

## Silver Plan - Benefit Information

---

### How your tiered copayment HMO works

Your plan has two levels or “tiers” of copayments for outpatient services. Your copayments will differ depending on the type of provider you visit or service you receive. These are partial lists of Tier 1 and Tier 2 services and providers. Please refer to the *Summary of Benefits* for your copayment amounts and additional details.

#### The Tier 1 (lower) copayment applies to:

- Primary care physicians
- OB/GYN providers
- Nurse practitioners who bill independently
- Certified midwives
- Mental health and drug and alcohol rehabilitation services
- Annual eye exam
- Physical, occupational and speech therapies
- Early intervention services
- Audiology services
- Allergy injections
- Chiropractic care

#### The Tier 2 (higher) copayment applies to:

- Allergists (for services other than injections)
- Cardiologists
- Endocrinologists
- Neurologists
- Podiatrists
- Ophthalmologists (for services other than routine eye exams)
- Optometrists (for services other than routine eye exams)
- All other services and providers not listed under Tier 1

### 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 \$100 copay
- Office visits : Tier 1 - \$10 copay, Tier 2 - \$20 copay
- Well-child care, including immunizations \$0 copay
- Allergy testing/treatments \$10 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 \$10 copay
- Maternity coverage \$0 copay

*Please see your Benefit Handbook for specific benefit information.*

**continued ▶▶**

## 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 \$20 copay
- Tier 3 \$30 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 \$40 copay
- Tier 3 \$90 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](http://www.harvardpilgrim.org/healthykids) for a location near you.