and the amount of the Allowed Amount payable by the Plan. This means that you will be responsible for

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paying the full amount above the Allowed Amount. Amounts charged by a Non-Plan Provider in excess of the Allowed Amount do not count toward the Out-of-Pocket Maximum. You may contact the Member Services Department at **1-888-333-4742** or at **1-800-637-8257** for TTY service if you have questions about the maximum Allowed Amount that may be permitted by HPHC for a service.

### 6. Penalty

The amount that a Member is responsible to pay for certain Out-of-Network services when notification or Prior Approval has not been received before obtaining the services. The Penalty charge is in addition to any Member Cost Sharing amounts. Penalty charges do not count towards any Out-of-Pocket Maximum. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for a detailed explanation of the Prior Approval program.

### 7. Combined Payment Levels

Under some circumstances you may receive services from both a Plan Provider and a Non-Plan Provider when obtaining care. When this occurs, your entitlement to In-Network or Out-of-Network coverage always depends upon the participation status of the individual service Provider. For example, you may receive treatment in a Plan Provider's office and receive associated blood work from a non-plan laboratory. Since the payment level is dependent upon the participation status of the Provider, the Plan Provider would be paid at the In-Network coverage level and the laboratory would be paid at the Out-of-Network coverage level.

The benefit payment level that is applied to a hospital admission depends on the participation status of both the admitting physician and the hospital. If a Plan Provider admits you to a participating hospital, both the hospital and physician are paid at the In-Network coverage level. If an Out-of-Network physician admits you to a participating hospital, the hospital's charges are paid at the In-Network coverage level but the physician's charges are paid at the Out-of-Network coverage level. Likewise if a Plan Provider admits you to a non-plan hospital, the hospital's charges are paid at the Out-of-Network coverage level but the physician's charges are paid at the In-Network coverage level. All Out-of-Network payments are limited to the Allowed Amount.

## F. NOTIFICATION AND PRIOR APPROVAL

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Members are required to notify HPHC before the start of any planned inpatient admission to a Non-Plan

Medical Facility. A "Non-Plan Medical Facility" is any inpatient medical Provider that is not under contract with us to provide care to members. Members are also required to obtain Prior Approval from HPHC before receiving certain services. This section explains when notification and Prior Approval are required and the procedures to follow to meet those requirements.

**Please Note:** Your doctor or hospital can provide notification or seek Prior Approval on your behalf. Also, you do not need to provide advance notification or obtain Prior Approval if services are needed in a Medical Emergency.

### 1. Notification of Planned Inpatient Admissions

You must notify HPHC in advance of any planned inpatient admission to a Non-Plan Medical Facility. This requirement applies to admissions to all types of inpatient medical and mental health and drug and alcohol rehabilitation facilities, including hospitals, Skilled Nursing Facilities (SNFs) and rehabilitation hospitals. (For Non-Plan inpatient mental health and drug and alcohol rehabilitation services, please follow the Prior Approval process explained in the next section.)

To provide notification for medical services, you should contact HPHC at **1-800-708-4414** at least five (5) business days in advance of the admission. To provide notification for mental health and drug and alcohol rehabilitation services, you should contact the Behavioral Health Access Center at **1-888-777-4742**. You do not need to provide advance notification to HPHC or the Behavioral Health Access Center if you are hospitalized in a Medical Emergency. In the event of a Medical Emergency admission, you or your physician must notify HPHC or the Behavioral Health Access Center, as applicable within 48 hours or as soon as possible.

If either the hospital or admitting physician is a Non-Plan Provider, you are responsible for notifying HPHC. As noted above, Providers may notify HPHC on your behalf.

### 2. When Prior Approval is Required

Prior Approval must be obtained for any of the services listed below.

#### 1) For Mental Health and Drug and Alcohol Rehabilitation Services

Prior Approval must be obtained before receiving certain mental health services (including substance abuse treatment) from a Non-Plan Provider. To obtain Prior Approval for mental health or substance abuse services you

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should call the Behavioral Health Access Center at **1-888-777-4742**. 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 following list:

- **Intensive Outpatient Program Treatment** – Treatment programs at an outpatient clinic or other facility generally lasting three or more hours a day on two or more days a week.
- **Partial Hospitalization and Day Treatment Programs**
- **Extended Outpatient Treatment Visits** – Outpatient visits of more than 50 minutes duration with or without medication management. Also included is any treatment routinely involving more than one outpatient visit in a day.
- **Outpatient Electro-Convulsive Treatment (ECT)**
- **Psychological Testing**
- **Applied Behavioral Analysis (ABA) for the treatment of Autism**

**Please Note:** You may also contact the Behavioral Health Access Center at **1-888-777-4742** for assistance in obtaining covered mental health services (including substance abuse treatment), even if prior approval is not required for the service you require.

2) **For Medical Services.**

You must obtain Prior Approval in advance of receiving any of the medical services listed below from a Non-Plan Provider. To obtain Prior Approval for medical services you or your Provider should call: **1-800-708-4414**. 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 following list:

- **Cosmetic, reconstructive and restorative procedures** – All Covered Benefits, including, but not limited to, blepharoplasty, breast reduction mammoplasty, gynecomastia surgery, panniculectomy, ptosis repair, rhinoplasty, and scar revision. (Please note that the Plan provides very limited coverage for Cosmetic Services. Please see

“Reconstructive Surgery” in section *III*. *Covered Benefits* for details.)

- **Dental and Oral Surgery** – All Covered Benefits, including surgical treatment of temporomandibular joint dysfunction (TMD). (Please note that the Plan provides very limited coverage for Dental Care. Please see “Dental Services” in section *III*. *Covered Benefits* for details.)
- **Durable Medical Equipment** – Continuous glucose monitoring systems only.
- **Formulas and enteral nutrition** – Outpatient services only.
- **Home health care** – Includes home infusion (including treatment of Lyme Disease) and home hospice care.
- **Immune Globulin (IVIg)**
- **Infertility Services** – All services for the treatment of infertility.
- **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.
- **Pulmonary rehabilitation** – Outpatient services only
- **Radiology – Advanced Radiology**- 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).
- **Skilled Nursing Facility (SNF) and rehabilitation hospital care** – Includes all admissions to Skilled Nursing Facilities (SNFs) and inpatient rehabilitation facilities.

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- **Speech and language therapy** – Outpatient services only
- **Surgery (both inpatient and outpatient)** – Prior Approval is required for the following surgical procedures: bariatric surgery (weight loss surgery), breast reduction and reconstructive surgery, including breast implant removal and gynecomastia; septoplasty; surgical treatment of obstructive sleep apnea, including uvulopalatopharyngoplasty (UPPP); and treatment of varicose veins.

Please refer to HPHC's Internet site, [www.harvardpilgrim.org](http://www.harvardpilgrim.org), for updates and revisions to the above lists.

### 3. How to Obtain Prior Approval

To seek Prior Approval for medical services received from a Non-Plan Provider, you should call: **1-800-708-4414**. To seek Prior Approval for mental health and substance abuse services received from a Non-Plan Provider, you should call **1-888-777-4742**.

The following information must be given when seeking Prior Approval for medical services:

- The Member's name
- The Member's ID number
- The treating physician's name, address and telephone number
- The diagnosis for which care is ordered
- The treatment ordered and the date it is expected to be performed

For inpatient admission to a Non-Plan Provider the following additional information must be given:

- The name and address of the facility where care will be received
- The admitting physician's name, address and telephone number
- The admitting diagnoses and date of admission
- The name of any procedure to be performed and the date it is expected to be performed

### 4. The Effect of Notification and Prior Approval on Coverage

If you provide notification or obtain Prior Approval the Plan will pay up to the full benefit limit stated in this Benefit Handbook and your Schedule of Benefits.

If you do not provide notification or obtain Prior Approval when required, you will receive coverage for

services later determined to be Medically Necessary, but you will be responsible for paying the Penalty amount stated in the Schedule of Benefits in addition to any applicable Member Cost Sharing.

If HPHC determines at any point that a service is not Medically Necessary, no coverage will be provided for the services at issue, and you will be responsible for the entire cost of those services.

Neither notification nor Prior Approval entitle you to any benefits not otherwise payable under this Benefit Handbook or the Schedule of Benefits.

Please see section *X.J. UTILIZATION REVIEW PROCEDURES* for information on the time limits for Prior Approval decisions and reconsideration procedures for Providers if coverage is denied. Please see Section *VI. Appeals and Complaints* for a description of your appeal rights if coverage for a service is denied by HPHC.

### 5. What Notification and Prior Approval Do

The notification and Prior Approval programs do different things depending upon the service in question. These may include:

- Assuring that the proposed service will be covered by the Plan and that benefits are being administered correctly.
- Consulting with Providers to provide information and promote the appropriate delivery of care.
- Evaluating whether a service is Medically Necessary, including whether it is, and continues to be, provided in an appropriate setting.

If the Prior Approval program conducts a medical review of a service, you and your attending physician will be notified of HPHC's decision to approve or not to approve the care proposed. All decisions to deny a medical service will be reviewed by a physician (or, in the case of mental health and drug and alcohol rehabilitation services, a qualified clinician) in accordance with written clinical criteria. The relevant criteria will be made available to Providers and Members upon request.

If the Prior Approval program denies a coverage request, it will send you a written notice that explains the decision, your Provider's right to obtain reconsideration of the decision, and your appeal rights.



## G. SERVICES PROVIDED BY A DISENROLLED OR NON-PLAN PROVIDER

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### 1. 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 In-Network 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.

### 2. 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 In-Network coverage for services delivered by the disenrolled Provider, under the terms of this Handbook and the Schedule of Benefits, until the Member's death.

### 3. New Membership

If you are a new Member, we will provide In-Network coverage for services delivered by a physician or nurse practitioner 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 or nurse practitioner is a Non-Plan Provider, and
- The physician or nurse practitioner is providing you with an ongoing course of treatment.

### 4. 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 (or, in the case of a new member, our applicable rate) 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 obtaining Prior Approval and providing Covered Benefits pursuant to a treatment plan, if any, approved by us.

## H. CLINICAL REVIEW CRITERIA

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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**.

## I. PROVIDER FEES FOR SPECIAL SERVICES (CONCIERGE SERVICES)

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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 Plan Providers to be available by telephone 24-hours a day. However, the Plan does require Plan Primary Care Providers (PCPs) to provide both an answering service that can be contacted 24-hours a day and prompt appointments when Medically Necessary.

## 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.

**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 for In-Network benefits is the contracted rate the Plan has agreed to pay Plan Providers.

If services provided by a Non-Plan Provider are Covered Benefits under this Benefit Handbook, the Allowed Amount for such services depends upon where you receive the service, as explained below:

a. If you receive Out-of-Network services in the states of Massachusetts, New Hampshire, Vermont, Rhode Island, Connecticut or Maine, 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 you receive Out-of-Network services outside of the states of Massachusetts, New Hampshire, Vermont, Rhode Island, Connecticut or Maine, 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:

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. UnitedHealthcare, 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.

**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, Prescription Drug Brochure and any applicable riders will terminate unless renewed on the Anniversary Date.

 **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.

**Behavioral Health Access Center** The organization, designated by us, 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,

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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 stated in your Schedule of 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.

**Centers of Excellence** Certain specialized services are only covered as In-Network services in Massachusetts, Maine, New Hampshire or Rhode Island 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.

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

✓ FOR EXAMPLE: If the Coinsurance for a service is 20%, you pay 20% of the Allowed Amount while we pay the remaining 80%. (In the case of Out-of-Network services, we only pay up to the Allowed Amount.)

**Copayment** A fixed dollar amount you must pay for certain Covered Benefits. The Copayment is usually due at the time of the visit or when you are billed by the Provider. Copayment amounts applicable to your Plan are stated in your Schedule of Benefits.

✓ FOR EXAMPLE: If your Plan has a \$20 Copayment for outpatient visits, you'll pay \$20 at the time of the visit or when you are billed by the Provider.

**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 a Member for Covered Benefits received each calendar year before any benefits subject to the Deductible are payable by the Plan. If a family Deductible applies, it is met when any combination of Members in a covered family incur expenses for services to which the Deductible applies in a calendar year. 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.

✓ FOR EXAMPLE: If your Plan has a \$500 Deductible and you have a claim with the Allowed Amount of \$1,000, you will be responsible for the first \$500 to satisfy your Deductible requirement before the Plan begins to pay benefits.

**Deductible Rollover** A Deductible Rollover allows you to apply any Deductible amount incurred for Covered Benefits during the last three (3) months of a calendar year toward the Deductible for the next calendar year. To be eligible for a Deductible Rollover, a Member must have had continuous coverage with us through the same Plan Sponsor at the time the prior calendar year charges were incurred. If your Plan has a Deductible Rollover it will be stated in your Schedule of Benefits.

**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 and (2) is enrolled in the Plan.

**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 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 that 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 Subscriber and one or more Dependents.

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### **HPHC Insurance Company, Inc.**

**(HPHC)** Harvard Pilgrim Health Care 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.

**In-Network** The level of benefits or coverage a Member receives when Covered Benefits are obtained through a Plan Provider.

### **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; 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 HPHC.

**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.

**Non-Plan Provider** A Provider not under contract with HPHC or its affiliates to provide care to Members. Payments for services received from Non-Plan Providers are limited to the Allowed Amount. When care is received from a Non-Plan Provider, Member's are responsible for the applicable Deductible and Coinsurance plus any amounts in excess of the Allowed Amount. The Deductible and Coinsurance amounts are described in your Schedule of Benefits.

**Out-of-Network** The level of benefits or coverage a Member receives when Covered Benefits are obtained through a Non-Plan Provider.

**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. Some types of Member Cost Sharing may be excluded from your Out-of-Pocket Maximum. For example, Penalty amounts and charges above the Allowed Amount never apply to the Out-of-Pocket Maximum. The Out-of-Pocket Maximum is specified in your Schedule of Benefits.

**Please Note:** Penalty payments and charges above the Allowed Amount never apply to the Out-of-Pocket Maximum.

 **FOR EXAMPLE:** If your Plan has an individual Out-of-Pocket Maximum of \$1,000, this is the most Member Cost Sharing you would pay in a calendar year for services to which the Out-of-Pocket Maximum applies. For example, as long as the services you received are not excluded from the Out-of-Pocket Maximum, you could combine \$500 in Deductible expenses, \$100 in Copayments, and \$400 in Coinsurance payments to reach the \$1,000 Out-of-Pocket Maximum.

**Penalty** The amount a Member is responsible to pay for certain Out-of-Network services when notification has not been given or Prior Approval has not been received when required. The Penalty charge

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is in addition to any Member Cost Sharing amounts. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for a detailed explanation of the Prior Approval program. A Penalty amount does not apply to an Out-of-Pocket Maximum, if any.

### **Physical Functional Impairment**

A 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 PPO for Self-Insured Members 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.

**Plan Provider** Providers of health care services who are under contract to provide In-Network services to Plan Members, and have agreed to charge Members only the applicable Copayments, Coinsurance and Deductible amounts for Covered Benefits. Plan Providers are listed in the Provider Directory.

**Plan Sponsor** 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.

**Prior Approval or Prior Approval Program** A program to (1) verify that certain Covered Benefits are and continue to be, Medically Necessary

and provided in an appropriate and cost-effective manner or (2) to arrange for the payment of benefits. Prior Approval is required for certain Out-of-Network benefits. Before you receive services from a Non-Plan Provider, please refer to our Internet site, [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or contact the Member Services Department at **1-888-333-4742** for the complete listing of Out-of-Network services that require Prior Approval. To seek Prior Approval for medical services you should call: **1-800-708-4414**. To seek Prior Approval for mental health and drug and alcohol rehabilitation services you should call **1-888-777-4742**.

Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for a detailed explanation of the Prior Approval Program.

**Prior Carrier Credit** A credit given for the first calendar year of coverage under the Plan for any amounts incurred by the Member toward the Deductible or the Out-of-Pocket Maximum under your current Plan Sponsor's prior health insurance plan. The Prior Carrier Credit may be applied to the Deductible or the Out-of-Pocket Maximum of this Plan if the following requirements were met: a) You were enrolled in your Plan Sponsor's prior plan on the termination date of coverage; and b) Your coverage became effective with us on the same day as the Plan Sponsor's plan.

**Provider** A Provider is defined as: a hospital or facility that is licensed to provide inpatient medical, surgical, or rehabilitative services; a Skilled Nursing Facility; and medical professionals including but not limited to: physicians, psychologists, psychiatrists, podiatrists, nurse practitioners, physician's assistants, psychiatric social workers, licensed nurse mental health clinical specialist, psychotherapists, psychologists, licensed independent clinical social workers, licensed mental health counselors, physicians with recognized expertise in specialty pediatrics (including mental health care), nurse midwives, nurse anesthetists, chiropractors, optometrists,

speech-language pathologists and audiologists, and early intervention specialists who are credentialed and certified by the Massachusetts Department of Public Health. Dentists may also be Providers when providing services under this Plan. (Please note that coverage for dental services is very limited.) Plan Providers are listed in the Provider Directory.

**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 line at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

### **Rehabilitative Therapies**

Rehabilitative Therapies 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 Therapies 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. The Schedule of Benefits states the Copayments, Coinsurance or Deductible you must pay and any limitations on coverage.

**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,

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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. Urgent Care is usually care needed because of an unforeseen illness, injury or condition that occurs and does not give reasonable time to obtain care through a Plan Provider.

For the purposes of claims and appeals, Urgent Care refers to a claim or appeal for services in which a Member's medical condition: 1) could, if delayed, seriously jeopardize the Member's life or health or ability to regain maximum function, or 2) would, if delayed, result in severe pain that cannot be adequately managed without the care or treatment requested.

### III. Covered Benefits

This section describes the benefits available under the Plan. Not all benefits listed in this Handbook may apply to you. Please see your Schedule of Benefits for your specific Covered Benefits. If your Plan includes outpatient pharmacy coverage, that coverage is described in your Prescription Drug Brochure.

Some benefits have limits on the amount of coverage provided in a calendar year. If a Covered Benefit has a benefit limit, your In-Network or Out-of-Network benefits are combined and count toward your benefit limit. For example, if the Covered Benefit is limited to ten visits per calendar year and you receive nine visits In-Network and one visit Out-of-Network, then you have reached your benefit limit. That benefit will not be covered again until the next calendar year.

Member Cost Sharing information and any applicable benefit limitations that apply to your Plan are stated in your Schedule of Benefits. Benefits are administered on a calendar year basis.

The Plan does not impose any restrictions, limitations or exclusions related to preexisting conditions on your Covered Benefits.

#### 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.
- In-Network services must be provided by a Plan Provider. The only exception is care needed in a Medical Emergency.
- Some Out-of-Network services require Prior Approval by the Plan. Please see section I.F. *NOTIFICATION AND PRIOR APPROVAL* for information on the Prior Approval Program.
- In Massachusetts, Maine, New Hampshire and Rhode Island, there are certain specialized services that must be received from designated Plan Providers, referred to as “Centers of Excellence,” to receive In-Network coverage. Please see section I.D.4. *Centers of Excellence* for a list of these services.

**Prior Approval or Notification Required:** When you use your Out-of-Network benefits, some services require Prior Approval by the Plan. Before you receive services from a Non-Plan Provider, please refer to our Internet site, [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or contact the Member Services Department at **1-888-333-4742** for the complete listing of Out-of-Network services that require Prior Approval. Please see section I.F. *NOTIFICATION AND PRIOR APPROVAL* for information on the Prior Approval Program.

Benefit	Description
<b>1 . Acupuncture Treatment for Injury or Illness</b>	<p>The Plan covers acupuncture treatment for illness or injury, including, electro-acupuncture, that is provided for the treatment of neuromusculoskeletal pain.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>

Benefit	Description
<b>2 . Ambulance Transport</b>	
	<p><b>Emergency Ambulance Transport</b></p> <p>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.</p> <p><b>Non-Emergency Ambulance Transport</b></p> <p>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 Provider.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>3 . Autism Spectrum Disorders Treatment</b>	
	<p>Coverage is provided for the diagnosis and treatment of Autism Spectrum Disorders, as defined below. Covered Benefits include the following:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Professional services by Providers. This includes care by physicians, Licensed Mental Health Professionals, speech therapists, occupational therapists, and physical therapists.</li> <li>• Habilitative and rehabilitative care, including, but not limited to, applied behavior analysis supervised by a board certified behavior analyst as defined by law.</li> <li>• Prescription drug coverage (if you have the Plan's optional coverage for outpatient prescription drugs). If you have the Plan's outpatient prescription drug coverage, please see your Prescription Drug Brochure for information on this benefit.</li> </ul> <p>Autism Spectrum Disorders include any of the pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders. These include Autistic Disorder; Asperger's Disorder; and Pervasive Developmental Disorders Not Otherwise Specified.</p> <p>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.</p> <p>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.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>4 . Cardiac Rehabilitation Therapy</b>	
	<p>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.</p>



Benefit	Description
<p><b>5 . Chemotherapy and Radiation Therapy</b></p>	
	<p>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.</p>
<p><b>6 . Clinical Trials for the Treatment of Cancer or Other Life-Threatening Diseases</b></p>	
	<p>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 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.</p>
<p><b>7 . Dental Services</b></p>	
	<p><b>Important Notice:</b> The Plan does not provide dental insurance. It covers only the limited Dental Care described below. No other Dental Care is covered.</p> <p><b>Cleft Palate:</b></p> <p>For coverage of orthodontic and dental care related to the treatment of cleft lip or cleft palate for children under the age of 18, please see section <i>III. Covered Benefits, Reconstructive Surgery</i>, for information on this benefit.</p> <p><b>Emergency Dental Care:</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• Extraction of the teeth damaged in the injury when needed to avoid infection</li> <li>• Reimplantation and stabilization of dislodged teeth</li> <li>• Repositioning and stabilization of partly dislodged teeth</li> <li>• Suturing and suture removal</li> <li>• Medication received from the Provider</li> </ul> <p><b>Extraction of Teeth Impacted in Bone</b></p> <p>The Plan covers extraction of teeth impacted in bone. Only the following services are covered:</p> <ul style="list-style-type: none"> <li>• Extraction of teeth impacted in bone</li> <li>• Pre-operative and post-operative care, immediately following the procedure</li> <li>• Anesthesia</li> <li>• X-rays</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>

Benefit	Description
Dental Services (Continued)	<p><b>Preventive Dental Care for Children:</b></p> <p>The Plan covers two preventive dental exams per calendar year for children under the age limit stated in the Schedule of Benefits. Only the following services are covered:</p> <ul style="list-style-type: none"> <li>• Cleaning</li> <li>• Fluoride treatment</li> <li>• Teaching plaque control</li> <li>• X-rays</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
8 . Diabetes Services and Supplies	<p><b>Diabetes Self-Management and Training/Diabetic Eye Examinations/Foot Care:</b></p> <p>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. Benefits also include medical eye examinations (dilated retinal examinations) and preventive foot care. The following items are also covered:</p> <p><b>Diabetes Equipment:</b></p> <ul style="list-style-type: none"> <li>• Blood glucose monitors</li> <li>• Dosage gauges</li> <li>• Injectors</li> <li>• Insulin pumps (including supplies) and infusion devices</li> <li>• Lancet devices</li> <li>• Therapeutic molded shoes and inserts</li> <li>• Visual magnifying aids</li> <li>• Voice synthesizers</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p> <p><b>Pharmacy Supplies:</b></p> <ul style="list-style-type: none"> <li>• Blood glucose strips</li> <li>• Insulin, insulin needles and syringes</li> <li>• Lancets</li> <li>• Oral agents for controlling blood sugar</li> <li>• Urine and ketone test strips</li> </ul> <p>For coverage of pharmacy items listed above, you must get a prescription from your Provider and present it at a participating pharmacy. You can find participating pharmacies online at <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> click Pharmacy Program or by calling the Member Services Department at 1-888-333-4742.</p>

Benefit	Description
<b>Diabetes Services and Supplies (Continued)</b>	
	<p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>9 . Dialysis</b>	
	<p>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.</p> <p>Coverage for dialysis in the home includes non-durable medical supplies, and drugs and equipment necessary for dialysis.</p> <p><b>Prior Approval or Notification Required:</b> You must notify HPHC in advance of any planned inpatient admission to a Non-Plan Medical Facility. Also, Prior Approval is required for any services provided in the home. If you use a Plan Provider, he or she will notify HPHC of your inpatient admission or seek Prior Approval for you. The Prior Approval process is initiated by calling: <b>1-800-708-4414</b>. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>10 . Drug Coverage</b>	
	<p>You have limited coverage for prescription drugs under this Benefit Handbook, which is described in Subsection 1, below. You may also have the Plan's optional coverage for outpatient prescription drugs and certain medical supplies you purchase at a pharmacy. Subsection 2, below, explains how to determine whether you have the Plan's optional pharmacy coverage and how to learn the details of the optional pharmacy plan.</p> <p>1. Your Coverage under this Benefit Handbook</p> <p>This Benefit Handbook covers drugs administered to you by a medical professional in either of the following circumstances:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> </ul> <p>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.</p> <p>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.</p> <p>This Benefit Handbook may also provide coverage for: (a) certain diabetes supplies; (b) syringes and needles you purchase at a pharmacy; and (c) certain orally administered medications for the treatment of cancer. Please see the benefits for "Diabetes Services and Supplies" and "Hypodermic Syringes and Needles" for the details of those benefits.</p>

Benefit	Description
<p><b>Drug Coverage (Continued)</b></p>	<p><b>Please Note:</b> Your Plan may cover orally administered medications for the treatment of cancer with no Member Cost Sharing. Please contact the Member Services Department to confirm the Member Cost Sharing that applies to this benefit.</p> <p>No coverage is provided under this Benefit Handbook 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.</p> <p>2. Optional Outpatient Pharmacy Coverage</p> <p>In addition to the coverage under this Benefit Handbook, you may also have the Plan’s optional outpatient pharmacy benefit. That benefit provides coverage for most prescription drugs and certain medical supplies purchased at an outpatient pharmacy.</p> <p><b>Please Note:</b> Not all Plans cover this benefit.</p> <p>If you have outpatient pharmacy coverage, your Member Cost Sharing for prescription drugs will be listed on your ID Card. If your Plan includes outpatient pharmacy coverage, please see the Prescription Drug Brochure, for a detailed explanation of your benefits.</p>
<p><b>11 . Durable Medical Equipment (DME)</b></p>	<p>The Plan covers DME when Medically Necessary and ordered by a Provider. The Plan may rent or buy the equipment you need. The cost of the repair and maintenance of covered equipment is also covered.</p> <p>In order to be covered, all equipment must be:</p> <ul style="list-style-type: none"> <li>• Able to withstand repeated use;</li> <li>• Not generally useful in the absence of disease or injury;</li> <li>• Normally used in the treatment of an illness or injury or for the rehabilitation of an abnormal body part; and</li> <li>• Suitable for home use.</li> </ul> <p>Coverage is only available for:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> </ul> <p>Covered equipment and supplies include:</p> <ul style="list-style-type: none"> <li>• Canes</li> <li>• Certain types of braces</li> <li>• Crutches</li> <li>• Hospital beds</li> <li>• Oxygen and oxygen equipment</li> <li>• Respiratory equipment</li> <li>• Walkers</li> <li>• Wheelchairs</li> </ul>

Benefit	Description
<b>Durable Medical Equipment (DME) (Continued)</b>	
	<p>Member Cost Sharing amounts you are required to pay are based on the cost of equipment to the Plan.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>12 . Early Intervention Services</b>	
	<p>The Plan covers early intervention services provided for Members until three years of age. Covered Benefits include:</p> <ul style="list-style-type: none"> <li>• Nursing care</li> <li>• Physical, speech, and occupational therapy</li> <li>• Psychological counseling</li> <li>• Screening and assessment of the need for services</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>13 . Emergency Room Care</b>	
	<p>If you have a Medical Emergency, you are covered for care in a hospital emergency room. Please remember the following:</p> <ul style="list-style-type: none"> <li>• If you need follow-up care after you are treated in an emergency room, you must get your care from a Plan Provider for coverage to be at the In-Network benefit payment level.</li> <li>• 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 the Plan by an attending emergency physician no further notice is required</li> </ul>
<b>14 . Family Planning Services</b>	
	<p>The Plan covers family planning services, including the following:</p> <ul style="list-style-type: none"> <li>• Contraceptive monitoring</li> <li>• Family planning consultation</li> <li>• Pregnancy testing</li> <li>• Genetic counseling</li> <li>• FDA approved birth control drugs, implants or devices.*</li> <li>• Professional services relating to the injection of birth control drugs and the insertion or removal of birth control implants or devices.</li> </ul> <p>*If you are covered under a Grandfathered plan, coverage for FDA approved birth control drugs, implants or devices that must be obtained at an outpatient pharmacy may only be covered if your plan includes optional outpatient pharmacy coverage. Please see your Schedule of Benefits or talk to your Employer Group to determine if you are covered under a Grandfathered plan that limits this coverage.</p> <p><b>Please Note:</b> An exclusion for Family Planning Services may apply when coverage is provided by a religious diocese, as allowed by law. Please check with your Employer Group to see if this exclusion applies to your Plan.</p>
<b>15 . Foot Orthotics</b>	
	<p>The Plan covers foot orthotics up to the Benefit Limit stated in the Schedule of Benefits.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>

Benefit	Description
<p><b>16 . Hearing Aids</b></p>	<p>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.</p> <p>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 Benefits and supplies related to your hearing aid are not subject to the dollar limit listed in your Schedule of Benefits.</p> <p>Covered Benefits include the following:</p> <ul style="list-style-type: none"> <li>• One hearing aid per hearing impaired ear</li> <li>• Except for batteries, any necessary parts, attachments or accessories, including ear moldings; and</li> <li>• 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.</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<p><b>17 . Home Health Care</b></p>	<p>If you are homebound for medical reasons, you are covered for home health care services listed below on a short term intermittent basis. To be eligible for home health care, your 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.</p> <p>When you qualify for home health care services as stated above, the Plan covers the following services when Medically Necessary:</p> <ul style="list-style-type: none"> <li>• Durable medical equipment and supplies (must be a component of the home health care being provided)</li> <li>• Medical social services</li> <li>• Nutritional counseling</li> <li>• Physical therapy</li> <li>• Occupational therapy</li> <li>• Services of a home health aide</li> <li>• Skilled nursing care</li> <li>• Speech therapy</li> </ul> <p>Care on a "short-term intermittent basis" means care that is provided fewer than eight hours per day, on a less than daily basis, up to 35 hours per week. If you receive more than one type of skilled service in the home, these time limits apply to all services combined.</p> <p><b>Prior Approval or Notification Required:</b> 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: <b>1-800-708-4414</b>. Please see the section titled, "Prior Approval" for more information.</p>

Benefit	Description
<p><b>18 . Hospice Services</b></p>	<p>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:</p> <ul style="list-style-type: none"> <li>• Care to relieve pain</li> <li>• Counseling</li> <li>• Drugs that cannot be self-administered</li> <li>• Durable medical equipment appliances</li> <li>• Home health aide services</li> <li>• Medical supplies</li> <li>• Nursing care</li> <li>• Physician services</li> <li>• Occupational therapy</li> <li>• Physical therapy</li> <li>• Speech therapy</li> <li>• Respiratory therapy</li> <li>• Respite care</li> <li>• Social services</li> </ul> <p><b>Prior Approval or Notification Required:</b> You must obtain Prior Approval for home hospice care. If you use a Plan Provider, he or she will seek Prior Approval for you. The Prior Approval process is initiated by calling: 1-800-708-4414. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<p><b>19 . Hospital – Inpatient Services</b></p>	<p>The Plan covers acute hospital care including, but not limited to, the following inpatient services:</p> <ul style="list-style-type: none"> <li>• Semi-private room and board</li> <li>• Doctor visits, including consultation with specialists</li> <li>• Medications</li> <li>• Laboratory and x-ray services</li> <li>• Intensive care</li> <li>• Surgery, including related services</li> <li>• Anesthesia, including the services of a nurse-anesthetist</li> <li>• Radiation therapy</li> <li>• Physical therapy</li> <li>• Occupational therapy</li> <li>• Speech therapy</li> </ul> <p><b>Please Note:</b> In Massachusetts, Maine, New Hampshire and Rhode Island there are certain specialized services that must be received from designated Plan Providers, referred to as “Centers of Excellence” to receive In-Network coverage. Please see section <i>I.D.4. Centers of Excellence</i> for further information.</p>

Benefit	Description
<b>Hospital – Inpatient Services (Continued)</b>	
	<p><b>Prior Approval or Notification Required:</b> You must notify HPHC in advance of any planned inpatient admission to a Non-Plan Medical Facility. This requirement applies to admissions to all types of inpatient medical facilities, including hospitals, Skilled Nursing Facilities (SNFs) and rehabilitation hospitals. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>20 . House Calls</b>	
	The Plan covers house calls.
<b>21 . Human Organ Transplant Services</b>	
	<p>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.</p> <p>The Plan covers the following services when the recipient is a Member of the Plan:</p> <ul style="list-style-type: none"> <li>• Care for the recipient</li> <li>• Donor search costs through established organ donor registries</li> <li>• Donor costs that are not covered by the donor's health plan</li> </ul> <p>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.</p>
<b>22 . Hypodermic Syringes and Needles</b>	
	<p>The Plan covers hypodermic syringes and needles to the extent Medically Necessary.</p> <p>You must get a prescription from your Provider and present it at a participating pharmacy for coverage. You can get more information on participating pharmacies online at <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a>. Click Pharmacy Program or by calling the Member Services Department at 1-888-333-4742.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>23 . Infertility Services and Treatment</b>	
	<p>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:</p> <ul style="list-style-type: none"> <li>• Consultation</li> <li>• Evaluation</li> <li>• Laboratory tests</li> </ul> <p>The Plan covers the following infertility treatment:</p> <ul style="list-style-type: none"> <li>• Therapeutic artificial insemination (AI), including related sperm procurement and banking</li> <li>• Donor egg procedures, including related egg and inseminated egg procurement, processing and banking</li> <li>• Assisted hatching</li> <li>• Gamete intrafallopian transfer (GIFT)</li> </ul>



Benefit	Description
<b>Infertility Services and Treatment (Continued)</b>	
	<ul style="list-style-type: none"> <li>• Intra-cytoplasmic sperm injection (ICSI)</li> <li>• Intra-uterine insemination (IUI)</li> <li>• In-vitro fertilization and embryo transfer (IVF)</li> <li>• Zygote intrafallopian transfer (ZIFT)</li> <li>• Preimplantation genetic diagnosis (PGD)</li> <li>• Microsurgical epididymal sperm aspiration (MESA)</li> <li>• Testicular sperm extraction (TESE)</li> <li>• Sperm collection, freezing and up to one year of storage is also covered for male Members in active infertility treatment.</li> <li>• Cryopreservation of eggs</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p> <p><b>Important Notice:</b> 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.</p> <p><b>Prior Approval or Notification Required:</b> You must obtain Prior Approval for all services for the treatment of infertility. 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>24 . Laboratory and Radiology Services</b>	
	<p>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:</p> <ul style="list-style-type: none"> <li>• The facility charge and the charge for supplies and equipment.</li> <li>• The charges of anesthesiologists, pathologists and radiologists.</li> </ul> <p>In addition, the Plan covers the following:</p> <ul style="list-style-type: none"> <li>• 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).</li> <li>• Diagnostic screenings and tests as required by law 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.</li> <li>• 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</li> </ul> <p><b>Prior Approval or Notification Required:</b> You must obtain Prior Approval for 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). If you use a Plan Provider, he/she will seek Prior Approval for you. The Prior Approval process is initiated by calling:</p>

Benefit	Description
<b>Laboratory and Radiology Services (Continued)</b>	
	1-800-708-4414. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.
<b>25 . Low Protein Foods</b>	
	<p>The Plan covers food products modified to be low-protein ordered for the treatment of inherited diseases of amino acids and organic acids up to the limit stated in your Schedule of Benefits.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>26 . Maternity Care</b>	
	<p>The Plan covers the following maternity services:</p> <ul style="list-style-type: none"> <li>• Routine outpatient prenatal care, including evaluation and progress screening, physical exams, recording of weight and blood pressure monitoring.</li> <li>• Prenatal genetic testing.</li> <li>• 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.</li> <li>• Newborn care. Coverage is limited to routine nursery charges for a healthy newborn unless the child is enrolled in the Plan. Please see section <i>VII.D. ADDING A DEPENDENT</i> for more enrollment information.</li> <li>• Routine outpatient postpartum care for the mother, including lactation consultations, up to six weeks after delivery</li> </ul> <p><b>Prior Approval or Notification Required:</b> You must notify HPHC in advance of any planned inpatient admission to a Non-Plan Medical Facility. This requirement applies to admissions to all types of inpatient medical facilities, including hospitals, Skilled Nursing Facilities (SNFs) and rehabilitation hospitals. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>27 . Medical Formulas</b>	
	<p>The Plan covers the following up to the limit stated in your Schedule of Benefits:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>Prior Approval or Notification Required:</b> You must obtain Prior Approval for outpatient formulas and enteral nutrition. 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>

Benefit	Description
<p><b>28 . Mental Health Care (Including the Treatment of Substance Abuse Disorders)</b></p>	<p>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.</p> <p>For Out-of-Network coverage of certain mental health care (including the treatment of substance abuse disorders), you must obtain Prior Approval from the Behavioral Health Access Center by calling 1-888-777-4742. The mental health and substance abuse treatment services for which Prior Approval is required are as follows:</p> <ul style="list-style-type: none"> <li>• <b>Intensive Outpatient Program Treatment</b> – Treatment programs at an outpatient clinic or other facility generally lasting three or more hours a day on two or more days a week.</li> <li>• <b>Partial Hospitalization and Day Treatment Programs</b></li> <li>• <b>Extended Outpatient Treatment Visits</b> – Outpatient visits of more than 50 minutes duration with or without medication management. Also included is any treatment routinely involving more than one outpatient visit in a day.</li> <li>• <b>Outpatient Electro-Convulsive Treatment (ECT)</b></li> <li>• <b>Psychological Testing</b></li> <li>• <b>Applied Behavioral Analysis (ABA) for the treatment of Autism</b></li> </ul> <p>Even when Prior Approval is not required, mental health care may be arranged through the Behavioral Health Access Center by calling 1-888-777-4742. (The only exception applies to care required in a Medical Emergency.) The Behavioral Health Access Center phone line is staffed by licensed mental health clinicians. A clinician will assist you in finding an appropriate Provider and arranging the services you require.</p> <p>In a Medical Emergency you should go to the nearest emergency facility or call 911 or your local emergency number.</p> <p>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.</p> <p><b>Minimum Requirements for Covered Providers</b></p> <p>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, 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.</p> <p>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;</p>

Benefit	Description
<b>Mental Health Care (Including the Treatment of Substance Abuse Disorders) (Continued)</b>	
	<p>a licensed independent clinical social worker; a licensed nurse mental health clinical specialist; 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.</p> <p><b>Benefits</b></p> <p>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 "V Code" designation applies, which means that the condition is not attributable to a mental disorder.)</p> <p>Please refer to your Schedule of Benefits, it will tell you the Member Cost Sharing and any benefit limits that apply to the coverage of these services.</p> <p>Covered mental health services include the following:</p> <p>a) <b>Mental Health Care Services</b></p> <p>Subject to the Member cost sharing and any benefit limits stated in your Schedule of Benefits, the Plan provides coverage for the following Medically Necessary mental health care services:</p> <ol style="list-style-type: none"> <li>1) <b>Inpatient Services</b> <ul style="list-style-type: none"> <li>• Hospitalization, including detoxification</li> </ul> </li> <li>2) <b>Intermediate Care Services</b> <ul style="list-style-type: none"> <li>• Acute residential treatment (including detoxification), crisis stabilization and in-home family stabilization</li> <li>• Intensive outpatient programs, partial hospitalization and day treatment programs</li> </ul> </li> <li>3) <b>Outpatient Services</b> <ul style="list-style-type: none"> <li>• Care by a Licensed Mental Health Professional</li> <li>• Detoxification</li> <li>• Medication management</li> <li>• Psychological testing and neuropsychological assessment.</li> </ul> </li> </ol>
<b>29 . Ostomy Supplies</b>	
	<p>The Plan covers ostomy supplies up to the Benefit Limit stated in the Schedule of Benefits. Only the following supplies are covered:</p> <ul style="list-style-type: none"> <li>• Irrigation sleeves, bags and catheters</li> <li>• Pouches, face plates and belts</li> <li>• Skin barriers</li> </ul>

Benefit	Description
<p><b>30 . Physician and Other Professional Office Visits</b></p>	<p>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:</p> <ul style="list-style-type: none"> <li>• Routine physical examinations, including routine gynecological examination and annual cytological screenings</li> <li>• Follow-up care provided by an obstetrician or gynecologist for obstetrical or gynecological conditions identified during maternity care or annual gynecological visit</li> <li>• 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</li> <li>• Well baby and well child care, including physical examination, history, measurements, sensory screening, neuropsychiatric evaluation and developmental screening, and assessment at the following intervals: <ul style="list-style-type: none"> <li>• At least six visits per calendar year are covered for a child from birth to age one.</li> <li>• At least three visits per calendar year are covered for a child from age one to age two.</li> <li>• At least one visit per calendar year is covered for a child from age two to age six</li> </ul> </li> <li>• School, camp, sports and premarital examinations</li> <li>• Health education and nutritional counseling</li> <li>• Sickness and injury care</li> <li>• Vision and Hearing screenings</li> <li>• Medication management</li> <li>• Consultations concerning contraception and hormone replacement therapy</li> <li>• Chemotherapy</li> <li>• Radiation therapy</li> </ul> <p><b>Please Note:</b> Most Plans cover certain preventive services and tests with no Member Cost Sharing. Please see your Schedule of Benefits for the coverage that applies to your Plan.</p>
<p><b>31 . Prosthetic Devices</b></p>	<p>The Plan covers prosthetic devices as described below. The cost of the repair and maintenance of a covered device is also covered.</p> <p>In order to be covered, all devices must be able to withstand repeated use. Coverage is only available for:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• One item of each type of prosthetic device. No back-up items or items that serve a duplicate purpose are covered.</li> </ul> <p>Covered prostheses include:</p> <ul style="list-style-type: none"> <li>• Breast prostheses, including replacements and mastectomy bras</li> <li>• Prosthetic arms and legs</li> <li>• Prosthetic eyes</li> </ul>

Benefit	Description
<b>Prosthetic Devices (Continued)</b>	
	<p>Member Cost Sharing amounts you are required to pay are based on the cost of equipment to the Plan.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>32 . Reconstructive Surgery</b>	
	<p>The Plan covers reconstructive and restorative surgical procedures as follows:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.)</li> </ul> <p>Benefits are also provided for post mastectomy care, including coverage for:</p> <ul style="list-style-type: none"> <li>• Prostheses and physical complications for all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient;</li> <li>• Reconstruction of the breast on which the mastectomy was performed; and</li> <li>• Surgery and reconstruction of the other breast to produce a symmetrical appearance.</li> </ul> <p>Coverage is also provided for the treatment of cleft lip and cleft palate for children under the age of 18, including coverage for:</p> <ul style="list-style-type: none"> <li>• Medical, dental, oral, and facial surgery, including surgery performed by oral and plastic surgeons, and surgical management and follow-up care related to such surgery;</li> <li>• Orthodontic treatment;</li> <li>• Preventative and restorative dentistry to ensure good health and adequate dental structures to support orthodontic treatment or prosthetic management therapy;</li> <li>• Speech therapy;</li> <li>• Audiology services; and</li> <li>• Nutrition services.</li> </ul> <p><b>Please Note:</b> (Not all Plans cover this benefit. Please contact your Human Resources Department to confirm whether coverage is provided and under what circumstances.)</p> <p>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.</p> <p>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.</p>

Benefit	Description
<b>Reconstructive Surgery (Continued)</b>	
	<p><b>Important Notice:</b> 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.</p> <p><b>Prior Approval or Notification Required:</b> 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>33 . Rehabilitation Hospital Care</b>	
	<p>The Plan covers care in a facility licensed to provide rehabilitative care on an inpatient basis. Coverage is provided when you need daily Rehabilitative Therapies that must be provided in an inpatient setting. Rehabilitative Therapies include cardiac rehabilitation therapy, physical therapy, pulmonary rehabilitation therapy, occupational therapy and speech therapy. The Benefit Limit is stated in the Schedule of Benefits.</p> <p><b>Prior Approval or Notification Required:</b> You must notify HPHC in advance of any planned inpatient admission to a Non-Plan Medical Facility. This requirement applies to admissions to all types of inpatient medical facilities, including hospitals, Skilled Nursing Facilities (SNFs) and rehabilitation hospitals. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>34 . Rehabilitation Therapy – Outpatient</b>	
	<p>The Plan covers the following outpatient rehabilitation therapies:</p> <ul style="list-style-type: none"> <li>• Occupational therapy</li> <li>• Physical therapy</li> <li>• Pulmonary rehabilitation therapy</li> </ul> <p>Outpatient rehabilitation therapies are covered up to the Benefit Limit stated in the Schedule of Benefits. Services are covered only:</p> <ul style="list-style-type: none"> <li>• If, in the opinion of your Provider, there is likely to be significant improvement in your condition within the period of time benefits are covered; and</li> <li>• When needed to improve your ability to perform Activities of Daily Living.</li> </ul> <p>Activities of Daily Living do not include special functions needed for occupational purposes or sports.</p> <p>Rehabilitation Therapies are also covered under your inpatient hospital and home health benefits.</p> <p><b>Prior Approval or Notification Required:</b> You must obtain Prior Approval for coverage of outpatient physical, occupational, pulmonary rehabilitation and speech therapy. 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p> <p><b>Please Note:</b> 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.</p>

Benefit	Description
<b>35 . Scopic Procedures – Outpatient Diagnostic</b>	
	<p>The Plan covers diagnostic scopic procedures and related services received on an outpatient basis.</p> <p>Diagnostic scopic procedures are those for visualization, biopsy and/or polyp removal. Scopic procedures are:</p> <ul style="list-style-type: none"> <li>• Colonoscopy</li> <li>• Endoscopy</li> <li>• Sigmoidoscopy</li> </ul>
<b>36 . Skilled Nursing Facility Care</b>	
	<p>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 stated in the Schedule of Benefits.</p> <p><b>Prior Approval or Notification Required:</b> You must notify HPHC in advance of any planned inpatient admission to a Non-Plan Medical Facility. This requirement applies to admissions to all types of inpatient medical facilities, including hospitals, Skilled Nursing Facilities (SNFs) and rehabilitation hospitals. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>37 . Speech-Language and Hearing Services</b>	
	<p>The Plan covers diagnosis and treatment of speech, hearing and language disorders to the extent Medically Necessary by speech-language pathologists and audiologists.</p> <p><b>Prior Approval or Notification Required:</b> You must obtain Prior Approval for coverage of outpatient physical, occupational, pulmonary rehabilitation and speech therapy. 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<b>38 . Spinal Manipulative Therapy (including care by a chiropractor)</b>	
	<p>The Plan covers musculoskeletal adjustment or manipulation up to the Benefit Limit stated in the Schedule of Benefits.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>
<b>39 . Surgery - Outpatient</b>	
	<p>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.</p> <p><b>Please Note:</b> In Massachusetts, Maine, New Hampshire and Rhode Island there are certain specialized services that must be received from designated Plan Providers, referred to as “Centers of Excellence” to receive In-Network coverage. Please see section <i>I.D.4. Centers of Excellence</i> for further information.</p> <p><b>Prior Approval or Notification Required:</b> 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>



Benefit	Description
<p><b>40 . Temporomandibular Joint Dysfunction Services</b></p>	<p>The Plan covers medical treatment of Temporomandibular Joint Dysfunction (TMD). Only the following services are covered:</p> <ul style="list-style-type: none"> <li>• Initial consultation with a physician</li> <li>• Physical therapy, (subject to the visit limit for outpatient physical therapy stated in the Schedule of Benefits)</li> <li>• Surgery</li> <li>• X-rays</li> </ul> <p><b>Important Notice:</b> No Dental Care is covered for the treatment of Temporomandibular Joint Dysfunction (TMD).</p> <p><b>Prior Approval or Notification Required:</b> 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. Please see section <i>I.F. NOTIFICATION AND PRIOR APPROVAL</i> for more information.</p>
<p><b>41 . Vision Services</b></p>	<p><b>Routine Eye:</b></p> <p>The Plan covers routine eye examinations.</p> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p> <p><b>Vision Hardware for Special Conditions:</b></p> <p>The Plan provides coverage for contact lenses or eyeglasses needed for the following conditions:</p> <ul style="list-style-type: none"> <li>• Keratonconus. 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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 eyeglass lenses up to \$50 toward the purchase of the frame or pair of contact lenses.</li> </ul> <p><b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.</p>

**THE HARVARD PILGRIM PPO PLAN FOR SELF-INSURED MEMBERS - MASSACHUSETTS**

<b>Benefit</b>	<b>Description</b>
<b>42 . Voluntary Sterilization</b>	
	The Plan covers voluntary sterilization, including tubal ligation and vasectomy. <b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.
<b>43 . Voluntary Termination of Pregnancy</b>	
	The Plan covers voluntary termination of pregnancy. <b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.
<b>44 . Wigs and Scalp Hair Protheses</b>	
	The Plan covers wigs and scalp hair protheses 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 stated in the Schedule of Benefits. <b>Please Note:</b> Not all Plans cover this benefit. Please see your Schedule of Benefits.

## 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:**

Exclusion	Description
<b>1 . Alternative Treatments</b>	<ol style="list-style-type: none"> <li>1. Acupuncture care, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>2. Acupuncture services that are outside the scope of standard acupuncture care.</li> <li>3. Alternative, holistic or naturopathic services and all procedures, laboratories and nutritional supplements associated with such treatments.</li> <li>4. Aromatherapy, treatment with crystals and alternative medicine.</li> <li>5. Health resorts, spas, recreational programs, camps, wilderness programs (therapeutic outdoor programs), outdoor skills programs, relaxation or lifestyle programs, including any services provided in conjunction with, or as part of such types of programs.</li> <li>6. Massage therapy.</li> <li>7. Myotherapy.</li> </ol>
<b>2 . Dental Services</b>	<ol style="list-style-type: none"> <li>1. Dental Care, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>2. All services of a dentist for Temporomandibular Joint Dysfunction (TMD).</li> <li>3. Extraction of teeth, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>4. Preventive dental care for children, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>5. Dentures.</li> </ol>
<b>3 . Durable Medical Equipment and Prosthetic Devices</b>	<ol style="list-style-type: none"> <li>1. Any devices or special equipment needed for sports or occupational purposes.</li> <li>2. Any home adaptations, including, but not limited to home improvements and home adaptation equipment.</li> <li>3. Myoelectric and bionic arms and legs, except when specifically listed as a Covered Benefit. (Please see your Schedule of Benefits).</li> <li>4. Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services.</li> <li>5. Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft.</li> </ol>
<b>4 . Experimental, Unproven or Investigational Services</b>	<ol style="list-style-type: none"> <li>1. Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational.</li> </ol>

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<b>Exclusion</b>	<b>Description</b>
<b>5 . Foot Care</b>	<ol style="list-style-type: none"> <li>1. Foot orthotics, except for the treatment of severe diabetic foot disease or when specifically listed as a Covered Benefit. (Please see your Schedule of Benefits).</li> <li>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.</li> </ol>
<b>6 . Maternity Services</b>	<ol style="list-style-type: none"> <li>1. Planned home births.</li> </ol>
<b>7 . Mental Health Care</b>	<ol style="list-style-type: none"> <li>1. Biofeedback.</li> <li>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; or (3) to treat learning disabilities.</li> <li>3. Methadone maintenance.</li> <li>4. Sensory integrative praxis tests.</li> <li>5. Services for any condition with only a "V Code" designation in the Diagnostic and Statistical Manual of Mental Disorders, which means that the condition is not attributable to a mental disorder.</li> <li>6. 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.</li> <li>7. 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: <ul style="list-style-type: none"> <li>• Not consistent with prevailing national standards of clinical practice for the treatment of such conditions.</li> <li>• Not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome.</li> <li>• Typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective.</li> </ul> </li> <li>8. 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.</li> </ol>

Exclusion	Description
<p><b>8 . Physical Appearance</b></p>	<ol style="list-style-type: none"> <li>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.</li> <li>2. Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy.</li> <li>3. Liposuction or removal of fat deposits considered undesirable.</li> <li>4. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures).</li> <li>5. Skin abrasion procedures performed as a treatment for acne.</li> <li>6. Treatment for skin wrinkles or any treatment to improve the appearance of the skin.</li> <li>7. Treatment for spider veins.</li> </ol>
<p><b>9 . Procedures and Treatments</b></p>	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Spinal manipulative therapy (including care by a chiropractor), except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>3. Commercial diet plans, weight loss programs and any services in connection with such plans or programs.</li> <li>4. Gender reassignment surgery and all related drugs and procedures, unless covered under a separate rider.</li> <li>5. If a service received in Massachusetts, Maine, New Hampshire or Rhode Island is listed as requiring that it be provided at a Center of Excellence, no In-Network coverage will be provided under this Handbook if that service is received in Massachusetts, Maine, New Hampshire or Rhode Island from a Provider that has not been designated as a Center of Excellence. Please see <i>Handbook</i> section "Centers of Excellence" for more information.</li> <li>6. 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).</li> <li>7. Physical examinations and testing for insurance, licensing or employment.</li> <li>8. Services for Members who are donors for non-members, except as described under Human Organ Transplant Services.</li> <li>9. Testing for central auditory processing.</li> <li>10. Group diabetes training, educational programs or camps.</li> </ol>

Exclusion	Description
<b>10 . Providers</b>	<ol style="list-style-type: none"> <li>1. Charges for services which were provided after the date on which your membership ends.</li> <li>2. 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.</li> <li>3. Charges for missed appointments.</li> <li>4. Concierge service fees. (See <i>Handbook</i> section “<i>Provider Fees For Special Services</i>” for more information.)</li> <li>5. Inpatient charges after your hospital discharge.</li> <li>6. Provider's charge to file a claim or to transcribe or copy your medical records.</li> <li>7. Services or supplies provided by: (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.</li> </ol>
<b>11 . Reproduction</b>	<ol style="list-style-type: none"> <li>1. Any form of Surrogacy or services for a gestational carrier.</li> <li>2. Infertility drugs if a member is not in a Plan authorized cycle of infertility treatment.</li> <li>3. Infertility drugs, if infertility services are not a Covered Benefit.</li> <li>4. Infertility drugs that must be purchased at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage.</li> <li>5. Infertility treatment for Members who are not medically infertile.</li> <li>6. Infertility treatment except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>7. Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal).</li> <li>8. Sperm collection, freezing and storage except as described in the <i>bHandbook</i> section “<i>Covered Benefits</i>”, <i>Infertility Services and Treatment</i>.</li> <li>9. Sperm identification when not Medically Necessary (e.g., gender identification).</li> <li>10. The following fees; wait list fees, non-medical costs, shipping and handling charges etc.</li> <li>11. Voluntary sterilization, including tubal ligation and vasectomy, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>12. Voluntary termination of pregnancy, unless the life of the mother is in danger or unless it is specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> </ol>
<b>12 . Services Provided Under Another Plan</b>	<ol style="list-style-type: none"> <li>1. Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities.</li> <li>2. Costs for services for which payment is required to be made by a Workers' Compensation plan or an Employer under state or federal law.</li> </ol>

Exclusion	Description
<b>13 . Types of Care</b>	<ol style="list-style-type: none"> <li>1. Custodial Care.</li> <li>2. Rest or domiciliary care.</li> <li>3. All institutional charges over the semi-private room rate, except when a private room is Medically Necessary.</li> <li>4. Home health care services that extend beyond care on a short-term intermittent basis. Care on a "short-term intermittent basis" means care that is provided fewer than eight hours per day, on a less than daily basis, up to 35 hours per week. If you receive more than one type of skilled service in the home, these time limits apply to all services combined.</li> <li>5. Pain management programs or clinics.</li> <li>6. Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation.</li> <li>7. Private duty nursing.</li> <li>8. Sports medicine clinics.</li> <li>9. Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.</li> </ol>
<b>14 . Vision and Hearing</b>	<ol style="list-style-type: none"> <li>1. Eyeglasses, contact lenses and fittings, except as listed in this Benefit Handbook.</li> <li>2. Hearing aids, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> <li>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.</li> <li>4. Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of myopia, hyperopia and astigmatism.</li> <li>5. Routine eye examinations, except when specifically listed as a Covered Benefit (please see your Schedule of Benefits).</li> </ol>
<b>15 . All Other Exclusions</b>	<ol style="list-style-type: none"> <li>1. Any service or supply furnished in connection with a non-Covered Benefit.</li> <li>2. Beauty or barber service.</li> <li>3. Any drug or other product obtained at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage. Exceptions may apply for diabetes services and hypodermic syringes and needles if covered under your Plan. See section III. Covered Benefits of this Handbook for details.</li> <li>4. All food or nutritional supplements except those covered under the benefits for (1) low protein foods and (2) medical formulas, if available under your Plan.</li> <li>5. Guest services.</li> <li>6. Services for non-Members.</li> <li>7. Services for which no charge would be made in the absence of insurance.</li> <li>8. Services for which no coverage is provided in this Benefit Handbook, Schedule of Benefits or Prescription Drug Brochure.</li> </ol>

**THE HARVARD PILGRIM PPO PLAN FOR SELF-INSURED MEMBERS - MASSACHUSETTS**

<b>Exclusion</b>	<b>Description</b>
<b>All Other Exclusions (Continued)</b>	<ol style="list-style-type: none"> <li>9. Services that are not Medically Necessary.</li> <li>10. Taxes or governmental assessments on services or supplies.</li> <li>11. Transportation other than by ambulance.</li> <li>12. The following products and services:               <ul style="list-style-type: none"> <li>• Air conditioners, air purifiers and filters, dehumidifiers and humidifiers.</li> <li>• Car seats.</li> <li>• Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners.</li> <li>• Electric scooters.</li> <li>• Exercise equipment.</li> <li>• Home modifications including but not limited to elevators, handrails and ramps.</li> <li>• Hot tubs, jacuzzis, saunas or whirlpools.</li> <li>• Mattresses.</li> <li>• Medical alert systems.</li> <li>• Motorized beds.</li> <li>• Pillows.</li> <li>• Power-operated vehicles.</li> <li>• Stair lifts and stair glides.</li> <li>• Strollers.</li> <li>• Safety equipment.</li> <li>• Vehicle modifications including but not limited to van lifts.</li> <li>• Telephone</li> <li>• Television</li> </ul> </li> </ol>



## V. Reimbursement and Claims Procedures

The information in this section applies when you wish to file a claim or seek reimbursement following receipt of Covered Benefits. In most cases, you should not receive bills from Plan Providers.

### A. HOW TO FILE A CLAIM (PROOF OF LOSS)

Proof of loss is administered under this Handbook by filing a claim on HPHC claims forms. Such forms may be obtained from a Member's Plan Sponsor or by calling HPHC Member Services Department at **1-888-333-4742**.

Standard health care industry claim forms, known as the CMS 1500 and the UB04 will also be accepted. Such forms are also available at most hospitals and physician's offices. In order to be paid by HPHC, all claims must be filed in writing or electronically. (Providers should contact HPHC for instructions concerning electronic filing.). Claims for services must be submitted to the following addresses:

#### Claims for Mental Health Care:

**Behavioral Health Access Center**  
**P.O. Box 31053**  
**Laguna Hills, CA 92654-1053**

#### Pharmacy Claims:

**MedImpact**  
**DMR Department**  
**10680 Trenea Street, 5th Floor**  
**San Diego, CA 92131**

#### All Other Claims:

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

**Please Note:** Prior Approval is required to receive full coverage for certain Out-of-Network services. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for more information on these requirements. For services that require Prior Approval from HPHC, please have your Provider call **1-800-708-4414**.

### B. 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 9 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.

#### 2. Pharmacy Claims

To obtain reimbursement for pharmacy bills you have paid, you must submit a Prescription Claim Form. The form can be obtained online at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling the Member Services Department at **1-888-333-4742**.

In addition to the Prescription Claim Form you must send a drug store receipt showing the items for which reimbursement is requested.

The following information must be on the Prescription Claim Form:

- The Member's name and Plan ID number
- The name of the drug or medical supply
- The quantity

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- The number of days supply of the medication provided
- The date the prescription was filled
- The prescribing Provider's name
- The pharmacy name and address
- The amount you paid

**Important Notice:** Reimbursement for prescription drugs will only be made if your plan includes optional outpatient pharmacy coverage. Please see your Prescription Drug Brochure (if applicable) for more information

Members can contact the MedImpact help desk at **1-800-788-2949** regarding pharmacy claims.

### C. TIME LIMITS ON FILING CLAIMS

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

### D. TIME LIMITS FOR THE REVIEW OF CLAIMS

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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.
- **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.

### E. PAYMENT LIMITS

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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. If a service is provided by a Non-Plan Provider, you are responsible for any amount in excess of the Allowed Amount.

 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.

### F. NOTICE OF CLAIM

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The Member is not required to give notice to HPHC prior to the filing of a claim, except for the Prior Approval requirements applicable to certain services. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for more information.

### G. MISCELLANEOUS CLAIMS PROVISIONS

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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.

## VI. 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 or at (800) 637-8257 for TTY service.) 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 VI.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 VI.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](http://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 necessary to decide your appeal, HPHC will notify you within 24 hours of receipt of your appeal.

**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 VI.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**

### 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 to seek external review through an Independent Review Organization (IRO). However, this right does not apply if your Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act. Contact your Plan sponsor to find out whether your Plan is a grandfathered health plan.

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:

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 VI.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

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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 governmental plans are not subject to ERISA.

### **D. THE FORMAL COMPLAINT PROCESS**

If you have a complaint 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](http://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.

## VII. Eligibility

**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.

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 for Dependents and effective dates of coverage.

### A. ELIGIBILITY

#### 1. 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 payment for coverage.

#### 2. Dependent Eligibility

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

### B. 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 *VII.G. SPECIAL ENROLLMENT RIGHTS* for additional rights upon adoption of a child.

### C. 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; marriage of a Dependent; and death of a Member.

### D. 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.

### E. NEWBORN COVERAGE

A newborn infant of a Member is eligible for coverage under the Plan from the moment of birth. Please see section *VII.D. ADDING A DEPENDENT* for information on enrollment procedures. Please see section *VII.G. SPECIAL ENROLLMENT RIGHTS* for additional rights upon the birth of a child.

### F. 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. Please see your Plan Sponsor for information on enrollment and effective date of coverage. All other terms and conditions of coverage under this Handbook will apply.

For In-Network coverage, you must be hospitalized in an In-Network hospital.

If you are hospitalized at an Out-of-Network hospital, you must notify HPHC by calling **1-800-708-4414** for medical services. For all mental health and drug and alcohol rehabilitation services please call **1-888-777-4742**. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for more information.

### G. 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

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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, enrollment must be requested 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, enrollment must be requested 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 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 within 60 days after the employee or Dependent is determined to be eligible for such premium assistance.



## VIII. 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 we have may not be current. Only your Plan Sponsor can confirm membership status.

### A. TERMINATION BY THE SUBSCRIBER

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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

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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.

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

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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. Termination of membership for the other causes will be effective fifteen (15) days after notice.

### D. CONTINUATION OF COVERAGE REQUIRED BY LAW

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Under Federal law, if you lose Plan Sponsor eligibility and the Plan Sponsor has twenty (20) or more employees, 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.

## IX. 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 this Handbook, Schedule of Benefits, and Prescription Drug Brochure 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. PAYMENT WHEN PLAN COVERAGE IS SECONDARY**

When your Plan coverage is secondary to your coverage under another Health Benefit Plan, payment

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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

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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

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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

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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

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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.

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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**

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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**

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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.

## X. Plan Provisions and Responsibilities

### A. LIMITATION ON LEGAL ACTIONS

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

### B. 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 the Notice of Privacy Practices through the Harvard Pilgrim Web site, [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling the Member Services Department at 1-888-333-4742.

### C. 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: 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](http://www.harvardpilgrim.org).

## D. NOTICE

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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 VI. *Appeals and Complaints*.

## E. MODIFICATION OF THIS HANDBOOK

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This Benefit Handbook, Schedule of Benefits, Prescription Drug Brochure (if applicable) and 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, the Prescription Drug Brochure (if applicable), and any applicable riders and 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

## F. HPHC'S RELATIONSHIP WITH PLAN PROVIDERS

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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, Prescription Drug Brochure, and any applicable riders, 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 its arrangements with service Providers, including the addition or removal of Providers, without notice to Members.

## G. IN THE EVENT OF A MAJOR DISASTER

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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 HPHC cannot provide or arrange services due to a major disaster, it is not responsible for the costs or outcome of this inability.

## H. EVALUATION OF NEW TECHNOLOGY

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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, and
- 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.

## I. CERTIFICATE OF CREDITABLE COVERAGE

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In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Members are entitled to a Certificate of Creditable Coverage, which verifies the most recent period of coverage under the Member's Plan Sponsor.

The Certificate shows how many months of coverage a Member has, up to a maximum of eighteen (18) months. It also shows the date coverage ended. It may be used to prove to a new employer the number of days of "credit" a person has from a prior health plan. If there has not been a gap in coverage of sixty-three (63) days or more, preexisting condition exclusion periods in a new employer's health plan must be reduced by the number of days of coverage shown on the Certificate.

If requested by your Plan Sponsor, HPHC will send you a Certificate of Creditable Coverage upon termination of . You may also call the Member Services Department at any time within two years

from the date coverage ended to request a free copy of the Certificate from HPHC.

## J. UTILIZATION REVIEW PROCEDURES

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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).** HPHC reviews 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. Please see section *I.F. NOTIFICATION AND PRIOR APPROVAL* for further information on HPHC's Prior Approval requirements, including procedures for which Prior Approval is required. Prior Approval 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.
- **Concurrent Utilization Review.** HPHC reviews selected ongoing admissions to rehabilitation hospitals, skilled nursing facilities, and skilled home health services to assure that 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. HPHC 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 *VI. Appeals and Complaints*. Your right to appeal does not depend on whether or not your Provider sought reconsideration.

## K. QUALITY ASSURANCE PROGRAMS

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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:** Some Plan Sponsors do not cover all these disease management programs. Please check with your Plan Sponsor for a description of programs available under your Plan.

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.

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

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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**

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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.



## **XI. MEMBER RIGHTS & RESPONSIBILITIES**

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.

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