

Benefit summary

A Business Choice and Commonwealth Choice plan



To contact the Health Connector, call 1-877-MA-ENROLL or go to www.mahealthconnector.org.



This health plan meets **Minimum Creditable Coverage standards** and **will satisfy** the individual mandate that you have health insurance.

MASSACHUSETTS REQUIREMENT TO PURCHASE HEALTH INSURANCE:

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).

This health plan meets **Minimum Creditable Coverage standards** that are effective January 1, 2009 as part of the Massachusetts Health Care Reform Law. If you purchase this plan, you **will satisfy** the statutory requirement that you have health insurance meeting these standards.

This disclosure is for minimum creditable coverage standards that are effective January 1, 2009. Because these standards may change, review your health plan material each year to determine whether your plan meets the latest standards.

If you have questions about this notice, you may contact the Division of Insurance by calling 617-521-7794 or visiting its website at www.mass.gov/doi.



NHP Choice Optimum 2000/4000

This Benefit Summary is a general description of your coverage as a member of Neighborhood Health Plan (NHP). For more information about your benefits, visit www.nhp.org or call NHP's Customer Care Center at 800-462-5449 or TTY 800-655-1761.

NHP's Comprehensive Network applies. To find a provider, please visit www.nhp.org

All covered services must be medically necessary and some may require prior authorization. Please check with your PCP or treating provider to determine if a prior authorization is necessary. The NHP Member Handbook may include additional coverages and/or exclusions not listed on the Benefit Summary.

MEDICAL CARE DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM

Deductible per Calendar Year	\$2,000 Individual, \$4,000 Family
Out-of-Pocket Maximum per Calendar Year (for indicated services)*	\$5,000 Individual, \$10,000 Family

OUTPATIENT MEDICAL CARE

Office Visits for Primary Care	\$30 per office visit
Allergy Tests and Shots	Included in office visit
Chiropractic Care (10 visits per member, per calendar year)	\$30 per office visit
Family Planning, Gynecological Exams & Maternity Care (when provided by a PCP)	\$30 per office visit
Immunizations/Vaccinations	Included in office visit
Routine Check-Up/Physical Exams	\$30 per office visit
Well Baby and Pediatric Care	\$30 per office visit
Mammograms	Included in office visit
Outpatient Surgery*	Deductible, then \$250 per occurrence
Colonoscopies*	Deductible, then \$250 per occurrence
Office Visits for Specialty Care	\$45 per office visit
Cardiac Rehabilitation	\$45 per office visit
Eye Exams (one visit per member per calendar year)	\$30 per office visit
Hearing Exams	\$45 per office visit
Physical & Occupational Therapies (up to 90 consecutive days per condition)	\$45 per office visit
Speech Therapy	\$45 per office visit
Family Planning, Infertility Planning, Gynecological Exams and Maternity Care (when provided by an OB/GYN)	\$45 per office visit

COPAYMENT

OUTPATIENT LABORATORY AND IMAGING

Routine Laboratory Tests	Included in office visit
Diagnostic Laboratory & X-ray*	Subject to deductible
High-technology Radiology (MRI, CT, PET Scan)*	Subject to deductible
Nuclear Cardiac Imaging*	Subject to deductible

INPATIENT MEDICAL CARE

Inpatient Medical Services*	Deductible, then \$500 per admission (semi-private room and board or private room, if medically necessary)
Inpatient Care in a Skilled Nursing Facility*	Deductible, then \$500 per admission (for up to 100 days per calendar year)
Inpatient Care in a Rehabilitation Facility*	Deductible, then \$500 per admission (for up to 60 days per calendar year)
Inpatient Maternity*	Deductible, then \$500 per admission
Routine Nursery and Newborn Care	No copayment

COPAYMENT

MENTAL HEALTH AND SUBSTANCE ABUSE CARE—OUTPATIENT

Mental Health Care	\$30 per office visit
Substance Abuse Care	\$30 per office visit

COPAYMENT

MENTAL HEALTH AND SUBSTANCE ABUSE CARE—INPATIENT

Mental Health Care	No copayment
Substance Abuse Detoxification	No copayment
Substance Abuse Rehabilitation	No copayment

COPAYMENT

*Applies to \$5,000 Individual/\$10,000 Family Out-of-Pocket Maximum per Calendar Year.

This Benefit Summary and the NHP Member Handbook comprise the Evidence of Coverage for NHP members.

URGENT CARE

Urgent Care provided at your primary care site or arranged by your NHP Provider \$30 per office visit

EMERGENCY CARE

If, in your judgement, you require emergency medical care, go to the nearest emergency room or call 911 or your local emergency number. When admitted to a hospital for emergency care, you or a family member should notify your PCP within 48 hours.

Care you receive in an emergency room, in or out of NHP Service Area* Deductible, then \$150 per visit (waived if admitted to hospital)

DENTAL CARE†

Emergency Dental Care immediately following accident or injury \$30 for office visit
Deductible, then \$150 in emergency room*
(waived if admitted to hospital)

Extraction of Impacted or Infected Wisdom Teeth \$30 per office visit

Preventive Dental Care No copayment
(one visit every 12 months)

PRESCRIPTION DRUG DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM

Rx Deductible per Calendar Year \$250 Individual, \$500 Family

Rx Out-of-Pocket Maximum per Calendar Year (for all retail and mail-order Rx services) \$2,000 Individual, \$4,000 Family

PRESCRIPTION DRUGS

With a valid prescription and purchased at a participating pharmacy for up to a 30-day supply \$10 generic drugs
Preferred brand:
Rx deductible, then \$30 copayment
Non-preferred brand:
Rx deductible, then \$50 copayment

With a valid prescription for a maintenance medication and purchased through the mail order program for a 90-day supply \$20 generic drugs
Preferred brand:
Rx deductible, then \$60 copayment
Non-preferred brand:
Rx deductible, then \$90 copayment

OVER-THE-COUNTER DRUGS

Select generic over-the-counter cough, cold and allergy medicines with a valid prescription and purchased at a participating pharmacy for up to a 30-day supply Rx copay or Rx deductible, then copayment (depending on drug prescribed)

For a complete list of over-the-counter drugs, visit www.nhp.org or contact our Customer Care Center at 800-462-5449 or TTY 800-655-1761.

ADDITIONAL SERVICES

Ambulance Services* Subject to deductible
Disposable Medical Supplies* Subject to deductible
Durable Medical Equipment* Subject to deductible
up to \$2,500 per calendar year
Early Intervention (from birth up to age three) No copayment
Fitness Club Reimbursement‡ \$150 Individual,
\$300 Family, per calendar year
Home Health Care No copayment
Hospice No copayment

†Preventive dental services must be provided by a Delta Dental PPO Network participating dentist. To locate a Delta Dental PPO provider, please visit www.deltadentalma.com or call (800) 872-0500.

‡NHP members enrolled in this plan are eligible to receive up to \$150 reimbursement, per Subscriber, per calendar year toward health club membership at qualifying facilities. Reimbursement amounts may not exceed the amount paid for the membership. To be eligible, members must be enrolled in NHP for at least four months and submit their reimbursement requests by March 31 of the following calendar year. For additional information, please visit www.nhp.org or call our Customer Care Center at 800-462-5449.

About your NHP membership

Deductibles and Copayments Required for Certain Services

Before coverage begins for certain services, you pay a copayment and/or a deductible each calendar year.

Your Plan Deductible is an amount you pay for certain services each calendar year. Refer to services marked "subject to a deductible." For some services, after the deductible is satisfied, members are also required to pay a copayment before coverage begins.

All members are responsible for the individual deductible per calendar year. Family member's deductible payments contribute toward the family deductible per calendar year. The family deductible can be satisfied by combining the deductibles paid for by covered family members. Each family member's contribution will not exceed the amount set for an individual deductible.

For medical care services marked with an asterisk (*), the deductible and copayment amounts paid apply toward the out-of-pocket maximum. Once the individual out-of-pocket maximum is satisfied, these services are covered for the member in full through the remainder of the calendar year. Copayments for services that do not count toward your medical care out-of-pocket maximum continue to apply.

The family out-of-pocket maximum is satisfied by combining the deductibles and copayments paid by covered family members. Once the family out-of-pocket maximum is satisfied, these services are covered for all family members in full through the remainder of the calendar year.

The Rx out-of-pocket maximum applies to all retail and mail order copayments and deductible amounts paid during the calendar year. Once the individual Rx out-of-pocket maximum is satisfied, these services are covered for the member in full through the remainder of the calendar year.

The family Rx out-of-pocket maximum is satisfied by combining the retail and mail order Rx copayments and deductible amounts paid by covered family members during the calendar year. Once the family Rx out-of-pocket maximum is satisfied, these services are covered for all family members in full through the remainder of the calendar year.

Choosing a Primary Care Provider or Site

When you become a member of Neighborhood Health Plan you must choose a Primary Care Provider (PCP) for yourself and each covered member of your family. This information is listed in the NHP Provider Directory.

For the most up-to-date Provider information, go to NHP's website at www.nhp.org, or call our Customer Care Center at 800-462-5449 or TTY 800-655-1761.

Your Primary Care Provider

Your PCP arranges your health care and is the first person you call when you need medical care.

Urgent Care

If you need urgent care, call your PCP to arrange where you will receive treatment. Examples of conditions requiring urgent care include, but are not limited to, fever, sore throat, earache and acute pain.

Emergency Care

In an emergency, go to the nearest emergency facility, or call 911, or your local emergency number. Please refer to your Benefit Summary for copayment amount. Your copayment is waived if you are admitted to the hospital.

All follow-up care must be arranged by your PCP. You, or someone on your behalf, should notify your PCP within 48 hours.

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NHPBC14

NHPCC14

Customer Care Center

For questions or concerns about your NHP coverage, contact NHP's Customer Care Center at 800-462-5449 or TTY 800-655-1761, available Monday through Friday, 8:00 a.m.–6:00 p.m. (Thursday 8:00 a.m.–8:00 p.m.)

Utilization Management Program

The Utilization Management standards NHP uses were created to assure our members consistently receive high quality, appropriate medical care. To determine coverage, specific criteria is used to make Utilization Management decisions. This criteria is developed by physicians and meets the standards of national accreditation organizations. As new treatments and technologies become available, NHP updates its Utilization Management standards annually.

To make utilization decisions, NHP conducts, concurrent, and retrospective reviews of the health care services our members use.

Prospective Review

Determines if a procedure or treatment either you or your doctor is requesting is both medically appropriate and medically necessary.

Concurrent Review

During the course of treatment, such as hospitalization, concurrent review monitors the progress of treatment and determines for how long it will be deemed medically necessary.

Retrospective Review

After care has been provided, NHP reviews treatment outcomes to ensure that the health care services provided to you met certain quality standards.

Care Management

When members have a severe or chronic illness or condition, they may qualify for Care Management. NHP's care managers work one-on-one with members and their providers to find the most appropriate and cost-effective ways to manage a condition. Together, a treatment plan that best meets the member's needs is developed with the goal of promoting patient education, self-care, and providing access to the right kinds of health care services and options.

By completing the Health Needs Assessment that every new NHP member receives as part of their member kit, our care managers can identify any potential unmet needs that may benefit by care management assistance. Care managers then reach out to the member to see if they would be interested in joining one of our care management programs.

To learn more about Utilization Management or Care Management at NHP, please refer to your NHP Member Handbook or contact our Customer Care Center at 800-462-5449.

Exclusions

NHP does not cover the following services or supplies:

Acupuncture; Benefits From Other Sources; Biofeedback; Blood and Related Fees;* Cosmetic Services and Procedures; Custodial Care; Dentures; Diet Foods; Educational Testing and Evaluations; Exams Required by a Third Party; Experimental Services and Procedures; Eyewear/Laser Eyesight Correction;* Foot Care;* Gender Re-Assignment Surgery; Hearing Aids; Massage Therapy; Non-Covered Providers; Personal Comfort Items; Reversal of Voluntary Sterilization; Self-Monitoring Devices*

*Except as specified in the NHP Member Handbook



**Neighborhood
Health Plan**TM

Your health. Our promise.