



hpi<sup>®</sup>

# PPO Plan

## The HPHC PPO Medical Plan for 2024

*HPI and Boston Medical Center Health System working together for you and your family*

Boston Medical Center  
**HEALTH SYSTEM**

# HPHC PPO

The Harvard Pilgrim Health Care PPO features in-network coverage for access to providers and hospitals inside HPHCs network in New England and the UnitedHealthcare Options network outside of New England.

## 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 HPHC's participating providers and hospitals. Your out-of-pocket costs are lower when you visit a provider in the HPHC network. Hospitals and providers in the Harvard Pilgrim network (in New England) and the UnitedHealthcare Options network (outside of New England), are in-network for members on the HPHC PPO.

## 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 HPHC's network. Non-participating providers may bill you for the differences between their charges and the amount HPHC 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 HPI 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.

*Additionally, please call HPI to verify if a service requires prior authorization*

## How do the deductibles work?

The PPO Plan includes separate in-network and out-of-network deductibles. Except for in-network primary care/specialist visits and some screening tests, you must pay for most other services until you satisfy

HPHC PPO cost-sharing overview		
	In-network	Out-of-network
Annual deductible	\$1,500 individual \$3,000 family	\$2,000 individual \$5,000 family
Primary care/specialist visits	\$50/\$65	30% coinsurance after deductible
Same-day care options (Doctor On Demand, CVS MinuteClinic, stand-alone urgent care centers)		\$7
Emergency room		\$150
Hospital inpatient	20% coinsurance after deductible	30% coinsurance after deductible

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. [To view your Schedule of Benefits online](#), visit [healthplansinc.com/BMC](http://healthplansinc.com/BMC) and click **Your Plan Options** or log in to your My Plan account.

## 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. These visits cost a \$7 copay, regardless of which medical plan you choose. Visit [healthplansinc.com/BMC](https://healthplansinc.com/BMC) for a list of Same Day Care providers 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 HPHC 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 Requirements

Please contact HPI Member Services:

If you have a disabled child over the age of 26 on your medical plan, as recertification may be required. A reminder a dependent child must be deemed disabled by HPI while actively enrolled prior to turning age 26.

## Lyra Health

Lyra Health provides access to mental health coaching, therapy, and medication management via live video, messaging, phone, or in-person care. Additional mental health care through self-guided exercises are also available. To get started, visit [bmc.lyrahealth.com](https://bmc.lyrahealth.com) and use Learning Code "#bmchs123".





## 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 60% 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	\$7	\$15	\$25	\$30
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	\$14	\$30	\$75	\$90
Express Scripts Mail Order	\$40	\$80	\$240	20%, up to \$750

Please review this brochure and other plan information, including the Schedule of Benefits in the Summary Plan Description, and the Summary of Benefits and Coverage available by logging into your My Plan account at <https://bmc.healthplansinc.com/members/members-secured/>.

Once you have enrolled, you will receive an HPI member ID card. If you elect family coverage, your card will include the names of all your covered family members, 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.

## 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**

