

# The Choice is Yours

## Your Medical Plan Options for 2020

*Health Plans, Inc. and Boston Medical Center working together for you and your family*



# It's good to work together.

Health Plans, Inc. is proud to be Boston Medical Center's partner for health care coverage.

## WHO IS HEALTH PLANS, INC. (HPI)?

*We manage employee health benefit plans for employers who want the accessibility of Harvard Pilgrim's high-quality provider network with a greater level of administrative flexibility to help minimize health care costs.*

*HPI helps to ensure you and your family receive the right care, at the right time, in the place that's best for you—at the most affordable cost.*

## YOUR 2020 MEDICAL PLAN OPTIONS

Please read through this brochure for important highlights about your medical plan options:

- BMC Select
- BMC Tiered HMO
- Harvard Pilgrim PPO

Please review this brochure with other plan information, including the Schedules of Benefits in the Summary Plan Description, Summaries of Benefits and Coverage and the Boston Medical Center Medical Plan Comparison chart available in the BMC Benefits office and at [healthplansinc.com/BMC](https://healthplansinc.com/BMC).

Once you have enrolled in a plan, you will receive an HPI member ID card. If you elect family coverage, your card will include the names of each covered family member and you will receive a card for each covered member over age 16. You may also download a temporary card online at [healthplansinc.com/BMC](https://healthplansinc.com/BMC). If you will be seeing a new doctor, it's a good idea to schedule a first visit once your coverage is effective.



If you have any questions, we're here to help.

Visit us online at [healthplansinc.com/BMC](https://healthplansinc.com/BMC) or give us a call at **844-926-2262**

# WHAT YOU NEED TO KNOW:



**BMC Select** is offered at no weekly cost to employees and is a limited network plan: You can see BMC- and BU-affiliated providers, and some providers affiliated with the Boston HealthNet Community Health Centers. All office visits are covered in full after you pay a \$5 copayment, and other services are provided at no cost. You'll receive all of your inpatient care at BMC (only emergency care is covered at other hospitals), and there's no charge for hospitalization.

## Which providers and hospitals can I visit?

You can visit BMC- and BU-affiliated providers, and some providers affiliated with the Boston HealthNet Community Health Centers.

You'll go to BMC for all of your inpatient care; only emergency care is covered at other hospitals. Other than emergency care, there's no coverage for services you receive outside the BMC Select network. The BMC Select network includes a limited number of auxiliary providers for chiropractic, behavioral health, dialysis and preventive pediatric dental services.

Use the BMC Select online directory at [healthplansinc.com/BMC](http://healthplansinc.com/BMC) to find participating providers.

## Do I need a primary care provider (PCP)?

Yes. Please make sure your PCP participates in the BMC Select network and has admitting privileges at BMC by checking the BMC Select online directory. You also may call HPI at **844-926-2262**.

If you do not have a PCP when you enroll, HPI will assign one to you. You can change your BMC Select PCP for any reason by setting up a secure *My Plan* online member account at [healthplansinc.com/BMC](http://healthplansinc.com/BMC) after you become enrolled in the plan.

## Can I continue to see my current PCP?

Yes, if your current PCP belongs to the BMC Select network.

## What if I need care outside the BMC Select network?

While you must have your PCP coordinate your care, you can see any specialist within the BMC network. In the rare event that a BMC specialist does not have the expertise to provide the care you need, you may ask for an exception to see a provider outside the BMC Select network.

## Can I go to providers and hospitals that do not belong to the BMC Select network?

No. Except in a medical emergency, or if you are granted an exception as noted in the previous question, if you go to a provider that does not belong to the BMC Select network or to a hospital other than BMC, you will be responsible for paying all charges.

BMC Select cost-sharing highlights	
PCP, specialist and mental health/substance use office visits	\$5
Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)	\$5
Emergency room	\$125 (waived if admitted)
Hospital inpatient	No charge

The BMC Select Schedule of Benefits in the Summary Plan Description (SPD) has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

## Boston HealthNet Community Health Centers

Some providers in the Boston HealthNet Community Health Centers (CHCs) are part of the BMC Select network. The plan will not pay for care you receive from non-participating providers, so be sure to confirm that any providers you see at these locations are part of the BMC Select network by calling 844-926-2262 prior to your visit.

### Dorchester

- Codman Square Health Center
- DotHouse Health
- Neponset Health Center
- Upham's Corner Health Center

### East Boston

- East Boston Neighborhood Health Center

### Hull

- Manet Community Health Center

### Mattapan

- Mattapan Community Health Center

### Quincy

- Manet (3 locations)

### Roslindale

- Greater Roslindale Medical and Dental Center

### Roxbury

- Whittier Street Health Center

### South Boston

- South Boston Community Health Center

### South End

- South End Community Health Center

### Taunton

- Manet Community Health Center

## Boston University Affiliated Physicians

All providers at these locations are part of the BMC Select network. For appointments, call **800-841-4325**.

- Copley Square
- Charles River



# WHAT YOU NEED TO KNOW:

## BMC Tiered HMO

The BMC Tiered HMO places all providers and hospitals that belong to Harvard Pilgrim's network into one of three tiers. All tiers and all providers are available to you. You'll pay a different amount depending on the tier that the providers and hospitals are assigned.

Tier 1 has the lowest copayments. It includes BMC for hospital care, as well as BMC and BU-affiliated providers, and some Boston HealthNet Community Health Center providers. Tier 2 includes most providers and hospitals in Harvard Pilgrim's network, and Tier 3 includes the ones that have been identified as having higher costs.

### BMC Tiered HMO cost-sharing highlights

	Tier 1 (BMC network)	Tier 2	Tier 3
Annual deductible	None	None	\$500 individual \$1,000 family
PCP visits	\$5	\$20	\$50
Specialist visits	\$5	\$25	\$65
Mental health/substance use office visits	\$5 group \$5 individual		
Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)	\$5		
Emergency room	\$125 (waived if admitted)		
Hospital inpatient	No charge	\$200	\$450, after deductible

The BMC Tiered HMO Schedule of Benefits in the Summary Plan Description (SPD) has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

### Do I need a primary care provider (PCP)?

Yes. You must have a PCP provide your care (except in emergencies) and give you a referral for most kinds of specialty care for the plan to provide coverage for services.

### How can I find a new provider or find out which tiers my current providers are in?

You can use the BMC Tiered HMO online directory at [healthplansinc.com/BMC](http://healthplansinc.com/BMC) or call HPI at 844-926-2262.

### Are providers always in the same tier as the hospitals where they admit patients?

No. Sometimes providers and hospitals are placed in different tiers. Make sure to check the BMC Tiered HMO provider directory to confirm providers' AND hospitals' tiers before you seek care.

### Will providers stay in the same tier?

If providers change practice affiliations, their tier assignments may change. Also, providers who work for more than one practice may be in more than one tier; what you pay will depend on the practice location you visit. Be sure to use the BMC Tiered HMO provider directory or call HPI to verify what your cost sharing will be.

### Do I need referrals to visit specialists?

Yes, you need your PCP's referral for most visits to specialists. Referrals are not necessary for some services, such as routine eye exams or most gynecological care.

### How does the deductible work?

Certain Tier 3 services will require you to pay the full cost of service until you reach the deductible amount of \$500 per person or \$1,000 per family. Once the deductible is met, copays apply.



# PARTICIPATING MASSACHUSETTS HOSPITALS

The BMC Tiered HMO provider directory at [healthplansinc.com/BMC](http://healthplansinc.com/BMC) has information about participating hospitals in other states, as well as their tier assignments.

Please note that in a medical emergency, the BMC medical plans provide coverage at any hospital.

<div>Select Plan and Tiered HMO Tier 1</div> <div>\$</div>	<div>Tiered HMO Tier 2 (continued)</div> <div>Holy Family Hospital</div> <div>Holy Family Hospital - Merrimack Valley Campus</div> <div>Holyoke Medical Center, Inc.</div> <div>Lahey Clinic Hospital</div> <div>Lawrence General Hospital</div> <div>Lowell General Hospital</div> <div>Marlborough Hospital</div> <div>Massachusetts Eye and Ear Infirmary</div> <div>Mercy Medical Center</div> <div>Metrowest Medical Center (Framingham Union Hospital and Leonard Morse Hospital)</div> <div>Milford Regional Medical Center, Inc.</div> <div>Morton Hospital and Medical Center</div> <div>Mount Auburn Hospital</div> <div>Nashoba Valley Medical Center</div> <div>New England Baptist Hospital</div> <div>Newton Wellesley Hospital</div> <div>Noble Hospital</div> <div>Northeast Hospital Corporation (Addison Gilbert Hospital and Beverly Hospital)</div> <div>Saint Anne’s Hospital</div> <div>Saint Vincent Hospital</div> <div>Signature Healthcare Brockton Hospital</div> <div>St. Luke’s Hospital</div> <div>Sturdy Memorial Hospital</div>	<div>The Cambridge Health Alliance</div> <div>The Shriners Hospital for Children (Boston and Springfield)</div> <div>Tobey Hospital</div> <div>Tufts Medical Center</div> <div>Winchester Hospital</div> <div>Wing Memorial Hospital and Medical Center</div> <div><div>Tiered HMO Tier 3</div><div>\$\$\$</div></div> <div>Baystate Franklin Medical Center</div> <div>Berkshire Medical Center</div> <div>Boston Children’s Hospital</div> <div>Brigham and Women’s Hospital</div> <div>Cape Cod Hospital</div> <div>Cooley Dickinson Hospital</div> <div>Fairview Hospital</div> <div>Falmouth Hospital</div> <div>Martha’s Vineyard Hospital</div> <div>Massachusetts General Hospital</div> <div>Nantucket Cottage Hospital</div> <div>Northshore Medical Center (Salem Hospital and Union Hospital)</div> <div>Norwood Hospital</div> <div>South Shore Hospital</div> <div>St. Elizabeth’s Medical Center</div> <div>UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses)</div> <div>Wentworth-Douglass Hospital</div>
<div>Tiered HMO Tier 2</div> <div>\$\$</div>		
<div>Anna Jaques Hospital</div> <div>Athol Memorial Hospital</div> <div>Baystate Mary Lane Hospital</div> <div>Baystate Medical Center</div> <div>Beth Israel Deaconess Hospital-Milton</div> <div>Beth Israel Deaconess Hospital-Needham Campus</div> <div>Beth Israel Deaconess Hospital-Plymouth</div> <div>Beth Israel Deaconess Medical Center</div> <div>Brigham and Women’s Faulkner Hospital</div> <div>Carney Hospital</div> <div>Charlton Memorial Hospital</div> <div>Clinton Hospital</div> <div>Dana-Farber Cancer Institute</div> <div>Emerson Hospital</div> <div>Good Samaritan Medical Center</div> <div>Hallmark Health Systems (Lawrence Memorial Hospital and Melrose Wakefield Hospital)</div> <div>Harrington Memorial Hospital</div> <div>HealthAlliance Hospital (Burbank Campus and Leominster Campus)</div> <div>Heywood Hospital</div>		

# WHAT YOU NEED TO KNOW:



The Harvard Pilgrim PPO features in-network coverage for access to providers and hospitals inside Harvard Pilgrim’s network and out-of-network coverage for access to providers and hospitals outside of Harvard Pilgrim’s network.

### Do I need a primary care provider (PCP)?

No, although we encourage you to have one to help coordinate your care.

### How does in-network coverage work?

You have in-network coverage when you receive care for covered services from Harvard Pilgrim’s participating providers and hospitals. Your out-of-pocket costs are lower when you visit a provider in the Harvard Pilgrim network.

### How does out-of-network coverage work?

You have out-of-network coverage when you receive covered services from providers and hospitals that do not belong to Harvard Pilgrim’s network. Non-participating providers may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services. This is called Balance Billing and this amount does not apply to your out-of-network out-of-pocket maximum.

### Do I need referrals to go to specialists and hospitals?

No. Just keep in mind that when you’re going to be admitted to the hospital, services are covered according to what providers you use.

For example, if a non-participating doctor performs your surgery at a participating hospital, you have out- of-network coverage for the doctor’s services and in-network coverage for the hospital’s services. Except in an emergency, you must notify Harvard Pilgrim in advance of a hospital admission when non-participating providers and hospitals are involved.

Please check the PPO provider directory at [healthplansinc.com/BMC](http://healthplansinc.com/BMC), or call HPI Member Services for the names of participating providers and hospitals.

### How do the deductibles work?

The Harvard Pilgrim PPO includes separate in-network and out-of-network deductibles. Except for in-network primary care/specialist visits and some diagnostic tests, you must pay for most other services until you satisfy the required deductible amounts. After you meet the deductible, you will then be responsible for a copayment or coinsurance, depending on the type of service you receive.

Harvard Pilgrim PPO cost-sharing highlights		
	In-network	Out-of-network
Annual deductible	\$1,000 individual \$2,500 family	\$2,000 individual \$5,000 family
Primary care/specialist visits	\$50/\$65	20% coinsurance after deductible
Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)	\$5	
Emergency room	\$125 (waived if admitted)	
Hospital inpatient	10% coinsurance after deductible	30% coinsurance after deductible

The Harvard Pilgrim PPO Schedule of Benefits in the Summary Plan Description (SPD) has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

# FOR ALL PLANS

## EMERGENCY CARE

Your plan covers all medical emergencies (e.g., heart attack, stroke, shock, major blood loss, choking, severe head injury, loss of consciousness, seizures or convulsions). Just go to the nearest emergency facility or call 911 or another local emergency number. If you are hospitalized, call your PCP and HPI within 48 hours, or as soon as you can (or ask someone to do this for you).

## URGENT/SICK CARE

For non-emergency care (like a sore throat, earache or flu), you should call your doctor's office and ask for a same-day appointment. If your doctor is unavailable, you may be directed to a covering clinician or an urgent care facility. (If they are located at a hospital, you may be charged an ER copay at some urgent care facilities.) You may also use Doctor On Demand (physician video visits from your smartphone, tablet or computer) or visit a CVS/pharmacy MinuteClinic or a stand-alone urgent care center for non-emergency, common illnesses with the same copay amount as a doctor's office visit. These visits cost a \$5 copay, regardless of which medical plan you choose. Visit [healthplansinc.com/BMC](http://healthplansinc.com/BMC) for a list of urgent care facilities where your care will be covered.

## EMERGENCY AND SICK CARE WHILE TRAVELING

In addition to emergencies, if you become sick or injured outside of the Harvard Pilgrim service area, we will cover any unforeseen care you may need-whether you're in another part of the country or another part of the world. Call HPI Member Services for payment and claims information at 844-926-2262.

## DEPENDENT COVERAGE REMINDERS

Please remember to contact HPI Member Services:

- If you have a disabled child over the age of 26 on your medical plan
- To register your dependent child (up to age 26) for coverage if he or she is living out of the medical plan's Enrollment Area and to learn how he or she will be covered on your medical plan. This step is required only for BMC Select and BMC Tiered HMO members.



## Enjoy great prescription savings with BMC Pharmacies and Express Scripts

If you need prescriptions, you can purchase them at the BMC Pharmacies or through pharmacies that belong to the Express Scripts network. You can save 75% off your copayments when you get your prescriptions through the BMC Pharmacies.

30-day supply				
	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4
BMC Pharmacy	\$5	\$10	\$20	\$20
Express Scripts Pharmacies	\$20	\$40	\$80	20%, up to \$250

90-day supply				
	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4
BMC Pharmacy/BMC Mail Order	\$10	\$20	\$60	\$60
Express Scripts Mail Order	\$40	\$80	\$240	20%, up to \$750

## Which plan is right for you?

	BMC Select Plan	BMC Tiered HMO	Harvard Pilgrim PPO
Choose this plan if you would prefer to...	Pay no premium and will be sure to use only BMC network providers and BMC for hospital care (unless an emergency or noted exception)	Pay a higher premium to see providers and hospitals in the BMC and Harvard Pilgrim networks	Pay the highest premium and pay deductibles to see providers and hospitals inside and outside the BMC and Harvard Pilgrim networks
Do I need a PCP?	Yes	Yes	No
Do I need referrals from my PCP to see specialists?	No	Yes	No
Which providers and hospitals can I visit?	BMC and some providers affiliated with BU and the Boston HealthNet Community Health Centers	BMC and Harvard Pilgrim	BMC and Harvard Pilgrim Plus Providers and hospitals outside the Harvard Pilgrim network
Office visit copayments	\$5	\$5, \$20, or \$50 (PCP visits) \$5, \$25, or \$65 (specialist visits)	In-network: \$50 primary care/\$65 specialists  Deductible and coinsurance in-network and out-of-network

## SAVE TIME, SAVE MONEY



### Same-day care options for convenience and urgent care needs

If your primary care provider isn't available and you or one of your covered family members has a minor illness or injury that needs to be treated quickly (e.g., ear infection, rash, sprained ankle), you have the option of using Doctor On Demand or going to a convenience care clinic or an urgent care clinic\* instead of the emergency room (ER). Your wait may be shorter and depending on your medical plan, your copay will be \$5 instead of the \$125 ER copay.

Visit [healthplansinc.com/BMC](http://healthplansinc.com/BMC) for a list of convenience and urgent care clinic locations.

*\*A freestanding facility not affiliated with a hospital.*



### Medication savings at the BMC pharmacies

When you fill a prescription at one of the pharmacies on campus, you can save 75% off the copayment compared to having it filled at a retail pharmacy. For example, a 30-day supply of a Tier 2 drug would be just \$10 at a BMC pharmacy instead of \$40 at a retail pharmacy.

Stop by a BMC pharmacy to transfer a current prescription, pick up a 30-day or a 90-day supply, purchase low-cost over-the-counter medications or ask a pharmacist questions about medications.



### Save money with discounts

Could you use a new pair of sneakers? What about eyeglasses? Want to get started on a weight loss plan? Want to get reimbursement for your health and fitness club membership? Count on Harvard Pilgrim and HPI to help you save money on products and services that can help you live a healthy life. To learn more, visit [healthplansinc.com/BMC](http://healthplansinc.com/BMC).

## Contact Us

HPI Member Services:  
**844-926-2262**

Visit us online:  
**[healthplansinc.com/BMC](http://healthplansinc.com/BMC)**

Mail claims to:  
**PO Box 5199, Westborough, MA 01581**

For pharmacy questions, call Express Scripts:  
**877-861-0376**

Visit Express Scripts online:  
**[www.express-scripts.com](http://www.express-scripts.com)**

