Coverage Period: 01/01/2024 — 12/31/2024 Coverage for: Individual + Family | Plan Type: HMO

| <b>1</b>           |    |  | For more information about your coverage, or to get a copy  . For general definitions of common terms, such as ,, or other terms, see the Glossary. all to request a copy.   |
|--------------------|----|--|--|
| Important Question | าร | Answers  | Why This Matters   |
|                    |    | \$0 Benefits are administered on a calendar year basis.  Yes:,, prescription drugs, outpatient mental health services,, office visits,,, routine eye exams, are covered before you meet your | See the Common Medical Events chart below for your costs for services this covers  This covers some items and services even if you haven't yet met the amount. But, a or may apply. For example, this covers certain without and before you meet your See a list of covered at |
| _                  |    | No.  | You don't have to meet for specific services   |
| _ =                |    | \$2,500 member/ \$5,000 family   | The is the most you could pay in a year for covered services. If you have other family members in this, they have to meet their own has been met.  |

| Important Questions | Answers             |                                       | Why This Matters  |
|---------------------|---------------------|---------------------------------------|---|
|                     | doesn't cover.      | charges, and health care this         | E ven though you pay these expenses, they don't count toward the  |
|                     | Yes. See<br>or call |                                       | This uses a You will pay less if you use a in the You will pay the most if you use an, and you might receive a bill from a for the difference between the provider's charge and what your pays (). Be aware, your might use an for some services (such as lab work). Check with your before you get services. |
|                     | Yes                 |                                       | This will pay some or all of the costs to see a for covered services but only if you have a before you see the  |
| All                 | andcos              | sts shown in this chart are after you | r has been met, if a applies.   |

| Common Medical Event | Services You May Need                            | What You Will Pay                          |   | Limitations, Exceptions,   |
|----------------------|--|--|---|--|
|                      |  | Network Provider (You will pay the least)  | Out-of-Network Provider (You will pay the most) | & Other Important Information  |
|                      | Primary care visit to treat an injury or illness | \$25/visit                                 | Not covered                                     | None   |
|                      | visit  | \$25/visit                                 | Not covered                                     | None   |
|                      | immunization                                     | No charge                                  | Not covered                                     | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your will pay for. |
|                      | blood work) (x-ray,                              | X-rays: No charge<br>Laboratory: No charge | Not covered                                     | None   |
|                      | Imaging (CT/PET scans, MRIs)                     | \$75/procedure up to \$150/calendar year   | Not covered                                     | may vary for certain imaging services.   |

|                              | Services You May Need | What You Will Pay  |   | Limitations, Exceptions,                       |
|------------------------------|-----------------------|--|---|--|
| Common Medical Event         |                       | Network Provider (You will pay the least)  | Out-of-Network Provider (You will pay the most) | & Other Important Information                  |
| More information about<br>is | Generic drugs         | Harvard Pilgrim Health Care does NOT administer the Pharmacy benefit for Boston College. Please see separate OptumRx Summary of Benefits & Coverage for details. |   | Please see your employer group for information |
| available at                 |                       |  |   |  |
|                              |                       |  |   |  |
|                              |                       |  |   |  |
|                              |                       |  |   |  |

|                      | Services You May Need                     | What You Will Pay                         |   | Limitations, Exceptions,      |
|----------------------|---|---|---|-------------------------------|
| Common Medical Event |   | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | & Other Important Information |
|                      | Outpatient services                       | \$25/visit                                | Not covered                                     | None                          |
|                      | Inpatient services                        | No charge                                 | Not covered                                     |                               |
|                      | Office visits                             | \$25/visit                                | Not covered                                     | does not apply for            |
|                      | Childbirth/delivery professional services | No charge                                 | Not covered                                     |                               |
|                      | Childbirth/delivery facility services     | No charge                                 | Not covered                                     |                               |
|                      |   | No charge                                 | Not covered                                     | None                          |

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## Language Assistance Services



