



How it Works:

The HMO Plus Plan*

With this plan, you're in control of your health care dollars. You choose where to receive your medical care. When you receive care at a Tier 1 provider, you pay less.



Features

- You choose a primary care provider (PCP) for your medical care.
- The HMO Plus plan has a three-tier provider network design.
- When you choose a Tier 1 provider, most services will be covered in full or with a lower copayment amount after the deductible is met.
- Emergency Room visits are the same across all three tiers.
- When you travel and need unforeseen care, your coverage travels with you.

Which providers and hospitals can I visit?

With this plan you can visit only those providers (doctors and other medical professionals) and hospitals that belong to the HMO Plus Plan network, except in a medical emergency. (See page 4 for a list of hospitals and their tiers.)

Do I need a primary care provider (PCP)?

Yes. Please choose an HMO Plus Plan PCP at the time you enroll. If you do not, Harvard Pilgrim will assign one to you. You must have your PCP provide your care (except in emergencies) and give you referrals for most kinds of specialty care for the plan to provide coverage for the service. Make sure any PCP you choose has admitting privileges at HMO Plus Plan hospitals.

My family and I already have PCPs that we like. Can we continue to see them?

Yes, if your PCPs are part of the HMO Plus Plan network. To find out, use the HMO Plus Plan provider directory at [harvardpilgrim.org/bilh](https://www.harvardpilgrim.org/bilh). Make sure your PCPs have admitting privileges at HMO Plus Plan hospitals.

Do I need referrals to visit specialists?

You need your PCP's referral for most visits to HMO Plus Plan specialists, with some exceptions. You can get routine eye exams, behavioral health care, and most kinds of gynecological care without your PCP's referral, but make sure you see HMO Plus Plan providers for these services. In addition, if you have a BILH PCP, you don't need a referral to see a BILH specialist.

What about going to the hospital?

If you need tests or surgery at a hospital, your HMO Plus Plan PCP or specialist must refer you to a HMO Plus Plan hospital. The only time you don't need a referral to go to the hospital is in a medical emergency.

Can I go to providers and hospitals that are not part of the HMO Plus Plan network?

No. Except in a medical emergency, if you go to a provider or hospital that is not part of the HMO Plus Plan network, you will be responsible for paying all charges.

* If you live 20 or more miles from a Tier 1 BILH primary care provider (PCP) and you live within Harvard Pilgrim's enrollment area (MA, ME, NH, and certain areas of CT, RI, VT and NY), you and your covered dependents may participate in the Out of Area version of this plan. Under the HMO Plus Out of Area plan, you can receive services from a Tier 2 hospital, doctor or other clinician and pay the Tier 1 benefit level. To learn more about the HMO Plus Out of Area plan, visit [harvardpilgrim.org/bilh](https://www.harvardpilgrim.org/bilh) or contact your organization's benefits department.

What do I do in an emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), call 911 or go straight to the nearest emergency room. You have coverage for medical emergencies no matter where you are. If you are admitted to the hospital, someone needs to notify your PCP or Harvard Pilgrim as soon as reasonably possible. Your attending physician may do this, or you can ask someone to do it for you.

Do I have coverage when I'm traveling?

You have coverage for unexpected or unforeseen care (e.g., earache, flu or sprain) when you're traveling outside the state where you live. Otherwise, except in a medical emergency, you must receive care from HMO Plus Plan providers and hospitals.

What about my prescription drug coverage?

Harvard Pilgrim does not administer your prescription drug coverage. **ScriptWellRx** administers the prescription drug plan for BILH employees. You can find copay amounts for the BILH plans on the Prescription tab on **Benefits Central**. For more information, please visit scriptwell.myrxplan.com or call **ScriptWellRx** at **855-542-1819**.

Get personalized service with MyConnect

With Harvard Pilgrim MyConnect, your dedicated Member Advocate team can answer questions about benefits and claims, help coordinate your care, help you find BILH PCPs and specialists, and find resources to help you meet your healthy lifestyle goals.

They can also connect you to a dedicated nurse care manager for personalized, confidential and free health support if you are coping with a complex medical condition or chronic illness, or if you have an upcoming surgery or a test. For the best experience, use the free mobile app to:

- Send a secure chat message to your Member Advocate at your convenience
- Set medication and appointment reminders and receive alerts for preventive screenings
- Track and monitor physical activity goals
- Access health-related articles and videos

Download the MyConnect app from the App Store or Google Play and use the access code **HAPICONNECT**. You'll need to enter your date of birth and Harvard Pilgrim member ID number.

Or, contact your Member Advocate team through your online member account at harvardpilgrim.org/bilh or by calling **866-623-0194**. Hours are Monday, Tuesday, Thursday: 8 a.m. – 6 p.m.; Wednesday: 10 a.m. – 6 p.m.; Friday: 8 a.m. – 5:30 p.m.

BILH Living Well: stay healthy and earn rewards

This customized well-being program gives you and your spouse the resources and motivation you need to get and stay healthy. Access exclusive programs that focus on improving stress management, nutrition, sleep and physical activity – all available **at no cost** to you:

- Confidential behavioral health resources and digital tools that fit your lifestyle
- Gift card rewards for participating in challenges, activities and webinars
- Up to \$150 in wellness reimbursement and access to dozens of healthy discounts
- Virtual fitness classes and mindfulness sessions
- And much more

Go to harvardpilgrim.org/bilhlivingwell for complete details.

HMO Plus Plan 2025 Cost-Sharing Highlights¹

	Tier 1	Tier 2	Tier 3
Annual Deductible²	\$250 per member \$500 per family	\$2,000 per member \$4,000 per family	\$3,500 per member \$7,000 per family
Annual Out-of-Pocket Maximum	\$3,500 per member \$7,000 per family	\$4,500 per member/\$9,000 per family	
Inpatient Hospital¹			
• Adult medical/surgical	Deductible, then no charge	Deductible, then 30% coinsurance	Deductible, then 50% coinsurance
• Pediatric (up to age 19) medical/surgical	Deductible, then no charge		Deductible, then 50% coinsurance
• Maternity	Deductible, then no charge	Deductible, then 30% coinsurance	Deductible, then 50% coinsurance
• Mental health/substance use	Deductible, then no charge		
Outpatient Hospital			
• Adult day surgery	Deductible, then no charge	Deductible, then 30% coinsurance	Deductible, then 50% coinsurance
• Pediatric (up to age 19)	Deductible, then no charge		Deductible, then 50% coinsurance
Emergency Room	\$200 copay		
Urgent Care (only hospital and HPHC participating urgent care center)	\$35 copay	\$85 copay (\$35 copay for children up to age 19)	\$125 copay
Physician's Office			
• Preventive adult and pediatric care (including GYN).	No charge		
• Adult care (including GYN)	PCP: No charge Specialist: \$35 copay	PCP: \$60 copay Specialist: \$75 copay	PCP: \$110 copay Specialist: \$120 copay
• Pediatric care (up to age 19, including GYN)	PCP: No charge Specialist: \$35 copay		PCP: \$110 copay Specialist: \$120 copay
• Routine maternity (pre/post natal)	No charge		
• Mental health/substance use	No charge		
X-rays and Lab Tests/High-tech Imaging			
• Hospital-affiliated	Deductible, then no charge	Deductible, then 30% coinsurance (Deductible, then no charge for children up to age 19)	Deductible, then 50% coinsurance
• Non-hospital-affiliated	No charge	\$75 copay (waived for children up to age 19)	\$75 copay
Routine Eye Exams (one exam every 12 months)	\$35 copay	\$75 copay (\$35 copay for children up to age 19)	\$120 copay (\$35 copay for children up to age 19)
Short-term Therapy – Outpatient			
• Hospital- and non-hospital affiliated	\$35 copay	\$75 copay (\$35 copay for children up to age 19)	
Skilled Nursing Facility (100 days per calendar year)	No charge		
Chiropractic Care (up to 12 visits)	\$35 copay		\$75 copay

¹ Please refer to the Schedule of Benefits and Benefit Handbook for details and a complete list of benefits. The Schedule of Benefits and Benefit Handbook govern in any case in which the information in this document is different.

² Amounts applied toward all deductibles will be applied to deductibles in tiers. The maximum deductible amount paid in one calendar year will not exceed the Tier 3 deductible amount.

BILH HMO Plus Plan Hospitals

Please use the BILH HMO Plus Plan provider directory at harvardpilgrim.org/bilh to find out whether your PCP and specialists participate in the network and what tier they're in.

Massachusetts - Tier 1 Hospitals

Addison Gilbert Hospital
Anna Jaques Hospital
Beth Israel Deaconess Medical Center
Beth Israel Deaconess Hospital - Needham
Beth Israel Deaconess Hospital - Milton
Beth Israel Deaconess Hospital - Plymouth
Beverly Hospital
Lahey Hospital and Medical Center
Mount Auburn Hospital
New England Baptist Hospital
Winchester Hospital

Massachusetts - Tier 2 Hospitals

Athol Memorial Hospital
Baystate Franklin Medical Center
Baystate Noble Hospital
Baystate Wing Hospital
Berkshire Medical Center
Boston Children's Hospital
Boston Medical Center
Charlton Memorial Hospital
Dana-Farber Cancer Institute
Fairview Hospital
Harrington Hospital
Heywood Hospital
Holyoke Medical Center, Inc.
Lawrence General Hospital
Mercy Medical Center
North Adams Regional Hospital Corporation
Saint Vincent Hospital
Signature Healthcare Brockton Hospital
St. Luke's Hospital
Sturdy Memorial Hospital
The Cambridge Health Alliance
Tobey Hospital
UMass Memorial HealthAlliance - Clinton Hospital
UMass Memorial - Marlborough Hospital

Massachusetts - Tier 3 Hospitals

Baystate Medical Center
Brigham and Women's Hospital*
Brigham and Women's Faulkner Hospital

Brown University Health - Morton Hospital
Brown University Health - Saint Anne's Hospital
Cape Cod Hospital
Cooley Dickinson Hospital
Emerson Hospital
Falmouth Hospital
Good Samaritan Medical Center
Holy Family Hospital
Holy Family Hospital - Merrimack Valley Campus
Lowell General Hospital
Martha's Vineyard Hospital
Massachusetts Eye and Ear Infirmary
Massachusetts General Hospital*
MelroseWakefield Healthcare
Metrowest Medical Center (Framingham Union Hospital and Leonard Morse Hospital)
Milford Regional Medical Center, Inc.
Nantucket Cottage Hospital
Newton Wellesley Hospital
Northshore Medical Center (Salem Hospital and Union Hospital)
South Shore Hospital
St. Elizabeth's Medical Center
The Shriner's Hospital for Children (Boston and Springfield)
Tufts Medical Center
UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses)

Maine - Tier 2 Hospitals

Bridgton Hospital
Calais Regional Hospital
Cary Medical Center
Down East Community Hospital
Franklin Memorial Hospital
Houlton Regional Hospital
LincolnHealth
MaineGeneral Medical Center
Mid Coast Hospital
Millinocket Regional Hospital
Mount Desert Island Hospital
Northern Light A.R. Gould Hospital
Northern Light Blue Hill Hospital
Northern Light C.A. Dean Hospital
Northern Light Inland Hospital
Northern Light Maine Coast Hospital
Northern Light Mayo Hospital
Northern Light Mercy Hospital

Northern Light Seabcoo Valley Hospital
Northern Maine Medical Center
Penobscot Bay Medical Center
Penobscot Valley Hospital
Redington-Fairview General Hospital
St. Joseph Hospital
St. Mary's Regional Medical Center
Stephens Memorial Hospital
Waldo County General Hospital
York Hospital

Maine - Tier 3 Hospitals

Central Maine Medical Center
Maine Medical Center
Northern Light Eastern Maine Medical Center

New Hampshire - Tier 1 Hospitals

Exeter Hospital

New Hampshire - Tier 2 Hospitals

Alice Peck Day Memorial Hospital
Catholic Medical Center
Concord Hospital - Franklin Cottage Hospital
Frisbie Memorial Hospital
Huggins Hospital
Monadnock Community Hospital
New London Hospital
Parkland Medical Center
Southern NH Medical Center
Speare Memorial Hospital
St. Joseph Hospital
The Cheshire Medical Center

New Hampshire - Tier 3 Hospitals

Androscoggin Valley Hospital
Concord Hospital
Concord Hospital - Laconia
Elliot Hospital
Littleton Regional Hospital
Mary Hitchcock Memorial Hospital
Portsmouth Regional Hospital
The Memorial Hospital
Upper Connecticut Valley Hospital
Valley Regional Hospital
Weeks Medical Center
Wentworth-Douglass Hospital

Rhode Island - Tier 2 Hospitals

Newport Hospital
Our Lady of Fatima Hospital
South County Hospital

Rhode Island - Tier 3 Hospitals

Kent County Memorial Hospital
Rhode Island Hospital
Roger Williams Medical Center
The Miriam Hospital
Westerly Hospital
Women and Infants Hospital

Vermont - Tier 2 Hospitals

Brattleboro Memorial Hospital
Central Vermont Medical Center
Copley Hospital
Gifford Medical Center
Grace Cottage Hospital
Mount Ascutney Hospital and Health Center
North Country Hospital
Northeastern Vermont Regional Hospital
Porter Medical Center
Springfield Hospital
Southwestern Vermont Medical Center
University of Vermont Medical Center

New York - Tier 2 Hospitals

Champlain Valley Physicians Hospital
Elizabethtown Community Hospital

* Includes satellite facilities and ancillary services.