Health New England

HMO Silver 2000 HDHP SG

High Deductible Health Plan HMO Benefit Chart

This chart provides a summary of key services offered by your plan. Consult your Member Agreement for a full description of your plan's benefits and provisions.

Note about Prior Approval:
Some services may require Prior Approval. These services are marked with † in the chart. If you do not obtain Prior Approval, benefits may be denied.

	In-Plan
Combined Medical/Pharmacy Deductible per Plan Year: You must pay this amount for Covered Services before Health New England will begin to pay benefits. As indicated in the chart below, some services are not subject to the Deductible. If your plan includes prescription drug coverage, your prescriptions are subject to this Deductible.	$2,000 per individual / $4,000 per family *Once any individual on a family plan has paid $3,200 towards the family Deductible, the plan will begin to pay benefits for that individual.*
Out-of-Pocket Maximum: The most you pay for cost sharing during a Plan Year before your plan begins to pay 100% of the allowed amount.	Medical Out-of-Pocket Maximum (includes prescription drugs and chiropractic services): $6,700 per individual / $13,400 per family Pediatric Dental Services Out-of-Plan Maximum: $350 per child / $700 per family Total Out-of-Pocket Maximum: $7,050 per individual / $14,100 per family

Benefit	Your Cost
Inpatient Care	
Acute Hospital Care	$750 Copay per admission after Deductible
Skilled Nursing Facility † (limited to 100 days per Calendar Year)	$750 Copay per admission after Deductible
Inpatient Rehabilitation † (limited to 60 days per Calendar Year)	$750 Copay per admission after Deductible
Preventive Care	
Adult Routine Exams	$0
Well Child Care	$0
Child and Adult Routine Immunizations	$0
Routine Prenatal & Postpartum Care	$0
Routine Eye Exams (limited to one per Calendar Year) Please note: for children under age 19, routine eye exams must be done by an EyeMed Provider.	$0
Annual Gynecological Exams (limited to one per Calendar Year)	$0
Routine Mammograms (routine mammograms limited to one per Calendar Year)	$0
Screening Colonoscopy or Sigmoidoscopy (limited to one every five Calendar Years)	$0

Benefit	Your Cost
Nutritional Counseling (maximum of 4 visits per Calendar Year)	$0
Preventive Screenings Listed under "Outpatient Preventive Care" in the *Covered Benefits* Section of the EOC	$0
Outpatient Care	
PCP Office Visit (Non-Routine)	$30 Copay per visit after Deductible
Specialist Office Visits	$60 Copay per visit after Deductible
Second Opinions	$60 Copay per visit after Deductible
Teladoc Urgent Medical: Telephone and video consultations with internists, family practitioners, and pediatricians for non-emergency medical conditions through Teladoc®. Teladoc is a network of providers contracted to provide virtual Urgent Care services. Teladoc is not intended to replace your PCP.	$0 after Deductible
Hearing Tests in Specialist Office or Outpatient Facility (other than routine screenings covered as part of your Annual Routine Exam)	$60 Copay per visit after Deductible
Diabetic-Related Items:	
Outpatient Services	$60 Copay per visit after Deductible
Lab Services	$60 Copay after Deductible
Durable Medical Equipment †	20% Coinsurance after Deductible
Individual Diabetic Education	$60 Copay per visit after Deductible
Group Diabetic Education	$30 Copay per session after Deductible
Emergency Room Care (Copay waived if admitted)	$300 Copay per visit after Deductible
Diagnostic Testing	$0 after Deductible
Sleep Study †	$500 Copay after Deductible (one Copay per year, no Copay for home sleep studies)
Lab Services	$60 Copay after Deductible
Radiological Services: Ultrasound, X-rays, Non-Routine Mammograms	$75 Copay after Deductible
Diagnostic Imaging: CT Scans, MRIs, MRAs, PET Scans, Nuclear Cardiac Imaging †	$500 Copay after Deductible (maximum of three Copays per year)
Outpatient Short-Term Rehabilitation Services (Limited to 60 visits per Calendar Year for physical or occupational therapy. The limit does not apply when services are provided to treat autism spectrum disorder, or when provided as part of the home health care benefit.)	$60 Copay per visit per treatment type after Deductible
Day Rehabilitation Program (limited to 15 full day or ½ day sessions per condition per lifetime)	$25 Copay after Deductible for 1 day or ½ day
Early Intervention Services (Covered for children from birth to age 3.)	$0 after Deductible
Applied Behavioral Analysis (ABA) to treat Autism Spectrum Disorder †	$0 after Deductible
Surgical Services and Procedures in an Outpatient Facility (Some services require Prior Approval. This Copay is based on the type of service. To find out if the Copay applies to a specific procedure, please contact Health New England Member Services.)	$500 Copay after Deductible
Allergy Testing and Treatment	$60 Copay per visit after Deductible

Benefit	Your Cost
Allergy Injections	$0 after Deductible
Infertility Services	
Some Infertility services are covered only for Massachusetts and Connecticut residents. Some services require Prior Approval.	
Office Visit (Deductible may apply to some office services)	$60 Copay per visit after Deductible
Outpatient Surgery/ Procedure	$500 Copay after Deductible
Lab Test	$60 Copay after Deductible
Inpatient Care †	$750 Copay per admission after Deductible
Maternity Care	
Non-Routine Prenatal and Postpartum Visit	$60 Copay per visit after Deductible
Delivery/Hospital Care for Mother and Child (Coverage for child limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 30 days of date of birth.)	$750 Copay per admission after Deductible
Dental Services	
Surgical Treatment of Non-Dental Conditions in a Doctor's Office	$60 Copay per visit after Deductible
Emergency Dental Care in a Doctor's or Dentist's Office	$60 Copay per visit after Deductible
Emergency Dental Care in an Emergency Room	$300 Copay per visit after Deductible
Other Services	
Home Health Care †	$0 after Deductible
Hospice Services †	$0 after Deductible
Durable Medical Equipment †	20% Coinsurance after Deductible
Prosthetic Limbs †	20% Coinsurance after Deductible
Ambulance and Transportation Services (non-emergency transportation requires Prior Approval)	$0 after Deductible
Kidney Dialysis	$0 after Deductible
Nutritional Support †	$0 after Deductible
Cardiac Rehabilitation	$60 Copay per visit after Deductible
Wigs (Scalp Hair Prostheses) for hair loss due to treatment of any form of cancer or leukemia † (Health New England covers 1 prosthesis per Calendar Year.)	20% Coinsurance after Deductible
Speech, Hearing, and Language Disorders † (Prior Approval is required for speech therapy services after the initial evaluation)	$60 Copay per visit after Deductible
Hearing Aids† (Covered with Prior Approval for Members age 21 and under. Health New England covers the cost of one hearing aid per hearing impaired ear, every 36 months, up to a maximum of $2,000 for each hearing aid)	$0 after Deductible up to $2,000 per device per ear (you are responsible for all costs beyond maximum)
Human Organ Transplants and Bone Marrow Transplants †	$750 Copay per admission after Deductible
Wellness Services	
Massage Therapy (Limited to two visits per Calendar Year per family.)	$0 after Deductible up to 2 visits per family
Acupuncture (Limied to 12 visits per Calendar Year.)	$20 Copay per visit after Deductible

Benefit	Your Cost
Behavioral Health (includes Mental Health and Substance Use Disorder)	
Outpatient Services (Some services require Prior Approval.)	$30 Copay per visit after Deductible
Teladoc Behavioral Health: Telephone and video consultations for non-emergency behavioral health issues and substance use disorder issues through Teladoc®.	$30 Copay per consultation after Deductible
Inpatient Services †	$750 Copay per admission after Deductible

96

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You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free member phone number listed on your health plan ID card, press 0 (TTY: 711). Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0 (TTY: 711). Você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para solicitar um intérprete, ligue para o número de telefone gratuito que consta no cartão de ID do seu plano de saúde, pressione 0 (TTY: 711).