

Buy-In Plan - Benefit Information

What services are covered and what do they cost?

Some of the commonly covered services under your plan include the following (this is only a partial list):

- Ambulance \$0 copay
- Emergency room \$125 copay
- Office visits \$20 copay
- Well-child care, including immunizations \$0 copay
- Allergy testing/treatments \$5 copay
- Routine annual eye exam \$10 copay
- Hearing aids/2 per calendar year \$0 copay
- Inpatient and outpatient hospital care \$0 copay
- Inpatient mental health services \$0 copay
- Outpatient mental health services \$20 copay
- Maternity coverage \$0 copay

Please see your Benefit Handbook for specific benefit information.

Prescription drugs

Harvard Pilgrim offers a three-tier drug benefit with low, medium and high levels of copayments. In most cases, your child's doctor can prescribe a Tier 1 or Tier 2 drug to effectively treat your child's condition—as well as save you money. Should you and your child's doctor decide that a Tier 3 drug is best, we will still cover your child's medication but at the highest cost-sharing level. This means that, in many cases, you can reduce your costs with drugs listed on a lower tier. This three-tier prescription drug program offers coverage of US Food and Drug Administration approved prescription drugs, with few restrictions.

Up to 30-day supply, retail

- Tier 1 \$10 copay
- Tier 2 \$30 copay
- Tier 3 \$50 copay

Up to 90-day supply, Mail Order (for maintenance medications)

You save one copay for Tier 1 and Tier 2 drugs

- Tier 1 \$20 copay
- Tier 2 \$60 copay
- Tier 3 \$150 copay

Vision care

Under the Healthy Kids program, your child can go to any contracted Harvard Pilgrim eye provider for a routine vision examination. Some offices offer a discount on frames and lenses to members. Ask your provider if they offer a discount. Please check your benefit information for more details.

If you would like a free pair of eyeglasses for your child, you must go to a Cambridge Eye Doctors or Sears Optical for his/her eye exam. Your child can then choose from a selection of frames and lenses. Please call Harvard Pilgrim Member Services or visit www.harvardpilgrim.org/healthykids for a location near you.