




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-310-2835 or visit [healthnewengland.org](http://healthnewengland.org) and sign into the Member Portal. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-310-2835 to request a copy.

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| <p><b>What is the overall <a href="#">deductible</a>?</b></p>                                | <p>\$1,000 individual / \$2,000 family</p>   | <p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>   |
| <p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>    | <p>Yes. In-Plan: <a href="#">Preventive care</a>, office visits, labs, chiropractic care &amp; <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a>.</p>                             | <p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>  |
| <p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>             | <p>Yes. \$50 per child / \$150 per family for non-preventive pediatric dental services.</p>  | <p>You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.</p>   |
| <p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p> | <p>In-plan: \$6,000 individual / \$12,000 family. Out-of-plan: \$7,500 individual / \$15,000 family.</p>   | <p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>   |
| <p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>               | <p>Your <a href="#">cost-sharing</a> for benefits that are not <a href="#">Essential Health Benefits</a> under national health care reform, <a href="#">premiums</a>, health care this <a href="#">plan</a> doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>   |
| <p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>               | <p>Yes. See <a href="http://healthnewengland.org">healthnewengland.org</a> or call 1-800-310-2835 for a list of <a href="#">network providers</a>.</p>   | <p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p> |

| Important Questions  | Answers | Why This Matters:  |
|--|---------|--|
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No.     | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event   | Services You May Need                                  | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|--|--|--|--|---|
|  |  | In-Plan Provider<br>(You will pay the least)   | Out-of-Plan Provider<br>(You will pay the most)  |   |
| If you visit a health care <a href="#">provider's</a> office or clinic | Primary care visit to treat an injury or illness       | \$25 <a href="#">copay</a> /visit<br><a href="#">Deductible</a> does not apply.  | 20% <a href="#">coinsurance</a>  | <a href="#">Deductible</a> may apply to some in-plan office services.   |
|  | <a href="#">Specialist</a> visit                       | \$40 <a href="#">copay</a> /visit<br>\$20 <a href="#">copay</a> /visit for chiropractor.<br>\$20 <a href="#">copay</a> /visit for acupuncture.<br><a href="#">Deductible</a> does not apply. | 20% <a href="#">coinsurance</a><br>For chiropractor: \$20 <a href="#">copay</a> /visit, then 20% <a href="#">coinsurance</a> | <a href="#">Deductible</a> may apply to some in-plan office services. Acupuncture limited to 12 visits per calendar year.   |
|  | <a href="#">Preventive care/screening/immunization</a> | No charge<br><a href="#">Deductible</a> does not apply.  | 20% <a href="#">coinsurance</a>  | You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.   |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | Radiology: \$50 <a href="#">copay</a><br>Lab: \$25 <a href="#">copay</a><br><a href="#">Deductible</a> does not apply to labs.   | 20% <a href="#">coinsurance</a>  | None  |
|  | Imaging (CT/PET scans, MRIs)                           | \$100 <a href="#">copay</a> (maximum 3 <a href="#">copays</a> per year)  | 20% <a href="#">coinsurance</a>  | Includes CT Scans, PET Scans, MRIs, MRAs and Nuclear Cardiac Imaging. Prior approval is required. Prior approval is required for services from extended network <a href="#">providers</a> and out-of-plan <a href="#">providers</a> . Without prior approval, services will not be covered. |
| If you need drugs to treat your illness or                             | Tier 1 (Generic drugs)                                 | \$30 retail <a href="#">copay</a> , \$60 mail order <a href="#">copay</a> /prescription.   | \$30 retail <a href="#">copay</a> , then 20% <a href="#">coinsurance</a> /   | Covers up to a 30-day supply (retail); up to a 90-day supply (mail order). Mail order   |

| Common Medical Event   | Services You May Need                          | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information  |
|--|--|--|---|---|
|  |  | In-Plan Provider<br>(You will pay the least)   | Out-of-Plan Provider<br>(You will pay the most)                       |   |
| <b>condition</b><br>More information about <a href="http://www.hnedirect.com/FormularyLookup/Default.aspx">prescription drug coverage</a> is available at <a href="http://www.hnedirect.com/FormularyLookup/Default.aspx">www.hnedirect.com/FormularyLookup/Default.aspx</a> |  | <u>Deductible</u> does not apply.  | prescription  | from out-of-plan <u>providers</u> is not covered. Mail order is not available for specialty drugs. Prior approval is required for some <u>prescription drugs</u> . Without prior approval, a drug may not be covered.   |
|  | Tier 2 (Brand/Formulary drugs)                 | \$80 retail <u>copay</u> , \$160 mail order <u>copay</u> /prescription. <u>Deductible</u> does not apply.  | \$80 retail <u>copay</u> , then 20% <u>coinsurance</u> /prescription  |   |
|  | Tier 3 (Brand/Non-formulary drugs)             | \$125 retail <u>copay</u> , \$375 mail order <u>copay</u> /prescription. <u>Deductible</u> does not apply. | \$125 retail <u>copay</u> , then 20% <u>coinsurance</u> /prescription |   |
|  | Tier 4 (Specialty/Formulary drugs)             | \$150 retail <u>copay</u> /prescription. <u>Deductible</u> does not apply.                                 | Not covered   |   |
|  | Tier 5 (Specialty/Non-Formulary drugs)         | \$200 retail <u>copay</u> /prescription. <u>Deductible</u> does not apply.                                 | Not covered   |   |
| <b>If you have outpatient surgery</b>  | Facility fee (e.g., ambulatory surgery center) | \$100 <u>copay</u>   | 20% <u>coinsurance</u>  | Prior approval is required for some services. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$500. This <u>copay</u> is based on the type of service. To find out if this <u>copay</u> applies to a specific procedure, please contact Health New England Member Services at 1-800-310-2835. |
|  | Physician/surgeon fees                         | No charge  | 20% <u>coinsurance</u>  |   |
| <b>If you need immediate medical attention</b>   | <a href="#">Emergency room care</a>            | \$250 <u>copay</u> /visit<br><u>Deductible</u> does not apply.   | \$250 <u>copay</u> /visit<br><u>Deductible</u> does not apply.        | None  |
|  | <a href="#">Emergency medical</a>              | \$100 <u>copay</u> per member  | \$100 <u>copay</u> per  | For ground ambulance services from out-of-  |

| Common Medical Event   | Services You May Need                     | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information  |
|--|---|---|---|---|
|  |   | In-Plan Provider<br>(You will pay the least)                  | Out-of-Plan Provider<br>(You will pay the most) |   |
|  | <a href="#">transportation</a>            | per day   | member per day                                  | plan <u>providers</u> , only ambulance transport and mileage are covered. Ancillary supplies or services (such as ECG tracing, drugs, intubation and measuring of oxygen in the blood) will not be covered if billed as separate line items.  |
|  | <a href="#">Urgent care</a>               | \$40 <u>copay</u> /visit<br><u>Deductible</u> does not apply. | 20% <u>coinsurance</u>                          | <u>Deductible</u> may apply to some In-Plan office services.  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)        | \$100 <u>copay</u> /admission                                 | 20% <u>coinsurance</u>                          | 60 days per calendar year limit for inpatient <u>rehabilitation</u> . 100 days per calendar year limit for <u>skilled nursing facility care</u> . Prior approval is required for non-emergency admissions to extended network facilities and out-of-plan facilities. Without prior approval, benefit could be reduced by \$500. |
|  | Physician/surgeon fees                    | No charge   | 20% <u>coinsurance</u>                          | None  |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | \$25 <u>copay</u> /visit<br><u>Deductible</u> does not apply. | 20% <u>coinsurance</u>                          | Prior approval is required for some services.   |
|  | Inpatient services                        | \$100 <u>copay</u> /admission                                 | 20% <u>coinsurance</u>                          | Prior approval is required for non-emergency admissions to extended network facilities and out-of-plan facilities. Without prior approval, benefit could be reduced by \$500.   |
| <b>If you are pregnant</b>   | Office visits                             | No charge<br><u>Deductible</u> does not apply.                | 20% <u>coinsurance</u>                          | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service, deductible and <u>copays</u> may apply.   |
|  | Childbirth/delivery professional services | No charge<br><u>Deductible</u> does not apply.                | 20% <u>coinsurance</u>                          | None  |
|  | Childbirth/delivery facility services     | \$100 <u>copay</u> /admission                                 | 20% <u>coinsurance</u>                          | Coverage for child is limited to routine newborn nursery charges. For continued   |

| Common Medical Event  | Services You May Need                     | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information   |
|---|---|---|---|--|
|   |   | In-Plan Provider<br>(You will pay the least)                | Out-of-Plan Provider<br>(You will pay the most) |  |
|   |   |   |   | coverage, child must be enrolled within 30 days of date of birth. Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.   |
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a>          | No charge   | 20% <u>coinsurance</u>                          | Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$500.  |
|   | <a href="#">Rehabilitation services</a>   | \$40 <u>copay</u> /visit per treatment type                 | 20% <u>coinsurance</u>                          | Limited to 60 visits per calendar year for physical or occupational therapy. Prior approval is required for speech therapy after the initial evaluation. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$500.   |
|   | <a href="#">Habilitation services</a>     | \$40 <u>copay</u> /visit per treatment type                 | 20% <u>coinsurance</u>                          | Early intervention services are covered for children from birth to age 3. Applied Behavioral Analysis (ABA) to treat autism spectrum disorders is covered. Prior approval is required for ABA services from extended network <u>providers</u> and out-of-plan <u>providers</u> . Without prior approval, services will not be covered. Early intervention and ABA services from in-plan providers are covered with no member <u>cost sharing</u> . |
|   | <a href="#">Skilled nursing care</a>      | No charge   | 20% <u>coinsurance</u>                          | Skilled nursing services in the home. Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.   |
|   | <a href="#">Durable medical equipment</a> | 20% <u>coinsurance</u><br><u>Deductible</u> does not apply. | 20% <u>coinsurance</u>                          | Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could  |

| Common Medical Event                          | Services You May Need            | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information  |
|---|----------------------------------|--|---|---|
|   |                                  | In-Plan Provider<br>(You will pay the least)   | Out-of-Plan Provider<br>(You will pay the most)   |   |
|   | <a href="#">Hospice services</a> | No charge<br><u>Deductible</u> does not apply.   | 20% <u>coinsurance</u>  | be reduced by \$500.<br>Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.                                |
| <b>If your child needs dental or eye care</b> | Children's eye exam              | No charge for routine exams.<br><u>Deductible</u> does not apply.                                      | Not covered except for children under age 19. For children under age 19 you will pay charges in excess of a \$28 reimbursement.   | Routine exams limited to one per calendar year. Routine exams for children under age 19 will be covered at no charge only if done by a provider participating with Health New England's children's vision care provider EyeMed. |
|   | Children's glasses               | No charge for 1 pair with a "Collection" frame; or \$150 allowance + 20% off expense beyond allowance. | Not covered except for children under age 19. For children under age 19 you will pay expenses beyond allowed amounts. Allowed amounts depend on types of frames and lenses. | For children under age 19. Limited to one pair per calendar year. In-plan providers are providers participating with Health New England's children's vision care provider EyeMed.   |
|   | Children's dental check-up       | No charge  | 20% <u>coinsurance</u>  | For children under age 19. Out-of-plan dentists may also bill you for the difference between their charge and Health New England's contracted dental network's <u>allowed amount</u> .  |

**Excluded Services & Other Covered Services:**

|   |  |   |
|---|--|---|
| <b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b> |  |   |
| <ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult) (except for the limited services specified in your plan materials)</li> </ul>                                  | <ul style="list-style-type: none"> <li>• Long Term Care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <li>• Private Duty Nursing</li> <li>• Routine Foot Care (Routine foot care is covered if you have diabetes)</li> </ul> |

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Abortion
- Acupuncture
- Bariatric Surgery (requires prior approval)
- Chiropractic Care
- Hearing Aids (limited to members age 21 and under, \$2,000 per hearing aid per ear each 36 months, requires prior approval)
- Infertility Treatment (requires prior approval)
- Routine eye care (Adult)
- Weight Loss Programs (reimbursement per calendar year :\$200 per individual up to \$400 per family)

**Your Rights to Continue Coverage:**

**If you have Individual health insurance:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Massachusetts Division of Insurance at 877-563-4467, or [doicss.mailbox@state.ma.us](mailto:doicss.mailbox@state.ma.us), or <https://www.mass.gov/health-care>. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596. For information on buying individual coverage through the state marketplace, contact the Massachusetts Health Connector at [www.mahealthconnector.org](http://www.mahealthconnector.org).

**If you have Group health insurance coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). You can also contact your state insurance department. Massachusetts resident can contact The Massachusetts Division of Insurance at 877-563-4467, or [doicss.mailbox@state.ma.us](mailto:doicss.mailbox@state.ma.us), or <https://www.mass.gov/health-care>. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596. You may be able to buy individual coverage through your state's marketplace, if applicable. If you are a resident of Massachusetts, contact the Massachusetts Health Connector at [www.mahealthconnector.org](http://www.mahealthconnector.org).

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact Member Services at the number on your plan ID Card or your plan sponsor (usually the employer or organization that provides your health insurance). Or you can contact the Office of Patient Protection at 1-800-436-7757 or [www.mass.gov/hpc/opp](http://www.mass.gov/hpc/opp). If you have group health insurance coverage you can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Group plans: Yes      Individual policies: Not Applicable**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,000 |
| ■ <a href="#">Specialist copay</a>                              | \$40    |
| ■ Hospital (facility) <a href="#">copay</a>                     | \$100   |
| ■ Laboratory <a href="#">copay</a>                              | \$25    |

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

|                                   |                |
|-----------------------------------|----------------|
| <i>Cost Sharing</i>               |                |
| <a href="#">Deductibles</a>       | \$1,000        |
| <a href="#">Copayments</a>        | \$200          |
| <a href="#">Coinsurance</a>       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Peg would pay is</b> | <b>\$1,200</b> |

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,000 |
| ■ <a href="#">Specialist copay</a>                              | \$40    |
| ■ Primary care visit <a href="#">copay</a>                      | \$25    |
| ■ Laboratory <a href="#">copay</a>                              | \$25    |

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

|                                   |                |
|-----------------------------------|----------------|
| <i>Cost Sharing</i>               |                |
| <a href="#">Deductibles</a>       | \$0            |
| <a href="#">Copayments</a>        | \$1,600        |
| <a href="#">Coinsurance</a>       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Joe would pay is</b> | <b>\$1,600</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,000 |
| ■ <a href="#">Specialist copay</a>                              | \$40    |
| ■ Hospital ER (facility) <a href="#">copay</a>                  | \$250   |
| ■ Ambulance services <a href="#">copay</a>                      | \$100   |

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

|                                   |                |
|-----------------------------------|----------------|
| <i>Cost Sharing</i>               |                |
| <a href="#">Deductibles</a>       | \$1,000        |
| <a href="#">Copayments</a>        | \$500          |
| <a href="#">Coinsurance</a>       | \$20           |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,520</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



## Notice Informing Individuals of Nondiscrimination and Accessibility

Health New England complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health New England does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health New England provides aids and language services to people with disabilities and whose primary language is not English to communicate effectively with us. We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at (800) 310-2835 (TTY: 711). Someone who speaks your preferred language can help you.

This is a free service, which includes:

- **Qualified sign language interpreters**
- **Written information in other formats (large print, audio, accessible electronic formats, other formats)**
- **Qualified interpreters**
- **Information written in other languages**

If you need these services, you may also contact Susan O'Connor, Vice President and General Counsel, at One Monarch Place, Suite 1500, Springfield, MA 01104-1500, Phone: (888) 270-0189, TTY: 711, Fax: (413) 233-2685.

If you believe that Health New England has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Susan O'Connor at the above address, phone or fax, or via email to [ComplaintsAppeals@hne.com](mailto:ComplaintsAppeals@hne.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Susan O'Connor, Vice President and General Counsel, is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, (800) 368-1019, (800) 537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

*Reviewed: 9/5/2023*

## Multi-Language Interpreter Services

We're here to help you. We can give you information in other formats and different languages. All translation services are free to members. If you have questions regarding this document, please call the toll-free member phone number listed on your health plan ID card, (TTY: 711), Monday through Friday, 8:00 a.m. - 6:00 p.m.

|                   |  |
|-------------------|--|
| English           | We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at (800) 310-2835 (TTY: 711). Someone who speaks English can help you. This is a free service.   |
| Spanish           | Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al (800) 310-2835 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.                     |
| Portuguese        | Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número (800) 310-2835 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito. |
| German            | Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter (800) 310-2835 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.  |
| Japanese          | 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、(800) 310-2835 (TTY: 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。   |
| Chinese Mandarin  | 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 (800) 310-2835 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。   |
| Chinese Cantonese | 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 (800) 310-2835 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。  |
| French Creole     | Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan (800) 310-2835 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.   |
| Vietnamese        | Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi (800) 310-2835 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.   |
| Russian           | Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по  |

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|---------|--|
|         | телефону (800) 310-2835 (телетайп: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.   |
| Arabic  | إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (800) 310-2835 (TTY: 711). سيقوم شخص ما يتحدث  |
| French  | Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au (800) 310-2835 (ATS: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit. |
| Italian | È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero (800) 310-2835 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.                                    |
| Korean  | 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 (800) 310-2835 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.   |
| Polish  | Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer (800) 310-2835 (TTY: 711). Ta usługa jest bezpłatna.   |
| Hindi   | हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें (800) 310-2835 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.   |
| Tagalog | Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa (800) 310-2835 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.             |