

# Schedule of Benefits

Harvard Pilgrim Health Care of New England, Inc.

ElevateHealth<sup>SM</sup> HMO HSA Silver

NEW HAMPSHIRE

**IMPORTANT INFORMATION: This policy reflects the known requirements for compliance under The Affordable Care Act as passed on March 23, 2010. As additional guidance is forthcoming from the U.S. Department of Health and Human Services, and the New Hampshire Insurance Department, those changes will be incorporated into your health insurance policy.**

**Coverage under this Plan is under the jurisdiction of the New Hampshire Insurance Commissioner.**

**You have thirty (30) days from receipt of this Policy to review this document. If you are not satisfied for any reason with the Policy, you have the right to return the Policy to Harvard Pilgrim and have your premium returned.**

This Schedule of Benefits states any Benefit Limits and Member Cost Sharing amounts you must pay for Covered Benefits. However, it is only a summary of your benefits. Please see your Benefit Handbook for details. Your Member Cost Sharing may include a Deductible, Coinsurance, and Copayments. Please see the tables below for details.

Certain capitalized words in this Schedule of Benefits have special meaning. Unless indicated otherwise, please refer to *Section II: Glossary* of your Benefit Handbook for more information.

In a Medical Emergency, you should go to the nearest emergency facility or call 911 or other local emergency number. A Referral from your PCP is not needed. Your emergency room Member Cost Sharing is listed in the tables below.

## Clinical Review Criteria

We use 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 on our website at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling 1-888-888-4742.

## Covered Benefits

Your Covered Benefits are administered on a Calendar Year basis. Your Member Cost Sharing will depend upon the type of service provided and the location the service is provided in, as listed in this Schedule of Benefits. For example, for services provided in a physician's office, see "Physician and Other Professional Office Visits." For services provided in a hospital emergency room, see "Emergency Room Care," and for outpatient surgical procedures, please see "Surgery - Outpatient."

General Cost Sharing Features:	Member Cost Sharing:
Coinsurance and Copayments	See the benefits table below

EFFECTIVE DATE: 01/01/2020

FORM #PD6563\_SOB\_59025NH0380018+00

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<b>General Cost Sharing Features:</b>		<b>Member Cost Sharing:</b>
<b>Deductible</b>		
		\$3,750 for Individual Coverage per Calendar Year \$7,500 for Family Coverage per Calendar Year – with a \$3,750 embedded individual Deductible per Calendar Year
<p><b>Important Notice:</b> If your Plan has a family Deductible with an embedded individual Deductible, the Deductible can be satisfied in one of two ways:</p> <p>a. If a Member of a covered family meets an individual embedded Deductible, then services for that Member that are subject to that Deductible are covered by the Plan for the remainder of the Calendar Year.</p> <p>b. If any number of Members in a covered family collectively meet the family Deductible, then all Members of the covered family have no additional Deductible Member Cost Sharing for Covered Benefits for the remainder of the Calendar Year. No one family member may contribute more than the individual embedded Deductible amount to the family Deductible.</p> <p>Once a Deductible is met, coverage by the Plan is subject to any other Member Cost sharing that may apply.</p>		
<b>Out-of-Pocket Maximum</b>		
Includes all Member Cost Sharing		\$6,750 for Individual Coverage per Calendar Year \$13,500 for Family Coverage per Calendar Year – with a \$6,750 embedded individual Out-of-Pocket Maximum per Calendar Year
<p><b>Important Notice:</b> If you are a Member with Family Coverage, the Out-of-Pocket Maximum can be satisfied in one of two ways:</p> <p>a. If a Member of a covered family meets an individual embedded Out-of-Pocket Maximum, then that Member has no additional Member Cost Sharing for the remainder of the Calendar Year.</p> <p>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. No one family member may contribute more than the individual embedded Out-of-Pocket Maximum amount toward the family Out-of-Pocket Maximum.</p>		

<b>Benefit</b>	<b>Member Cost Sharing</b>
<b>Acupuncture Treatment for Injury or Illness</b>	
– Limited to 20 visits per Calendar Year	Deductible, then 20% Coinsurance
<b>Ambulance Transport</b>	
Emergency ambulance transport	Deductible, then 20% Coinsurance
Non-emergency ambulance transport	Deductible, then 20% Coinsurance
<b>Autism Spectrum Disorders Treatment</b>	
Applied behavior analysis	Deductible, then 20% Coinsurance
<b>Chemotherapy and Radiation Therapy</b>	
Chemotherapy	Deductible, then 20% Coinsurance
Radiation therapy	Deductible, then 20% Coinsurance
<b>Chiropractic Care</b>	
– Limited to 40 visits per Calendar Year	Deductible, then 20% Coinsurance

Benefit	Member Cost Sharing
<b>Dental Services</b>	
Extraction of teeth impacted in bone	Not covered
Outpatient surgery expenses for dental care	Your Member Cost Sharing will depend upon the types of services provided, as listed in this Schedule of Benefits. For example, for services provided by a physician, see "Physician and Other Professional Office Visits." For day surgery, see "Surgery – Outpatient."
<b>If you purchased this Plan directly through HPHC with pediatric dental coverage, please see the pediatric dental benefit in this Schedule of Benefits.</b>	
<b>Dialysis</b>	
Dialysis services	Deductible, then 20% Coinsurance
<b>Durable Medical Equipment</b>	
Durable medical equipment	Deductible, then 20% Coinsurance
Blood glucose monitors, infusion devices and insulin pumps (including supplies)	Deductible, then 20% Coinsurance
Oxygen and respiratory equipment	Deductible, then 20% Coinsurance
<b>Early Intervention</b>	
– Limited to 40 visits per Member per Calendar Year	Deductible, then 20% Coinsurance
<b>Emergency Room Care</b>	
Medical Emergency services	Deductible, then 20% Coinsurance
Services that do not meet the definition of Medical Emergency	Deductible, then 50% Coinsurance
<b>Hearing Aids</b>	
– Limited to 1 hearing aid per hearing impaired ear as Medically Necessary	Deductible, then 50% Coinsurance
<b>Home Health Care</b>	
	Deductible, then 20% Coinsurance
If services include the administration of drugs, please see the benefit for "Medical Drugs" for Member Cost Sharing details.	
<b>Hospice – Outpatient</b>	
	Deductible, then 20% Coinsurance
<b>Hospital – Inpatient Services</b>	
Acute hospital care	Deductible, then 20% Coinsurance
Inpatient maternity care	Deductible, then 20% Coinsurance
Inpatient routine nursery care	No charge
Inpatient rehabilitation – limited to 100 days per Calendar Year	Deductible, then 20% Coinsurance
Skilled Nursing Facility – limited to 100 days per Calendar Year	Deductible, then 20% Coinsurance
<b>Infertility Services and Treatments</b>	
Diagnostic services for infertility including: consultation, evaluation and laboratory tests	Deductible, then 20% Coinsurance
Infertility treatment (see the Benefit Handbook for details)	Not covered

<b>Benefit</b>		<b>Member Cost Sharing</b>
<b>Laboratory, Radiology and Other Diagnostic Services</b>		
Laboratory		Deductible, then 20% Coinsurance
Genetic Testing		Deductible, then 20% Coinsurance
Radiology		Deductible, then 20% Coinsurance
Advanced radiology, including CT scans, PET scans, MRI, MRA and nuclear medicine services		Deductible, then 20% Coinsurance
Other diagnostic services		Deductible, then 20% Coinsurance
<b>Low Protein Foods</b>		
		Deductible, then 20% Coinsurance
<b>Maternity Care – Outpatient</b>		
Routine outpatient prenatal and postpartum care		No charge
<p>Routine prenatal and postpartum care is usually received and billed from the same provider as a single or bundled service. Different Member Cost Sharing may apply to any specialized or non-routine service that is billed separately from your routine outpatient prenatal and postpartum care. For example, Member Cost Sharing for services provided by a specialist is listed under “Physician and Other Professional Office Visits” and Member Cost Sharing for an ultrasound billed as a specialized or non-routine service is listed under “Laboratory, Radiology and Other Diagnostic Services.”</p>		
<b>Medical Drugs (drugs that cannot be self-administered)</b>		
Medical drugs received in a physician’s office or other outpatient facility		Deductible, then 20% Coinsurance
Medical drugs received in the home		Deductible, then 20% Coinsurance
<p>Some medical drugs may be supplied by a specialty pharmacy. When Medical Drugs are supplied by a specialty pharmacy, the Member Cost Sharing listed above will apply.</p>		
<b>Medical Formulas</b>		
		Deductible, then 20% Coinsurance
<b>Mental Health and Substance Use Disorder Treatment</b>		
Inpatient services		Deductible, then 20% Coinsurance
Partial hospitalization services		Deductible, then 20% Coinsurance
Outpatient group therapy		Deductible, then 20% Coinsurance
Outpatient treatment, including individual therapy, detoxification and medication management		Deductible, then 20% Coinsurance
Outpatient methadone maintenance		Deductible, no charge
Outpatient psychological testing		Deductible, then 20% Coinsurance
eVisits		Deductible, then no charge
<b>Observation Services</b>		
		Deductible, then 20% Coinsurance
<b>Ostomy Supplies</b>		
		Deductible, then 20% Coinsurance
<b>Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefits)</b>		
Routine examinations for preventive care, including immunizations		No charge

Benefit	Member Cost Sharing
<b>Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefits) (Continued)</b>	
Not all services you receive during your routine exam are covered at no charge. Only preventive services designated under the Patient Protection and Affordable Care Act (PPACA) are covered at no charge. Other services not included under PPACA may be subject to additional cost sharing. For the current list of preventive services covered at no charge under PPACA, please see the Preventive Services notice on our website at <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> . Please see "Laboratory, Radiology, and Other Diagnostic Services" for the Member Cost Sharing that applies to diagnostic services not included on this list.	
Consultations, evaluations, sickness and injury care	Deductible, then 20% Coinsurance
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you need sutures, please refer to office based treatments and procedures below. If you need an x-ray or have blood drawn, please refer to "Laboratory, Radiology and Other Diagnostic Services."	
eVisits	Deductible, then no charge
Office based treatment and procedures including but not limited to casting, suturing and the application of dressings, non-routine foot care, and surgical procedures	Deductible, then 20% Coinsurance
Administration of allergy injections	Deductible, then 20% Coinsurance
<b>Preventive Services and Tests</b>	
No charge	
Under federal law, many preventive services and tests are covered with no Member Cost Sharing, including preventive colonoscopies, certain labs and x-rays, voluntary sterilization for women, and all FDA approved contraceptive devices. For a complete list of covered preventive services, please see the Preventive Services notice on our website at <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> . You may also get a copy of the Preventive Services notice by calling the Member Services Department at 1-888-333-4742. Harvard Pilgrim will add or delete services from this benefit for preventive services and tests in accordance with Federal guidelines.	
Additional preventive services, tests and devices include: alpha-fetoprotein (AFP), fetal ultrasound, hepatitis C testing, lead level testing, prostate-specific antigen (PSA) screening, routine hemoglobin tests, group B streptococcus (GBS), routine urinalysis, blood pressure monitor, retinopathy screening, and international normalized ratio (INR) testing.	No charge
<b>Prosthetic Devices</b>	
Deductible, then 20% Coinsurance	
<b>Rehabilitation and Habilitation Services - Outpatient</b>	
Cardiac rehabilitation Pulmonary rehabilitation therapy	Deductible, then 20% Coinsurance

(Continued on next page)

Benefit	Member Cost Sharing
<b>Rehabilitation and Habilitation Services - Outpatient (Continued)</b>	
<b>Rehabilitation Services:</b> – Physical, speech and occupational therapies combined – limited to 60 visits per Calendar Year  <b>Habilitation Services:</b> – Physical, speech and occupational therapies combined – limited to 60 visits per Calendar Year	Deductible, then 20% Coinsurance
Outpatient physical, occupational and speech therapies are covered without limits to the extent Medically Necessary for: (1) children under the age of three and (2) the treatment of Autism Spectrum Disorders.	
<b>Scopic Procedures - Outpatient Diagnostic and Therapeutic</b>	
Colonoscopy, endoscopy and sigmoidoscopy	Deductible, then 20% Coinsurance
<b>Surgery – Outpatient</b>	
	Deductible, then 20% Coinsurance
<b>Telemedicine Virtual Visit Services – Outpatient</b>	
	Deductible, then 20% Coinsurance
For inpatient hospital care, see “Hospital – Inpatient Services” for cost sharing details.	
<b>Urgent Care Services</b>	
Doctors On Demand	Deductible, then no charge
<b>Please Note:</b> Doctors On Demand is a specific network of providers contracted to provide virtual Urgent Care services. For more information on Doctors On Demand, including how to access them, please visit our website at <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> .	
Convenience care clinic	Deductible, then 20% Coinsurance
Urgent care center	Deductible, then 20% Coinsurance
Hospital urgent care center	Deductible, then 20% Coinsurance
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you have an x-ray or have blood drawn, please refer to "Laboratory, Radiology, and Other Diagnostic Services."	
<b>Vision Services</b>	
Routine adult eye examinations – limited to 1 exam every 2 Calendar Years	No charge
Routine pediatric eye examinations (including a contact lens fitting) – limited to 1 exam per Calendar Year	No charge
Vision hardware for special conditions	Deductible, then 20% Coinsurance
Your Plan also includes coverage for pediatric vision hardware. Please see the additional Pediatric Vision section later in this Schedule of Benefits for more information.	
<b>Voluntary Sterilization – in a Physician’s Office</b>	
	Deductible, then 20% Coinsurance
<b>Voluntary Termination of Pregnancy</b>	
Covered only when the life of the mother is endangered or when the pregnancy is a result of rape or incest.	Deductible, then 20% Coinsurance
<b>Wigs and Scalp Hair Protheses (as required by law)</b>	
See the Benefit Handbook for details	Deductible, then 20% Coinsurance

## Pediatric VisionCare

Dependents under the age of 19 are eligible for coverage of prescription eyeglasses or contact lenses. Coverage under this benefit terminates at the end of the month in which the Dependent turns 19. Each Dependent is eligible for coverage every 12 months for *either* (A) prescription eyeglass frames and lenses or (B) prescription contact lenses, as described below:

### (A) PRESCRIPTION EYEGLASS FRAMES AND LENSES

The Plan will reimburse you for the purchase of one pair of Standard or Basic prescription eyeglass frames and lenses up to the following amounts:

The Plan will reimburse you for the first \$100 you pay toward covered prescription eyeglass frames and lenses. Thereafter, the Plan will reimburse you 50% of your remaining covered charges. Standard or Basic lenses are limited to glass or plastic single vision lenses, conventional bifocal lenses, conventional trifocal lenses and lenticular lenses. Coverage is excluded for lenses larger than 55mm and upgrades such as tints. Coverage is also excluded for deluxe and designer eyeglass frames.

### (B) PRESCRIPTION CONTACT LENSES

The Plan will reimburse you for the purchase of your first order of prescription contact lenses up to the following amounts:

The Plan will reimburse you for the first \$100 you pay toward your first order of covered prescription contact lenses. Thereafter, the plan will reimburse you 50% of your remaining covered charges. Reimbursement for disposable contact lenses is limited to a 6 month supply.

### OUT-OF-POCKET MAXIMUM

All Member Cost Sharing under this benefit applies toward your annual Out-of-Pocket Maximum. Please see the General Cost Sharing Table at the beginning of this Schedule of Benefits for the Out-of-Pocket Maximum amount that applies to your plan.

### WHERE TO PURCHASE EYEWEAR WITH YOUR PEDIATRIC VISION CARE BENEFIT

You can purchase your eyewear from any vision hardware provider with a valid prescription from your doctor.

### HOW TO RECEIVE REIMBURSEMENT FOR THE PEDIATRIC VISION CARE BENEFIT

To receive reimbursement for prescription eyeglasses and frames or prescription contact lenses that you have paid for, you must follow these simple steps:

1. Complete a member reimbursement form. You can obtain this form by visiting our website at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) or by calling the Member Services Department at **1-888-333-4742** to request a form. For TTY service, please call **711**. A representative will be happy to assist you.
2. Each Member must use a separate member reimbursement form.
3. Attach the copy of an itemized bill to the form, showing proof of payment. Make a copy of the form for your records.
4. Mail the original form, together with the bill and proof of payment to:

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

We will reimburse you for your payment of covered eyeglasses or contact lenses as described above. The reimbursement is applied AFTER application of discounts, coupons or other offers. Please allow 30 days to receive your reimbursement.

### **WHERE TO CALL WITH QUESTIONS**

If you have any questions about your Pediatric Vision Care benefit, including how to receive reimbursement or eyewear discounts, please contact the Member Services Department at **1-888-333-4742**. This telephone number is also listed on your ID card. If you are deaf or hearing impaired, call **711** for TTY service. A representative will be happy to assist you.

### **EXCLUSIONS**

- Expenses incurred prior to your effective date
- Colored contact lenses, special effect contact lenses
- Deluxe or designer frames
- Eyeglass or contact lens supplies
- Lost or broken lenses or frames, unless the Member has reached his/her normal interval for service
- Non-prescription or plano lenses
- Plain or prescription sunglasses, no-line bifocals, blended lenses or oversize lenses
- Safety glasses and accompanying frames
- Spectacle lens styles, materials, treatments or add ons
- Sunglasses and accompanying frames
- Two pairs of glasses in lieu of bifocals



## CORE NH PRESCRIPTION DRUG BENEFIT

Benefit:	Member Cost Sharing:
<b>Your pharmacy Member Cost Sharing for up to a 30-day supply at a retail pharmacy is:</b>	
Tier 1:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 2:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 3:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 4:	Deductible, then 40% Coinsurance per prescription or prescription refill
Tier 5:	Deductible, then 40% Coinsurance per prescription or prescription refill
<b>Your pharmacy Member Cost Sharing for up to a 90-day supply of maintenance medications at a retail pharmacy is:</b>	
Tier 1:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 2:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 3:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 4:	Deductible, then 40% Coinsurance per prescription or prescription refill
Tier 5:	Deductible, then 40% Coinsurance per prescription or prescription refill
<b>Your pharmacy Member Cost Sharing for up to a 90-day supply of maintenance medications through the Plan's mail service prescription drug program is:</b>	
Tier 1:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 2:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 3:	Deductible, then 20% Coinsurance per prescription or prescription refill
Tier 4:	Deductible, then 40% Coinsurance per prescription or prescription refill
Tier 5:	Deductible, then 40% Coinsurance per prescription or prescription refill

To obtain coverage for your prescription drugs bring your prescription or refill to a participating pharmacy, along with your ID card, and pay the appropriate amount. Please refer to your Prescription Drug Brochure for detailed information about your coverage, including tier definitions.

## PEDIATRIC DENTAL BENEFIT (for children under the age of 19)

Dependents under the age of 19 are eligible for the Covered Dental Services listed below when such Dental Services are Necessary and are provided by or under the direction of a Dental Provider.

Coverage under this benefit terminates at the end of the month in which the Dependent turns 19. Please see Appendix B of your Benefit Handbook for additional details.

Certain capitalized words in this section have special meanings. We have defined these words in your *Benefit Handbook*. Please see *Section II: Glossary* and *Appendix B: Pediatric Dental Benefit (for children under the age of 19)* for more details.

### COVERED DENTAL SERVICES

<b>Benefit Description and Limitations</b>	<b>Your Cost Sharing</b>
<b>TYPE I SERVICES: PREVENTIVE &amp; DIAGNOSTIC COVERED SERVICES</b>	
<b>Diagnostic Services</b>	
Intraoral Bitewing Radiographs (Bitewing X-ray) – Limited to 1 set every 6 months	50% Coinsurance
Panorex Radiographs (Full Jaw X-ray) or Complete Series Radiographs (Full Set of X-rays) – Limited to 1 film every 60 months	50% Coinsurance
Periodic Oral Evaluation (Check up Exam) – Limited to 1 every 6 months	50% Coinsurance
<b>Preventive Services</b>	
Dental Prophylaxis (Cleanings) – Limited to 1 every 6 months	50% Coinsurance
Fluoride Treatments – Limited to 2 treatments per 12 months.	50% Coinsurance No charge for children up to age 5.
Sealants (Protective Coating) – Limited to one sealant per tooth every 36 months.	50% Coinsurance
Space Maintainers	50% Coinsurance
<b>TYPE II SERVICES: MINOR RESTORATIVE COVERED SERVICES</b>	
<b>Minor Restorative Services, Endodontics, Periodontics, and Oral Surgery</b>	
Amalgam Restorations (Silver Fillings)	50% Coinsurance
Composite Resin Restorations (Tooth Colored Fillings) – For anterior (front) teeth only.	50% Coinsurance
Endodontics (Root Canal Therapy) performed on anterior or posterior primary teeth – Limited to once per tooth per lifetime.	50% Coinsurance

Benefit Description and Limitations	Your Cost Sharing
<b>TYPE II SERVICES: MINOR RESTORATIVE COVERED SERVICES (Continued)</b>	
Relining and Rebasing Dentures – Limited to relining/rebasing performed more than 6 months after the initial insertion. Limited to once per 36 months.	50% Coinsurance
Repairs or Adjustments to Full Dentures, Partial Dentures, Bridges, or Crowns	50% Coinsurance
Scaling and Root Planing (Deep Cleanings) – Limited to once per quadrant per 24 months.	50% Coinsurance
Periodontal Maintenance (Gum Maintenance) – Limited to 4 times per 12 month period following completion of active periodontal therapy	50% Coinsurance
Simple Extractions (Simple tooth removal)	50% Coinsurance
Oral Surgery, including Surgical Extraction	50% Coinsurance
<b>Adjunctive Services</b>	
General Services (including Emergency Treatment of dental pain) General anesthesia is covered when clinically necessary.	50% Coinsurance
<b>TYPE III SERVICES: MAJOR RESTORATIVE COVERED SERVICES</b>	
Inlays/Onlays/Crowns (Partial to Full Crowns) – Limited to once per tooth per 60 months. Covered only when silver fillings cannot restore the tooth.	50% Coinsurance
Endodontics (root canal therapy) performed on anterior teeth, bicuspid, and molars – Limited to once per tooth per lifetime.	50% Coinsurance
Endodontic Surgery	50% Coinsurance
Fixed Prosthetics (Bridges) – Limited to once per tooth per 60 months.	50% Coinsurance
Occlusal guards for Members age 13 and older – Limited to one guard every 12 months.	50% Coinsurance
Periodontal Surgery (Gum Surgery) – Limited to one quadrant or site per 36 months per surgical area.	50% Coinsurance
Removable Prosthetics (Full or partial dentures) – Limited to one per 60 months.	50% Coinsurance

<b>Benefit Description and Limitations</b>		<b>Your Cost Sharing</b>
<b>TYPE III SERVICES: MAJOR RESTORATIVE COVERED SERVICES (Continued)</b>		
Relining and Rebasing Dentures – Limited to relining/rebasing performed more than 6 months after the initial insertion. Limited to once per 36 months.	50% Coinsurance	
Oral Surgery, including Surgical Extraction	50% Coinsurance	
<b>Implants</b>		
Implant Placement – Limited to once per 60 months. Implant Supported Prosthetics – Limited to once per 60 months. Implant Maintenance Procedures – Limited to once per 60 months. Repair Implant Supported Prosthesis by Report – Limited to once per 60 months. Repair Implant Abutment by Support – Limited to once per 60 months. Radiographic/Surgical Implant Index by Report – Limited to once per 60 months.	50% Coinsurance	
<b>TYPE IV SERVICES: MEDICALLY NECESSARY ORTHODONTIA</b>		
<b>Orthodontic Services</b> Covered Benefits will be paid in equal installments over the course of the entire orthodontic treatment plan as agreed upon between you and your Dental Provider, starting on the date that the orthodontic bands or appliances are first placed, or on the date a one-step orthodontic procedure is performed.		
Coverage is provided for Medically Necessary comprehensive orthodontic treatment including, but not limited to cleft lip and or palate, Crouzon's syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, hemi-facial atrophy, hemi-facial hypertrophy; or other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by our dental consultants. <b>Note:</b> Prior Authorization is required for all orthodontic treatment.	50% Coinsurance	

Language Assistance Services

**Español (Spanish)** ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

**Português (Portuguese)** ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

**Kreyòl Ayisyen (French Creole)** ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

**繁體中文 (Traditional Chinese)** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

**Русский (Russian)** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

**العربية (Arabic)**

انتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. اتصل على 1 888-333-4742 (TTY: 711)

**ខ្មែរ (Cambodian)** ចូលជូនដំណឹង: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

**Français (French)** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

**Italiano (Italian)** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

**한국어 (Korean)** '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

**Ελληνικά (Greek)** ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

**Polski (Polish)** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

**हिंदी (Hindi)** ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

**ગુજરાતી (Gujarati)** ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

**ພາສາລາວ (Lao)** ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຈະມີມີ້ພ້ອມໃຫ້ທ່ານ. ໂທສ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).



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

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**General Notice About Nondiscrimination and Accessibility Requirements**

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Compliance Officer, 93 Worcester St, Wellesley, MA 02481, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: [civil\\_rights@harvardpilgrim.org](mailto:civil_rights@harvardpilgrim.org). You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
(800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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## General List of Exclusions

### Harvard Pilgrim Health Care of New England, Inc. | NEW HAMPSHIRE

The following list identifies services that are generally excluded from Harvard Pilgrim Plans. Additional services may be excluded related to access or product design. For a complete list of exclusions please refer to the specific plan's Benefit Handbook.

Exclusion
<p><b>Alternative Treatments</b></p> <ul style="list-style-type: none"> <li>• Acupuncture services that are outside the scope of standard acupuncture care.</li> <li>• Alternative or holistic services and all procedures, laboratories and nutritional supplements associated with such treatments.</li> <li>• Aromatherapy, treatment with crystals and alternative medicine.</li> <li>• Any of the following types of programs: Health resorts, spas, recreational programs, camps, wilderness programs (therapeutic outdoor programs), outdoor skills programs, therapeutic or educational boarding schools, and relaxation or lifestyle programs.</li> <li>• Massage therapy when performed by anyone other than a licensed physical therapist, physical therapy assistant, occupational therapist, or certified occupational therapy assistant.</li> <li>• Myotherapy.</li> <li>• Services by a Naturopath that are not covered by other Providers under the Plan.</li> </ul>
<p><b>Dental Services</b></p> <ul style="list-style-type: none"> <li>• Dental Care, except the specific dental services listed in the Benefit Handbook and this Schedule of Benefits</li> <li>• Extraction of teeth.</li> <li>• For Temporomandibular Joint Dysfunction (TMD), all services of a dentist and fixed or removable appliances that involve movement or repositioning of teeth, repair of teeth (fillings), or prosthetics (crowns, bridges, dentures), except those services that are specifically listed under the TMD benefit or other benefits in the Benefit Handbook and Schedule of Benefits.</li> <li>• Pediatric dental care, except when specifically listed as a Covered Benefit in this Schedule of Benefits.</li> </ul>
<p><b>Durable Medical Equipment and Prosthetic Devices</b></p> <ul style="list-style-type: none"> <li>• Any devices or special equipment needed for sports or occupational purposes.</li> <li>• Any home adaptations, including, but not limited to home improvements and home adaptation equipment.</li> <li>• 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>• Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft.</li> </ul>
<p><b>Experimental, Unproven or Investigational Services</b></p> <ul style="list-style-type: none"> <li>• Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational.</li> </ul>
<p><b>Foot Care</b></p> <ul style="list-style-type: none"> <li>• Foot orthotics, except for the treatment of severe diabetic foot disease.</li> <li>• 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> </ul>
<p><b>Maternity Services</b></p> <ul style="list-style-type: none"> <li>• Delivery outside the Service Area after the 37th week of pregnancy, or after you have been told that you are at risk for early delivery.</li> <li>• Routine pre-natal and post-partum care when you are traveling outside the Service Area.</li> </ul>

This exclusion list is not binding and is provided exclusively for information purposes. Please see your Benefit Handbook and Schedule of Benefits.

## Exclusion

### Mental Health Care

• Biofeedback. • Educational services or testing. 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. • Sensory integrative praxis tests. • Mental health care that is (1) provided to Members who are confined or committed to a jail, house of correction, or prison, or (2) provided by the Department of Youth Services or the Department of Mental Health. • Services or supplies for the diagnosis or treatment of mental health and substance use disorder treatment that, in the reasonable judgment of the Behavioral Health Access Center, are any of the following: not consistent with prevailing national standards of clinical practice for the treatment of such conditions; not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome; typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective.

### Physical Appearance

• Cosmetic Services, including drugs, devices, treatments and procedures, except for (1) Cosmetic Services that are incidental to the correction of Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged by an accidental injury, and (3) post-mastectomy care. • Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy. • Liposuction or removal of fat deposits considered undesirable. • Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). • Skin abrasion procedures performed as a treatment for acne. • Treatment for skin wrinkles and skin tags or any treatment to improve the appearance of the skin. • Treatment for spider veins. • Wigs, except as required by law.

### Procedures and Treatments

• 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. • Commercial diet plans, weight loss programs and any services in connection with such plans or programs. • If a service is listed as requiring that it be provided at a Center of Excellence, no coverage will be provided if that service is received from a Provider that has not been designated as a Center of Excellence. • 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). • Physical examinations and testing for insurance, licensing or employment. • Services for Members who are donors for non-members, except as described under Human Organ Transplant Services. • Testing for central auditory processing. • Group diabetes training, educational programs or camps.

### Providers

• Charges for services which were provided after the date on which your membership ends. • 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. • Charges for missed appointments. • Concierge service fees. (See the Benefit Handbook for more information.) • Follow-up care after an emergency room visit, unless provided or arranged by your PCP. • Inpatient charges after your hospital discharge. • Provider's charge to file a claim or to transcribe or copy your medical records. • Services or supplies provided by: (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.

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<b>Exclusion</b>
<p><b>Reproduction</b></p> <ul style="list-style-type: none"> <li>• Infertility drugs.</li> <li>• Infertility treatment including, but not limited to, therapeutic donor insemination, including related sperm procurement and banking; donor egg procedures, including related egg and inseminated egg procurement, processing and banking; assisted hatching; gamete intrafallopian transfer (GIFT); intra-cytoplasmic sperm injection (ICSI); intra-uterine insemination (IUI); in-vitro fertilization (IVF); zygote intrafallopian transfer (ZIFT); preimplantation genetic diagnosis (PGD); microsurgical epididymal sperm aspiration (MESA); and testicular sperm extraction (TESE).</li> <li>• Any form of Surrogacy or services for a gestational carrier.</li> <li>• Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal).</li> <li>• The following fees: wait list fees, non-medical costs, shipping and handling charges, etc.</li> <li>• Voluntary termination of pregnancy (except in cases of rape, incest, or when the life of the mother is endangered).</li> </ul>
<p><b>Services Provided Under Another Plan</b></p> <ul style="list-style-type: none"> <li>• Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities.</li> <li>• Costs for services for which payment is required to be made by a Workers' Compensation plan (unless the Member has waived Workers Compensation) or an Employer under state or federal law.</li> </ul>
<p><b>Telemedicine</b></p> <ul style="list-style-type: none"> <li>• Telemedicine services involving fax, texting, or audio-only telephone.</li> <li>• Provider fees for technical costs for the provision of telemedicine services.</li> </ul>
<p><b>Transgender Health Services</b></p> <ul style="list-style-type: none"> <li>• Abdominoplasty.</li> <li>• Chemical peels.</li> <li>• Collagen injections.</li> <li>• Dermabrasion.</li> <li>• Electrolysis or laser hair removal (for all indications, except when required pre-operatively for genital surgery).</li> <li>• Hair transplantation.</li> <li>• Implantations (e.g. cheek, calf, pectoral, gluteal).</li> <li>• Lip reduction/enhancement.</li> <li>• Liposuction.</li> <li>• Panniculectomy.</li> <li>• Removal of redundant skin.</li> <li>• Reversal of transgender health services and all related drugs and procedures.</li> <li>• Silicone injections (e.g. for breast enlargement).</li> <li>• Voice modification therapy/surgery.</li> <li>• Reimbursement for travel expenses.</li> </ul>
<p><b>Types of Care</b></p> <ul style="list-style-type: none"> <li>• Custodial Care.</li> <li>• Rest or domiciliary care.</li> <li>• All institutional charges over the semi-private room rate, except when a private room is Medically Necessary.</li> <li>• Pain management programs or clinics.</li> <li>• Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation.</li> <li>• Private duty nursing.</li> <li>• Sports medicine clinics.</li> <li>• Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.</li> </ul>
<p><b>Vision and Hearing</b></p> <ul style="list-style-type: none"> <li>• Eyeglasses, contact lenses and fittings, except as listed in the Benefit Handbook and this Schedule of Benefits.</li> <li>• Deluxe or designer frames.</li> <li>• Hearing aid batteries, cords, and individual or group auditory training devices and any instrument or device used by a public utility in providing telephone or other communication services.</li> <li>• Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of naturally occurring myopia, hyperopia and astigmatism.</li> </ul>

This exclusion list is not binding and is provided exclusively for information purposes. Please see your Benefit Handbook and Schedule of Benefits.

## Exclusion

### All Other Exclusions

• Any service or supply furnished in connection with a non-Covered Benefit. • Any service or supply (with the exception of contact lenses) purchased from the internet. • Beauty or barber service. • Any drug or other product obtained at an outpatient pharmacy, except for pharmacy supplies covered under the benefit for diabetes services, unless your Plan includes outpatient pharmacy coverage. • Diabetes equipment replacements when solely due to manufacturer warranty expiration. • Donated or banked breast milk. • Food or nutritional supplements, including, but not limited to, FDA-approved medical foods obtained by prescription, except as required by law and prescribed for Members who meet HPHC policies for enteral tube feedings. • Guest services. • Medical services that are provided to Members who are confined or committed to jail, house of correction, or prison, or (2) provided by the Department of Youth Services. • Services for non-Members. • Services for which no charge would be made in the absence of insurance. • Services for which no coverage is provided in the Benefit Handbook, this Schedule of Benefits, or Prescription Drug Brochure. • Services that are not Medically Necessary. • Services your PCP or a Plan Provider has not provided, arranged or approved except as described in the Benefit Handbook. • Taxes or governmental assessments on services or supplies. • Transportation other than by ambulance. • Air conditioners, air purifiers and filters, dehumidifiers and humidifiers. • Car seats. • Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners. • Electric scooters. • Exercise equipment. • Home modifications including but not limited to elevators, handrails and ramps. • Hot tubs, jacuzzis, saunas or whirlpools. • Mattresses. • Medical alert systems. • Motorized beds. • Pillows. • Power-operated vehicles. • Stair lifts and stair glides. • Strollers. • Safety equipment. • Vehicle modifications including but not limited to van lifts. • Telephone. • Television.

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