The Choice is Yours.

Your Medical Plan Options for 2021

Health Plans, Inc. and Boston Medical Center working together for you and your family
It’s good to work together.

Health Plans, Inc. (HPI) is proud to be Boston Medical Center’s partner for health care coverage.

Who is 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 2021 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.

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. 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 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.

<table>
<thead>
<tr>
<th>BMC Select cost-sharing highlights</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP, specialist and mental health/substance use office visits</td>
<td>$5</td>
</tr>
<tr>
<td>Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)</td>
<td>$5</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td>Hospital inpatient</td>
<td>No charge</td>
</tr>
</tbody>
</table>

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:

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

<table>
<thead>
<tr>
<th></th>
<th>Tier 1 (BMC network)</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>None</td>
<td>None</td>
<td>$500 individual $1,000 family</td>
</tr>
<tr>
<td>PCP visits</td>
<td>$5</td>
<td>$20</td>
<td>$50</td>
</tr>
<tr>
<td>Specialist visits</td>
<td>$5</td>
<td>$25</td>
<td>$65</td>
</tr>
<tr>
<td>Mental health/substance use office visits</td>
<td>$5 group $5 individual</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)</td>
<td>$5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency room</td>
<td>$150 (waived if admitted)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital inpatient</td>
<td>No charge</td>
<td>$250</td>
<td>$450, after deductible</td>
</tr>
</tbody>
</table>

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.

### 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 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 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.
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, 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.

<table>
<thead>
<tr>
<th>Harvard Pilgrim PPO cost-sharing highlights</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>$1,500 individual</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$3,000 family</td>
<td>$2,000 individual</td>
</tr>
<tr>
<td></td>
<td>$5,000 family</td>
<td></td>
</tr>
<tr>
<td>Primary care/specialist visits</td>
<td>$50/$65</td>
<td>30% coinsurance after deductible</td>
</tr>
<tr>
<td>Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)</td>
<td>$5</td>
<td></td>
</tr>
<tr>
<td>Emergency room</td>
<td>$150 (waived if admitted)</td>
<td></td>
</tr>
<tr>
<td>Hospital inpatient</td>
<td>20% coinsurance after deductible</td>
<td>30% coinsurance after deductible</td>
</tr>
</tbody>
</table>

The 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 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

<table>
<thead>
<tr>
<th></th>
<th>Rx Tier 1</th>
<th>Rx Tier 2</th>
<th>Rx Tier 3</th>
<th>Rx Tier 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMC Pharmacy</td>
<td>$5</td>
<td>$10</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Express Scripts Pharmacies</td>
<td>$20</td>
<td>$40</td>
<td>$80</td>
<td>20%, up to $250</td>
</tr>
</tbody>
</table>

### 90-day supply

<table>
<thead>
<tr>
<th></th>
<th>Rx Tier 1</th>
<th>Rx Tier 2</th>
<th>Rx Tier 3</th>
<th>Rx Tier 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMC Pharmacy/ BMC Mail Order</td>
<td>$10</td>
<td>$20</td>
<td>$60</td>
<td>$60</td>
</tr>
<tr>
<td>Express Scripts Mail Order</td>
<td>$40</td>
<td>$80</td>
<td>$240</td>
<td>20%, up to $750</td>
</tr>
</tbody>
</table>

Which plan is right for you?

<table>
<thead>
<tr>
<th>Choose this plan if you would prefer to…</th>
<th>BMC Select Plan</th>
<th>BMC Tiered HMO</th>
<th>Harvard Pilgrim PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay no premium and will be sure to use only BMC network providers and BMC for hospital care (unless an emergency or noted exception)</td>
<td>Pay a higher premium to see providers and hospitals in the BMC and Harvard Pilgrim networks</td>
<td>Pay the highest premium and pay deductibles to see providers and hospitals inside and outside the BMC and Harvard Pilgrim networks</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do I need a PCP?</th>
<th>Yes</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do I need referrals from my PCP to see specialists?</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Which providers and hospitals can I visit?</th>
<th>BMC and some providers affiliated with BU and the Boston HealthNet Community Health Centers</th>
<th>BMC and Harvard Pilgrim</th>
<th>BMC and Harvard Pilgrim Plus Providers and hospitals outside the Harvard Pilgrim network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visit copayments</td>
<td>$5</td>
<td>$5, $20, or $50 (PCP visits)</td>
<td>$5, $25, or $65 (specialist visits)</td>
</tr>
</tbody>
</table>
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 $150 ER copay.
Visit 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.

Contact Us.

HPI Member Services:
844-926-2262
Visit us online:
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