

How it Works:

The Domestic & Community HMO Plan

This plan is a coverage option that requires you to receive care only from certain providers and hospitals, which may help you save money on your health care expenses.



Features

- The Domestic & Community HMO Plan includes two tiers of providers and hospitals. You pay less when you visit Tier 1 providers and hospitals and more when you visit Tier 2 providers and hospitals.
- You don't have to enroll in a tier; the cost-sharing amounts you pay will vary depending on whom you see and where you go for care.

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 Domestic & Community HMO Plan network, except in a medical emergency.*

- Tier 1 includes care provided by Beth Israel Lahey Health hospitals and their affiliated providers.
- Tier 2 includes care provided by select community hospitals and select academic medical centers, and their affiliated providers.

Do I need a primary care provider (PCP)?

Yes. Please choose a Domestic & Community HMO 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 Domestic & Community HMO Plan hospitals.

Before you choose this plan . . .

- Except in an emergency, you can receive care only from Domestic & Community HMO Plan providers and hospitals. If there are certain PCPs, specialists and hospitals you want to visit, please make sure they participate in the Domestic & Community HMO Plan network and that the PCPs and specialists have admitting privileges at Domestic & Community HMO Plan hospitals.*
- Your PCP or specialist must refer you to other Domestic & Community HMO Plan providers and hospitals for the plan to provide coverage for the service.
- This plan does not offer out-of-network coverage.
- Please use the BILH Domestic & Community HMO Plan provider directory at harvardpilgrim.org/bilh to find out whether your PCPs and specialists participate in the network and what tier they're in.

* Some acute care hospitals that are excluded from the BILH Domestic & Community HMO Plan network may be participating behavioral health facilities. Please check the BILH Domestic & Community HMO Plan provider directory or call **866-623-0194** for information on behavioral health providers and facilities.

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

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

Yes, if your PCPs are part of the Domestic & Community HMO Plan network. To find out, use the Domestic & Community HMO Plan provider directory at harvardpilgrim.org/bilh. Make sure your PCPs have admitting privileges at Domestic & Community HMO Plan hospitals.

Do I need referrals to visit specialists?

You need your PCP's referral for most visits to Domestic & Community HMO 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 Domestic & Community HMO 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 Domestic & Community HMO Plan PCP or specialist must refer you to a Domestic & Community HMO Plan hospital. The only time you don't need a referral to go to the hospital is in a medical emergency. (See page 4 for a list of hospitals and their tiers.)

Can I go to providers and hospitals that are not part of the Domestic & Community HMO network?

No. Except in a medical emergency, if you go to a provider or hospital that is not part of the Domestic & Community HMO Plan network, you will be responsible for paying all charges.¹

What do I do in an emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), just 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 Domestic & Community HMO Plan providers and hospitals.¹

What about my prescription drug coverage?

Harvard Pilgrim does not administer your prescription drug coverage. **InScript** 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 inscriptrx.org/patients or call **InScript** 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.

¹ Some acute care hospitals that are excluded from the BILH Domestic & Community HMO Plan network may be participating behavioral health facilities. Please check the BILH Domestic & Community HMO Plan provider directory or call **866-623-0194** for information on behavioral health providers and facilities.

Domestic & Community HMO Plan

2025 Cost-sharing Highlights¹

	Tier 1	Tier 2
Annual Deductible²	None	\$1,500 per member/\$3,000 per family
Annual Medical Out-of-Pocket Maximum	\$3,500 per member/\$7,000 per family	\$4,000 per member/\$8,000 per family
Inpatient Hospital¹		
• Adult medical/surgical	10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) medical/surgical	10% coinsurance	
• Maternity	10% coinsurance	Deductible, then 30% coinsurance
• Mental health/substance use	10% coinsurance	
Outpatient Hospital		
• Adult day surgery	10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) day surgery	10% coinsurance	
Emergency Room	\$200 copay	
Urgent Care	\$40 copay	\$90 copay (\$40 copay for children up to age 19)
Physician's Office		
• Preventive adult and pediatric care (including GYN). ²	No charge	
• Adult care (including GYN)	PCP: No charge/ Specialist: \$40 copay	PCP: \$55 copay/ Specialist: \$65 copay
• Pediatric care (up to age 19, including GYN)	PCP: No charge/ Specialist: \$40 copay	
• Routine maternity (pre/post natal)	No charge	
• Mental health/substance use	No charge	
X-rays, Lab Tests and High-tech Imaging (In physician's office or non-hospital-affiliated)	No charge	\$75 copay (waived for children up to age 19)
X-rays, Lab Tests and High-tech Imaging (hospital-affiliated)		
• Adult	10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19)	10% coinsurance	
Routine Eye Exams (one exam every 12 months)	\$40 copay	\$65 copay (\$40 copay for children up to age 19)
Short-term Therapy – Outpatient	Physical and occupational: combined limit of 72 visits per calendar year	
• Hospital- and non-hospital affiliated	\$40 copay	\$65 copay (\$40 copay for children up to age 19)
Skilled Nursing Facility (up to 100 days per calendar year)	10% coinsurance	
Chiropractic Care (up to 12 visits)	\$40 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 both deductibles will be applied to deductibles in tiers. The maximum deductible amount paid in one calendar year will not exceed the Tier 2 deductible amount.

BILH Domestic & Community HMO Plan Hospitals

Please use the BILH Domestic & Community HMO 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

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

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

Rhode Island – Tier 2 Hospitals

Newport Hospital
Our Lady of Fatima Hospital
South County 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