



# 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://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://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. **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](https://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](https://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](https://harvardpilgrim.org/bilhlivingwell) for complete details.

# HMO Plus Plan 2025 Cost-Sharing Highlights<sup>1</sup>

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

<sup>1</sup> 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.

<sup>2</sup> 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](http://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 Seabcoast 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.