



The Choice
is Yours.

Your Medical Plan Options for 2024

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

Please be aware that the providers at Good Samaritan Medical Center and St. Elizabeth's Medical Center will be included in the Select Plan, but are not yet reflected in the HPI directory accessed by the QR code on page 3.

Boston Medical Center
HEALTH SYSTEM

10.1.2024

It's good to work together.

Health Plans, Inc. (HPI) is proud to be Boston Medical Center Health System's (BMCHS) 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 2024 Medical Plan Options

Please read through this brochure for important highlights about your medical plan options:

- Select Plan
- PPO Plan

Please review this brochure with other plan information, including Summaries of Benefits and Coverage on the BMC Health System microsite.

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 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 <https://healthplansinc.com/members/my-plan-registration/>. 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.
Give us a call at **844-926-2262**.

What you need to know:

Select Plan

All office visits are covered in full after you pay a \$7 copayment, and other services including hospitalization at BMCHS locations, are provided at no cost.

Which providers and hospitals can I visit?

You can visit the three BMCHS hospitals and most providers affiliated with the Boston HealthNet Community Health Centers. You'll go to the BMCHS hospital locations 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 Select network. The Select network includes a limited number of auxiliary providers for chiropractic, behavioral health, dialysis, preventive pediatric dental services, and urgent care at selected locations.



Scan the QR code to use the online directory and find participating providers. *Please note, providers at Good Samaritan Medical Center and St. Elizabeth's Medical Center will be included in the Select Plan, but are not yet reflected in the HPI directory.*

Do I need a primary care provider (PCP)?

Yes. Please make sure your PCP participates in the Select network and has admitting privileges at Select 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 Select PCP for any reason by setting up a secure *My Plan* online member account at <https://healthplansinc.com/members/my-plan-registration/> after you become enrolled in the plan. You also may call HPI.

Can I continue to see my current PCP?

Yes, if your current PCP belongs to the Select network.

What if I need care outside the Select network?

While you must have your PCP coordinate your care, you can see any specialist within the BMCHS network. In the rare event that an in-network specialist does not have the expertise to provide the care you need, you may ask for an exception to see a provider outside the 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 Select network, you will be responsible for paying all charges (unless you are admitted through the emergency room).

Select cost-sharing highlights

Primary Care (annual wellness visit covered at no cost)	\$7
Specialist	\$7
Mental health/substance use office visits	\$7
Day surgery	No charge
Hospital inpatient	No charge

Boston HealthNet Community Health Centers

Some providers in the Boston HealthNet Community Health Centers are part of the Select network. Be sure to confirm that any providers you see at these locations are part of the Select network by calling 844-926-2262 prior to your visit.

Attleboro

- Manet Community Health Center

Dorchester

- Codman Square Health Center
- DotHouse Health
- Upham's Corner Health Center
- Harvard Street Neighborhood Health Center
- Geiger-Gibson Community Health Center
- Neponset Health Center

East Boston

- NeighborHealth

Everett

- NeighborHealth

Hull

- Manet Community Health Center

Hyannis

- Harbor Community Health Center

Mattapan

- Mattapan Community Health Center

Plymouth

- Harbor Health

Quincy

- Manet Community Health Center (5 locations)

Revere

- NeighborHealth

Roslindale

- Greater Roslindale Medical and Dental Center

Roxbury

- Dimock Center, Whittier Street Health Center

South Boston

- South Boston Community Health Center (4 locations)

South End

- Boston Community Pediatrics*
- NeighborHealth

Taunton

- Manet Community Health Center

Winthrop

- NeighborHealth

*standalone community health center

What you need to know:

PPO Plan

The PPO features in-network coverage for access to providers and hospitals inside HPHC's network and out-of-network coverage for access to providers and hospitals outside of HPHC'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 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 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 which 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 HPHC in advance of a hospital admission when non-participating providers and hospitals are involved.



Please check the [PPO provider directory](#) by scanning the QR code, 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 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.

PPO cost-sharing highlights		
	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

For both 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 provider 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 provider'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. Call HPI at **844-926-2262** for assistance in finding 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 that a dependent child must be deemed disabled by HPI while actively enrolled prior to turning age 26.
- 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 learn how he or she will be covered on your medical plan.

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.



For both plans



Enjoy great prescription savings with BMCHS Pharmacies and Express Scripts

If you need prescriptions, you can purchase them at the BMCHS 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 BMCHS Pharmacies including the home delivery pharmacy, Cornerstone.

30-day supply				
	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4
BMCHS 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
BMCHS Pharmacy/ BMCHS Mail Order	\$14	\$30	\$75	\$90
Express Scripts Mail Order	\$40	\$80	\$240	20%, up to \$750

Which plan is right for you?

	Select	PPO
Choose this plan if you would prefer to...	Be sure to use only BMCHS network providers and hospital care (unless an emergency or noted exception)	Pay a higher premium and pay deductibles to see providers and hospitals inside and outside the BMCHS and HPHC networks
Do I need a PCP?	Yes	No
Do I need referrals from my PCP to see specialists?	No	No
Which providers and hospitals can I visit?	BMCHS hospitals and some providers affiliated with BU and the Boston HealthNet Community Health Centers	HPHC <i>plus</i> Providers and hospitals outside the HPHC network
Office visit copayments	\$7	In-network: \$50 primary care/\$65 specialists Deductible and coinsurance in-network and out-of-network

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).

Contact HPI member services at **844-926-2262** for a list of convenience and urgent care clinic locations.

**A freestanding facility not at a hospital.*



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 HPHC and HPI to help you save money on products and services that can help you live a healthy life. To learn more, visit hpitpa.com/your-resources/for-members/discounts-savings/.



Please refer to the Summary Plan Description (SPD) which has more details on benefits and cost sharing. It governs in the event that the information in this document is different.



Contact Us.

HPI Member Services:
844-926-2262

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



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