

NOTICE

Buy-In Benefit Change Summary

Starting with July 2010 benefits, the Healthy Kids Buy-In premium will increase to \$205 per child per month. This rate is set for one year through June 2011. Some of the copays will also change for this program effective July 1, 2010. The chart below shows only the covered benefits that will have a copay change. If you do not see the benefit listed below, your cost sharing will remain the same as what is indicated on your current Harvard Pilgrim Health Care Summary of Benefits.

Covered Benefits:	Cost Sharing Until 6/30/2010	Cost Sharing As of 7/1/2010
<ul style="list-style-type: none">▪ Annual Eye Exam▪ Occupational Therapy▪ Physical Therapy▪ Speech Therapy	\$5 Copay	\$10 Copay
<ul style="list-style-type: none">▪ Chiropractic Care▪ Early Intervention Services▪ Emergency Dental▪ House Calls▪ Outpatient Drug and Alcohol▪ Outpatient Mental Health▪ Physician Services	\$10 Copay	\$20 Copay
<ul style="list-style-type: none">▪ Urgent Care Services	\$25 Copay	50% of Emergency Room Copay
<ul style="list-style-type: none">▪ Emergency Room Care	\$50 Copay	\$125 Copay
<ul style="list-style-type: none">▪ Prescriptions	\$5/15/25	\$10/30/50

We are pleased that many benefits will not incur a copay change. The following is a partial list of these services. Your cost sharing for these services will remain at nothing:

Covered Benefits:	Cost Sharing Until 6/30/2010	Cost Sharing As of 7/1/2010
<ul style="list-style-type: none">▪ Preventive Care, including:<ul style="list-style-type: none">– Well child visits and immunizations– Routine physical exams (including vision & hearing screenings)– Annual gynecological exam– Nutritional counseling & health education▪ Ambulance Transport▪ Diagnostic Laboratory & X-rays▪ Surgical Day Care	Nothing	Nothing