



MASSACHUSETTS



Network Blue[®]

Summary of Benefits

Mayflower Municipal Health Group

✓ This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents effective January 1, 2011, as part of the Massachusetts Health Care Reform Law.

Your Care

Your Primary Care Provider.

When you enroll in Network Blue, you must choose a primary care provider (PCP) for you and each member of your family. There are several ways to find a PCP: visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.com; consult the Provider Directory; or call our Physician Selection Service at 1-800-821-1388. If you have trouble choosing a doctor, the Physician Selection Service can help. We can tell you whether a doctor is male or female, the medical school(s) he or she attended, and if any languages other than English are spoken in the office.

Referrals You Can Feel Better About.

Your PCP is the first person you call when you need routine or sick care (see *Emergency Care—Wherever You Are* for emergency care services). Your PCP cares about your health, which is why, should you and your PCP decide you need a specialist, you'll be referred to the one your PCP determines is appropriate for treating your specific condition. If you have a specialist to whom you would like to be referred, discuss this with your doctor. Your provider may also work with Blue Cross Blue Shield concerning the Utilization Review Requirements, which are Pre-Admission Review, Concurrent Review and Discharge Planning, Prior Approval for Certain Outpatient Services, and Individual Case Management. Information concerning Utilization Review is detailed in your benefit description.

Emergency Care—Wherever You Are.

In an emergency, such as a suspected heart attack, stroke, or poisoning, you should go directly to the nearest medical facility or call 911 (or the local emergency phone number). You pay a \$75 copayment per visit for emergency room services. This copayment is waived if you are admitted to the hospital or for an observation stay.

Service Area.

The plan's service area includes all cities and towns in the Commonwealth of Massachusetts.

When Outside the Service Area.

If you're traveling outside the service area and you need urgent or emergency care, go to the nearest appropriate health care facility. You are covered for the urgent or emergency care visit and one follow-up visit while outside the service area. Any additional follow-up care must be arranged by your PCP. Please see your benefit description for more information.

Dependent Benefits.

This plan covers dependents up to age 26, regardless of the dependent's financial dependency, student status, or employment status. Please see your subscriber certificate (and riders, if any) for exact coverage details.

Your Medical Benefits

Covered Services	Your Cost
Outpatient Care	
Emergency room visits	\$75 per visit (waived if admitted or for observation stay)
Well-child care visits	Nothing
Routine adult physical exams, including related tests	Nothing
Routine GYN exams, including related lab tests (one per calendar year)	Nothing
Routine hearing exams	Nothing
Routine vision exams (one per calendar year)	Nothing
Family planning services—office visits	Nothing
Preventive dental care (up to \$300 per calendar year)	\$10 per visit and all charges beyond the calendar-year benefit maximum
Office visits	\$15 per visit
Mental health and substance abuse treatment	\$15 per visit
Chiropractor services (up to 12 visits per calendar year for members age 16 or older)	\$15 per visit
Short-term rehabilitation therapy—physical and occupational (up to 60 visits per calendar year*)	\$15 per visit
Speech, hearing, and language disorder treatment—speech therapy	\$15 per visit
Allergy injections only	Nothing
Diagnostic X-rays, lab tests, and other tests	Nothing
Home health care and hospice services	Nothing
Oxygen and equipment for its administration	Nothing
Durable medical equipment—such as wheelchairs, crutches, hospital beds (up to \$1,500 per calendar year**)	All charges beyond the calendar-year benefit maximum
Prosthetic devices	20% co-insurance
Surgery and related anesthesia	
• Office setting	\$15 per visit
• Ambulatory surgical facility, hospital, or surgical day care unit	Nothing
Inpatient Care (including maternity care)	
General or chronic disease hospital care (as many days as medically necessary)	Nothing
Mental hospital or substance abuse facility care (as many days as medically necessary)	Nothing
Rehabilitation hospital care (up to 60 days per calendar year)	Nothing
Skilled nursing facility care (up to 100 days per calendar year)	Nothing

* No visit limit applies when short-term rehabilitation therapy is furnished as part of covered home health care and for the treatment of autism spectrum disorders.

** No dollar limit applies when durable medical equipment is furnished as part of covered home dialysis, home health care, or hospice services.

Your Medical Benefits (continued)

Covered Services	Your Cost
Prescription Drug Benefits At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	\$10 for Tier 1 \$20 for Tier 2 \$35 for Tier 3
Through the designated mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)	\$20 for Tier 1 \$40 for Tier 2 \$70 for Tier 3

Healthy Blue Programs

At Blue Cross Blue Shield of Massachusetts we offer you a group of programs, discounts and savings, resources, and tools to help you get the most you can from your health care plan. Call us at **1-800-782-3675** to receive information that outlines these special programs.

www.livinghealthybabies.com	No additional charge
A Fitness Benefit toward membership at a health club (see your benefit description for details)	\$150 per year, per individual/family
Reimbursement for a Blue Cross Blue Shield of Massachusetts designated weight loss program	\$150 per year, per individual/family
Living Healthy Vision SM —discounts on eyewear (frames, lenses, supplies, and laser vision correction surgery)	Discount varies
Safe Beginnings—discounts on home safety items	Discount varies
Blue Care Line SM to answer your health care questions 24 hours a day—call 1-888-247-BLUE (2583)	No additional charge
Living Healthy Naturally SM —discounts on different types of complementary and alternative medicine services such as acupuncture, massage therapy, nutritional counseling, personal training, Pilates, tai chi, and yoga	Up to a 30% discount
Visit www.AHealthyMe.com for an around-the-clock healthy approach to fitness, family, and fun	No additional charge

Questions? Call 1-800-782-3675.

For questions about Blue Cross Blue Shield of Massachusetts, visit the website at www.bluecrossma.com.

Interested in receiving information from Blue Cross Blue Shield of Massachusetts via e-mail?

Go to www.bluecrossma.com/email to sign up.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your benefit description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the benefit description and riders will govern. Some of the services not covered are: cosmetic surgery; custodial care; hearing aids; most dental care; and any services covered by workers' compensation. For a complete list of limitations and exclusions, refer to your benefit description and riders.

Please note: Blue Cross and Blue Shield of Massachusetts, Inc., administers claims payment only and does not assume financial risk for claims.



Schedule of Benefits

for The Harvard Pilgrim HMO



Harvard Pilgrim
HealthCare

Schedule of Benefits

The Harvard Pilgrim HMO
Massachusetts

Services listed are covered when medically necessary and provided or arranged by Harvard Pilgrim Health Care providers. Please see your Benefit Handbook for details.

Service

Inpatient Acute Hospital Services (including Day Surgery)

All covered services including the following:

- Coronary care
- Hospital services
- Intensive care
- Semi-private room and board
- Physicians' and surgeons' services including consultations

Covered in full.

Hospital Outpatient Department Services

All covered services including the following:

- Anesthesia services
- Chemotherapy
- Endoscopic procedures
- Laboratory tests and x-rays
- Radiation therapy
- Physicians' and surgeons' services

Covered in full.

Emergency Services

- You are always covered for care in a Medical Emergency. A referral from your PCP is not needed. In a Medical Emergency, you should go to the nearest emergency facility or call 911 or other local emergency number. If you are hospitalized, you must call your PCP within 48 hours or as soon as you can. Please note that this requirement is met if your attending physician has already given notice to your PCP.

\$50 Copayment per visit in an emergency room. This Copayment is waived if admitted directly to the hospital from the emergency room. See "Physician's Services" for coverage of emergency services by a physician in any other location.

Physician Services (including covered services by podiatrists)

All covered services including the following:

- Administration of injections
- Allergy tests and treatments
- Changes and removals of casts, dressings or sutures
- Chemotherapy
- Consultations concerning contraception and hormone replacement therapy
- Diabetes self-management, including education and training
- Diagnostic screening and tests, including but not limited to mammograms, blood tests, lead screenings and screenings mandated by state law
- Family planning services
- Infertility services
- Health education, including nutritional counseling
- Medical treatment of temporomandibular joint dysfunction (TMD)
- Preventive care, including routine physical examinations, immunizations, routine annual eye examinations, school, camp, sports and premarital examinations
- Sick and well office visits, including psychopharmacological services
- Vision and hearing screening

\$10 Copayment per visit.
(Please note: diagnostic tests, mammograms, x-rays and immunizations will be covered in full if billed without an office visit and no other services are provided.)

-
- Administration of allergy injections

\$5 Copayment per visit.

Maternity Services

- Prenatal and postpartum care
- All hospital services for mother and routine nursery charges for newborn care

Covered in full.

Covered in full.

Mental Health and Drug and Alcohol Rehabilitation Services

Please note that no day or visit limits apply to inpatient or outpatient mental health treatment for biologically-based mental disorders, rape-related mental or emotional disorders, and non-biologically-based mental, behavioral or emotional disorders for children and adolescents. No day or visit limits apply to inpatient or outpatient drug and alcohol rehabilitation services that are authorized by a Plan mental health clinician in conjunction with treatment of mental disorders. (Please see your Benefit Handbook for details.)

- Inpatient mental health services in a licensed general hospital - unlimited
 - Inpatient mental health services in a psychiatric hospital - up to 60 days per calendar year ¹
 - Inpatient drug and alcohol rehabilitation services - up to 30 days per calendar year ¹
 - Inpatient detoxification
-
- Outpatient mental health services - up to 24 visits per calendar year for individual therapy and up to 25 visits per calendar year for group therapy, not to exceed a combined maximum of 25 individual and group therapy visits per calendar year
 - Group therapy \$10 Copayment per visit.
 - Individual therapy \$10 Copayment per visit.
 - Outpatient drug and alcohol rehabilitation services - up to 20 visits or \$500 in benefit value per calendar year, whichever is greater
 - Group therapy \$10 Copayment per visit.
 - Individual therapy visits 1-8 \$10 Copayment per visit.
 - Individual therapy after visit 8 \$25 Copayment per visit.
 - Outpatient drug and alcohol rehabilitation services in conjunction with the treatment of mental disorders
 - Group therapy \$10 Copayment per visit.
 - Individual therapy \$10 Copayment per visit.
 - Outpatient detoxification \$10 Copayment per visit.
 - Psychological testing \$10 Copayment per visit.
-

Home Health Care Services

- Home care services Covered in full.
 - Intermittent skilled nursing care
-

No cost sharing or benefit limit applies to durable medical equipment, physical therapy or occupational therapy received as part of authorized home health care.

¹ Partial hospitalization services are available up to a maximum of 120 days per calendar year in place of inpatient mental health services. Partial hospitalization services are available up to a maximum of 60 days per calendar year in place of inpatient drug and alcohol rehabilitation services.

Dental Services

- | | |
|---|--|
| <ul style="list-style-type: none">Preventive care for children through the age of 12. Two visits per Member per calendar year, including examination, cleaning, x-rays, and fluoride treatment. | Covered in full. |
| <ul style="list-style-type: none">Extraction of unerupted teeth impacted in boneInitial emergency treatment (within 72 hours of injury) | \$10 Copayment per visit. If inpatient services are required, please see "Inpatient Acute Hospital Services" for cost sharing. |
-

Skilled Nursing Facility Care Services

- | | |
|--|------------------|
| <ul style="list-style-type: none">Covered up to 100 days per calendar year | Covered in full. |
|--|------------------|
-

Inpatient Rehabilitation Services

- | | |
|---|------------------|
| <ul style="list-style-type: none">Covered up to 60 days per calendar year | Covered in full. |
|---|------------------|
-

Diabetes Equipment and Supplies

- | | |
|--|--|
| <ul style="list-style-type: none">Therapeutic molded shoes and inserts, dosage gauges, injectors, lancet devices, voice synthesizers and visual magnifying aids | Subject to the applicable cost sharing, if any, under the durable medical and prosthetic equipment benefit. |
| <ul style="list-style-type: none">Blood glucose monitors, insulin pumps and supplies and infusion devices | Covered in full. |
| <ul style="list-style-type: none">Insulin, insulin syringes, insulin pens with insulin, lancets, oral agents for controlling blood sugar, blood test strips, and glucose, ketone and urine test strips | Subject to the applicable prescription drug Copayment listed on your ID card, if your Plan includes prescription drug coverage. If prescription drug coverage is not available, then you will pay a \$5 Copayment for Tier 1 items, \$10 Copayment for Tier 2 items and a \$25 Copayment for Tier 3 items. |
-

Durable Medical Equipment including Prosthetics

Durable medical equipment (DME) including prosthetics - up to a maximum of \$2,500 per calendar year for all covered equipment. Coverage includes, but is not limited to:

- | | |
|--|------------------|
| <ul style="list-style-type: none">Durable medical equipmentProsthetic devicesOstomy suppliesBreast prostheses, including replacements and mastectomy bras (the DME benefit limit does not apply)Oxygen and respiratory equipment (the DME benefit limit or cost sharing, if any, does not apply)Wigs - up to a limit of \$350 per calendar year when needed as a result of any form of cancer or leukemia, alopecia areata, alopecia totalis or permanent hair loss due to injury | Covered in full. |
|--|------------------|

Hypodermic Syringes and Needles

- Hypodermic syringes and needles to the extent Medically Necessary, as required by Massachusetts law
- Subject to the applicable prescription drug Copayment listed on your ID card, if your Plan includes prescription drug coverage. If prescription drug coverage is not available, then you will pay the lower of the pharmacy's retail price or a \$5 Copayment for Tier 1 items, \$10 Copayment for Tier 2 items and a \$25 Copayment for Tier 3 items.
-

Other Health Services

- Cardiac rehabilitation
 - Chiropractic Care – 12 visits per Member per calendar year
 - Dialysis
 - Physical and occupational therapies – 30 visits per Member per calendar year
 - Speech-language and hearing services, including therapy
 - Early intervention services up to a maximum of \$5,200 per Member per calendar year and a lifetime maximum of \$15,600
 - Second opinion
- \$10 Copayment per visit.
-
- House calls
- \$15 Copayment per visit.
-
- Ambulance services
 - Low protein foods (\$5,000 per Member per calendar year)
 - State mandated formulas
- Covered in full.
-
- Hospice services
- Covered in full. If inpatient services are required, please see "Inpatient Acute Hospital Services" for cost sharing.
-
- Vision hardware for special conditions
- Covered in full up to the applicable benefit limits as described in the Benefit Handbook.
-

Special Enrollment Rights

For Subscribers enrolled through an Employer Group:

If the Subscriber declines enrollment for himself or herself and Dependents (including spouse) because of other health insurance coverage, the Subscriber may be able to enroll in this plan in the future along with the Dependents, provided that enrollment is requested within 30 days after other coverage ends. In addition, if the Subscriber has a new Dependent as a result of marriage, birth, adoption or placement for adoption, the Subscriber may be able to enroll along with the new Dependents, provided that enrollment is requested within 30 days after the marriage, birth, adoption or placement for adoption.

Membership Requirements

There are a few important requirements that you must meet in order to be covered by the Plan. (Please see your *Benefit Handbook* for a complete description).

- Members must live in the HPHC's Enrollment Area for at least nine months of the year. An exception is made for full-time student dependents and dependents enrolled under a Qualified Medical Support Order.
- All your medical and health care needs must be provided or arranged by your Primary Care Physician (PCP), except in a Medical Emergency, when you are temporarily outside the HPHC Service Area or when you need one of the special services which do not require a referral. The HPHC Service Area is the state in which you live.

Exclusions

- Services not approved, arranged or provided by your PCP except: (1) in a Medical Emergency; (2) when you are outside of the Service Area; or (3) the special services that do not require a referral listed in your Benefit Handbook
- Cosmetic procedures, except as described in your Benefit Handbook
- Commercial diet plans or weight loss programs and any services in connection with such plans or programs
- Transsexual surgery, including related drugs or procedures
- Drugs, devices, treatments or procedures which are Experimental or Unproven
- Refractive eye surgery, including laser surgery and orthokeratology, for correction of myopia, hyperopia and astigmatism
- Transportation other than by ambulance
- Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities
- Costs for services covered by workers' compensation, third party liability, other insurance coverage or an employer under state or federal law
- Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy
- Routine foot care, biofeedback, pain management programs, massage therapy, including myotherapy, and sports medicine clinics
- Any treatment with crystals
- Blood and blood products
- Educational services (including problems of school performance) or testing for developmental, educational or behavioral problems, except services covered under Early Intervention
- Mental health services that are (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
- Sensory integrative praxis tests
- Physical examinations for insurance, licensing or employment
- Vocational rehabilitation or vocational evaluations on job adaptability, job placement or therapy to restore function for a specific occupation
- Rest or custodial care
- Personal comfort or convenience items (including telephone and television charges), exercise equipment, electronic and myoelectronic artificial arms and legs, wigs (except as required by state law and specifically covered in this Schedule of Benefits), derotation knee braces, and repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage or theft
- Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services
- Reversal of voluntary sterilization (including procedures necessary for conception as a result of voluntary sterilization)
- Any form of surrogacy
- Infertility treatment for Members who are not medically infertile
- Routine maternity (prenatal and postpartum) care when you are traveling outside the Service Area
- 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
- Planned home births
- Devices or special equipment needed for sports or occupational purposes
- Care 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
- Services for which no charge would be made in the absence of insurance
- 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 service under this Handbook
- Services for non-Members
- Services after termination of membership
- Services or supplies given to you by: (1) anyone related to you by blood, marriage or adoption or (2) anyone who ordinarily lives with you
- Charges for missed appointments
- Services that are not Medically Necessary

Exclusions

- Services for which no coverage is provided in the Benefit Handbook, Schedule of Benefits or Prescription Drug Brochure (if your Plan includes prescription drug coverage)
- Any home adaptations, including, but not limited to, home improvements and home adaptation equipment
- All charges over the semi-private room rate, except when a private room is Medically Necessary
- Hospital charges after the date of discharge
- Follow-up care to an emergency room visit unless provided or arranged by your PCP
- Services for a newborn who has not been enrolled as a Member, other than nursery charges for routine services provided to a healthy newborn
- If your Plan does not include coverage for outpatient prescription drugs, there is no coverage for birth control drugs, implants, injections and devices
- Acupuncture, aromatherapy and alternative medicine
- Dentures
- Dental services, except the specific dental services listed in your Benefit Handbook and this Schedule of Benefits. Restorative, periodontal, orthodontic, endodontic, prosthodontic and dental services for temporomandibular joint dysfunction (TMD) are not covered. Removal of impacted teeth to prepare for or support orthodontic, prosthodontic, or periodontal procedures and dental fillings, crowns, gum care, including gum surgery, braces, root canals, bridges and bonding.
- Eyeglasses, contact lenses and fittings, except as listed in your Benefit Handbook and this Schedule of Benefits
- Hearing aids
- Foot orthotics, except for the treatment of severe diabetic foot disease
- Methadone maintenance
- Private duty nursing
- If a service is listed as requiring that it be provided at a Center of Excellence, no coverage will be provided under your *Benefit Handbook* and this *Schedule of Benefits* if that service is received from a provider that has not been designated as a Center of Excellence by HPHC.

PLYMOUTH COUNTY HEALTH GROUP

Prescription Drug Coverage

Covered prescription medications, including generic, select brands, and non-select brands, are available at participating pharmacies.

Your co-payments for up to a 30-day supply are:

Tier 1: Generic drugs.....	\$5
Tier 2: Select Brand drugs.....	\$15
Tier 3: Non-Select Brand drugs.....	\$35

These co-payment amounts will be shown on your Plan identification (ID) card. Bring your prescription or refill to a participating pharmacy, along with your ID card, and pay the applicable co-payment.

Harvard Pilgrim's mail service prescription drug option (Maintenance medications ONLY)

If you have a condition (e.g., high blood pressure) that requires maintenance medications, you can order up to a 90-day supply of these drugs through Harvard Pilgrim's mail service prescription drug option.

Your co-payments for up to a 90-day supply are:

Tier 1: Generic drugs.....	\$5
Tier 2: Select Brand drugs.....	\$15
Tier 3: Non-Select Brand drugs.....	\$35

Call Member Services (1-888-333-4742) to request mail service ordering forms and a pre-paid mailing envelope or with questions about your coverage.

NOTE: This benefit is exclusively for members of Harvard Pilgrim Health Care insured through Plymouth County Health Group Towns and Schools.

