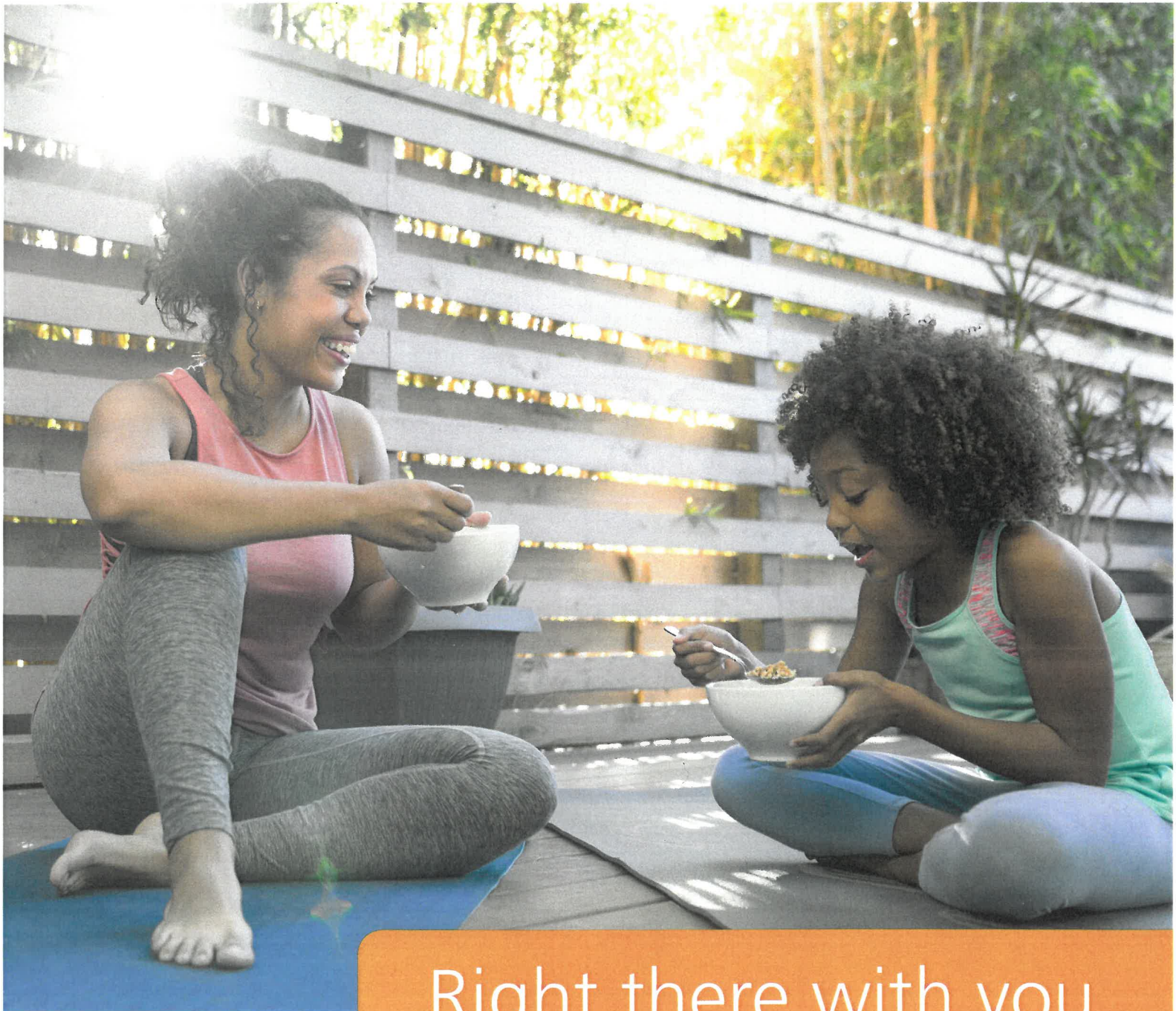


Harvard Pilgrim  
HealthCare

NEW HAMPSHIRE  
INTERLOCAL TRUST

HMO \$20 \$2000  
(MD13963)

*Enrollment Materials*



Right there with you.

Benefits Covered in Full (no cost to the member)	
<b>Preventive Care</b> Routine physical, gynecological, and well child exams; immunizations; age appropriate screenings.	Covered in Full
<b>Laboratory Tests</b>	
<b>X-rays</b>	
<b>Chemotherapy &amp; Radiation Therapy</b>	
<b>Routine Maternity Care - Prenatal and Postpartum</b> Counseling about alcohol and tobacco use, services to promote breastfeeding, routine urinalysis and screenings for complications.	
<b>Inpatient Mental Health &amp; Substance Abuse</b>	
<b>Home Health Care</b>	
<b>Oxygen &amp; Respiratory Equipment</b>	

Benefits Covered after a Copayment	
<b>Professional Visits:</b>	\$20 Copay
<b>Physician Services/Office Visit</b>	
<b>Routine Annual Eye Exam</b> (1 per year)	
<b>Acupuncture</b> ; 20 visit limit	
<b>Chiropractic Care</b> ; 12 visit limit	
<b>Physical/Occupational Therapy</b> ; combined 25 visit limit	
<b>Speech Therapy</b> ; 25 visit limit	
<b>Outpatient Mental Health &amp; Substance Abuse</b>	\$5 Copay
<b>Allergy Injections</b>	
<b>Emergency Room</b> (waived if admitted)	\$150 Copay
<b>Prescription Drugs: Retail</b> (30 day supply)	\$0/\$10/\$30/\$50
<b>Mail Order</b> (90 day supply)	\$0/\$10/\$30/\$50

Benefits Covered after a Deductible	
<b>Best Buy Deductible:</b> Limit one per year	\$2,000 Deductible (\$6,000 Family Maximum)
<b>Hospital Inpatient</b>	Deductible; then Covered in Full
<b>Maternity Care - Delivery</b>	
<b>Advanced Radiology</b> ; CT Scans and MRIs	
<b>Outpatient Surgery</b>	
<b>Skilled Nursing Facility &amp; Inpatient Rehabilitation</b> ; combined 100 day limit per year	
<b>Ambulance - Emergency Transport</b>	Separate \$100 Deductible; then 20% Coinsurance
<b>Durable Medical Equipment</b>	
<b>Out of Pocket Maximum: Medical</b>	\$3,000 (\$7,000 Family)
<b>Prescription Drugs</b>	\$3,000 (\$6,000 Family)

**Deductible Year:** Calendar Year (January-December)

**Deductible Carry-Over Provision:** Yes

**Lifetime Benefit:** Unlimited

Extraction of teeth impacted in bone is not a covered benefit.

This is only a summary of benefits, please consult the corresponding schedule of benefits. Exceptions & exclusions apply.

Benefit limits, deductibles and out of pocket maximums are based on a calendar year.



# With Doctor on Demand, get the care you need from wherever you are:



## Virtual video visits with licensed doctors, psychologists and psychiatrists

### Medical urgent care visits:

#### Fast and easy

Connect with a physician in minutes.<sup>1</sup>

#### You're covered

Harvard Pilgrim members pay the PCP-level cost sharing. No referral is required to see a Doctor on Demand provider.

#### Great physicians

Board certified and licensed in your state.<sup>2</sup> Multiple languages available.<sup>3</sup>

#### Treat many conditions

Treat nearly any non-emergency medical condition.

#### Get a prescription

Fast and paperless prescription fulfillment to your pharmacy.<sup>4</sup>

Continued on reverse ➤



### Top Medical Issues Treated:

- Coughs, colds
- Sore/Strep throat
- Flu
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health: UTIs, yeast infections
- Sports injuries
- Eye issues

<sup>1</sup> Availability more limited during overnight hours.

<sup>2</sup> Doctor on Demand operates subject to state laws. Doctor on Demand is not intended to replace an annual in-person visit with a primary care provider.

<sup>3</sup> Some languages require an appointment.

<sup>4</sup> Doctor on Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.



Harvard Pilgrim  
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Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.