

WEST SUBURBAN HEALTH GROUP

Effective 07-01-2022

BENCHMARK HEALTH PLAN COMPARISON CHART July 1, 2022

| | HARVARD PILGRIM HEALTH PLAN | BLUE CROSS BLUE SHIELD | BLUE CROSS BLUE SHIELD | TUFTS HEALTH PLAN |
|---|--|--|---|--|
| PLAN TYPE | BENCHMARK | BENCHMARK | BENCHMARK | BENCHMARK |
| ^ CIF = Covered in Full | CHOICENET | NETWORK BLUE NE | NETWORK BLUE SELECT | |
| BENEFIT | YOU PAY | YOU PAY | YOU PAY | YOU PAY |
| Lifetime Benefit Maximum | None | None | None | None |
| Deductible - applies to: In-patient Admission; Out-patient Surgery; ER, High Tech Imaging (MRI, CT, & PET) and Diagnostic Tests & Procedures. Does not apply to office visits or pharmacy. Per plan year (July 1 to June 30) - See plan document for full details | IND \$300 FAM \$900 | IND \$300 FAM \$900 | IND \$300 FAM \$900 | IND \$300 FAM \$900 |
| Out-of-Pocket (OOP) Maximum - Once your out-of-pocket expenses for applicable services reaches this amount, you pay \$0 for remainder of plan year. Effective July 1, 2015, out-of-pocket maximums for prescription copays have been added as required by ACA (in-network only). | Medical - \$2,000 per member \$4,000 per family per plan year Prescription - \$2,000 per member \$4,000 per family per plan year see plan for details | Medical - \$2,000 per member \$4,000 per family per plan year Prescription - \$2,000 per member \$4,000 per family per plan year see plan for details | Medical - \$2,000 per member \$4,000 per family per plan year Prescription - \$2,000 per member \$4,000 per family per plan year see plan for details | Medical - \$2,000 per member \$4,000 per family per plan year Prescription - \$2,000 per member \$4,000 per family per plan year see plan for details |
| Family Covered | Spouse; dependents; and adult children up to age 26 | Spouse; dependents; and adult children up to age 26 | Spouse; dependents; and adult children up to age 26 | Spouse; dependents; and adult children up to age 26 |
| Selection of Primary Care Physician (PCP) | Member must select | Member must select | Member must select | No selection required |
| Specialist Referrals | PCP must refer | PCP must refer | PCP must refer | No referral required |
| Providers of Service | HARVARD PILGRIM providers except in emergencies | HMO BLUE providers in all 6 New England states except in emergencies | HMO BLUE SELECT MA PROVIDERS ONLY except in emergencies A Limited Network with Great Value HMO Blue Select features a smaller and very attractive provider network with recognized Massachusetts doctors and hospitals, as well as specialty pediatric, eye, ear, and cancer hospitals, keeping employer and employee affordability in mind. Hospitals are aligned with provider networks to improve network use. | TUFTS HEALTH PLAN providers except in emergencies |
| Pre-existing Conditions | No restrictions | No restrictions | No restrictions | No restrictions |
| INPATIENT | | | | |
| General Hospital/Mental Hospital/Substance Abuse Facility (semi-private room and board and ancillary services) | Deductible applies then: Tier 1 : \$250 Tier 2 :\$500 Tier 3 : \$1500 per/Admit NOTE-Mental Health/Substance Abuse copay \$250 | Deductible , then Tier 1: \$500 copay Tier 2: 1500 copay | Deductible , then Tier 1: \$500 copay Tier 2: 1500 copay | Semi-private room & board & ancillary services Tier 1: \$500 copay, then deductible applies Tier 2: \$1500 copay, then deductible applies NOTE-Mental Health/Substance Abuse copay Tier 1: \$500 then deductible |

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| BENEFIT | YOU PAY | YOU PAY | YOU PAY | YOU PAY |
| Physician Services | Nothing | Nothing | Nothing | Nothing |
| Skilled Nursing Facility | Deductible applies, then 20% Coinsurance - Limited to 100 days per Plan Year | Deductible, then covered in full up to 100 days | Deductible, then covered in full up to 100 days | Covered in Full after Deductible, up to 100 days per plan year |
| Newborn Well Baby Care (Inpatient) | Nothing | Nothing | Nothing | Nothing |
| OUTPATIENT | | | | |
| Emergency Room Visits for Emergency or Accident Care | Deductible applies, then \$100 Copay per visit. Copay is waived if admitted to the hospital directly from the emergency room, then Inpatient copay would apply | Deductible applies, then \$100 Copay per visit. Copay is waived if admitted to the hospital directly from the emergency room, then Inpatient copay would apply | Deductible applies, then \$100 Copay per visit. Copay is waived if admitted to the hospital directly from the emergency room, then Inpatient copay would apply | \$100 copay, then deductible applies (Inpatient copay applies if admitted) |
| Outpatient Surgery in a Day Surgery facility or Hospital | Deductible applies, then \$250 copay per visit | Deductible applies, then \$250 copay per visit | Deductible applies, then \$250 copay per visit | \$250 copay per outpatient surgery, then deductible |
| CT, MRI and Pet Scans | Deductible applies, then \$100 Copay per procedure | Deductible, then \$100 copay (scheduled outpatient) | Deductible, then \$100 copay (scheduled outpatient) | \$100 copay, then Deductible |
| Hemodialysis | Non - hospital based - Deductible applies, then no charge Hospital based - See Inpatient | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Physical Therapy | Copay: \$20 per visit - Limited to 30 visits per plan year | \$20 copay; up to 60 visits per calendar year (Unlimited for autism) | \$20 copay; up to 60 visits per calendar year (Unlimited for autism) | Speech and short-term PT/OT \$20 copay per visit; 30 visits per plan year |
| Office Visits Primary Care Physician | \$20 copay per visit | \$20 copay | \$20 copay | \$20 copay per visit |
| Preventive OV - PCP | Nothing | Nothing | Nothing | Nothing |
| Medical Care/Mental Health Care/Substance Abuse Care (Mental Health copays excluded from OOP max) | \$20 copay per visit | \$20 per visit | \$20 copay per visit | \$20 copay per visit |
| Office Visits Specialist | Tier 1 : \$30 copay per visit Tier 2: \$60 copay per visit Tier 3: \$90 copay per visit | \$60 copay per visit | \$60 copay per visit | \$60 copay per visit |
| OB/GYN | \$20 copay per visit | \$20 copay per visit | \$20 copay per visit | \$20 copay per visit |
| GYN-Preventive Office visit | Nothing | Nothing | Nothing | Nothing |
| Diagnostic X-ray and Lab | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Routine Vision Exam | \$0 copay - 1 every 2 years | \$0 copay; one visit every 12 months | \$0 copay per visit; one visit every 12 months | \$20 copay per visit; one visit per plan year |
| | | | | Eyewear discounts available at participating providers |
| Pre-Admission Testing - | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Maternity Care visits | Nothing | Nothing | Nothing | Routine is CIF, non routine subject to deductible |

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| BENEFIT | YOU PAY | YOU PAY | YOU PAY | YOU PAY |
| Dental Services | Children up to age 13 - Preventative dental when authorized by PCP; up to two exams per calendar year, including cleaning, fluoride treatment and x-rays. Initial emergency treatment (within 72 hours of injury) necessary to repair oral injuries. Extraction of impacted teeth. | Children under age 12: Preventive dental one exam every six months., incl. Cleaning, fluoride treatment and x-rays. All members: Extraction of impacted teeth imbedded in the bone. Facility charges ONLY when a serious medical condition that requires admittance to a network hospital as inpatient in order for dental care to be safely performed. | Children under age 12: Preventive dental one exam every six months., incl. Cleaning, fluoride treatment and x-rays. All members: Extraction of impacted teeth imbedded in the bone. Facility charges ONLY when a serious medical condition that requires admittance to a network hospital as inpatient in order for dental care to be safely performed. | Children under age 12: Preventative dental, periodic oral exam, cleaning, fluoride treatment once every six months. X-rays: Full mouth once every five years, bitewing x-rays once every six months, and periapicals as needed. MUST use participating dentist. Emergency Services - LIMITED TO X RAYS AND EMERGENCY ORAL SURGERY ER or OFFICE VISIT COPAY WILL APPLY |
| OTHER FEATURES | | | | |
| Private Duty Nursing | Nothing when medically necessary | Nothing when medically necessary | Nothing when medically necessary | Not a covered benefit |
| (only when medically necessary) | | | | |
| Home Health Care | Member cost sharing depends on types of services provided and tier placement of provider rendering services, as listed in the Schedule of Benefits. For example, for services provided by a physician, see "physician and Other Professional Office Visits." For inpatient hospital care, see "Hospital - Inpatient Services." | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Hospice Care | Same as Home Health Care | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Durable Medical Equipment | Deductible, then CIF^ | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance | Covered in Full |
| Ambulance | Nothing when medically necessary | Deductible then covered in full | Deductible then covered in full | Covered in full when medically necessary |
| Radiation Therapy | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Chemotherapy | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ | Deductible, then CIF^ |
| Chiropractor Visits | \$20 copay, 20 visits per plan year | \$20 copay per visit. 12 visits maximum per calendar year | \$20 copay per visit; up to 12 visits per plan year. | \$20 copay per visit; up to 12 visits per plan year |
| Acupuncture | \$30 copay, 12 visits per plan year | \$60 copay, 12 visits per plan year | \$60 copay, 12 visits per plan year | \$20 copay, unlimited visits |
| Prescription Drugs | Retail Pharmacy: | Retail Pharmacy: | Retail Pharmacy: | Retail Pharmacy: |
| (Inpatient drugs paid in full) | Tier 1: \$10.00 copay | Tier 1: \$10.00 copay | Tier 1: \$10.00 copay | Tier 1: \$10.00 copay |
| | Tier 2: \$30.00 copay | Tier 2: \$30.00 copay | Tier 2: \$30.00 copay | Tier 2: \$30.00 copay |
| | Tier 3: \$65.00 copay (up to a 30-day supply) | Tier 3: \$65.00 copay (up to a 30-day supply) | Tier 3: \$65.00 copay (up to a 30-day supply) | Tier 3: \$65.00 copay (up to a 30-day supply) |
| | Mail Order: (90 day supply) | Mail Order: (90 day supply) | Mail Order: (90 day supply) | Mail Order: (90 day supply) |
| | Tier 1: \$25.00 copay | Tier 1: \$25.00 copay | Tier 1: \$25.00 copay | Tier 1: \$25.00 copay |
| | Tier 2: \$75.00 copay | Tier 2: \$75.00 copay | Tier 2: \$75.00 copay | Tier 2: \$75.00 copay |
| | Tier 3: \$165.00 copay | Tier 3: \$165.00 copay | Tier 3: \$165.00 copay | Tier 3: \$165.00 copay |

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| BENEFIT | YOU PAY | YOU PAY | YOU PAY | YOU PAY |
| Fitness Benefit | Reimbursement | Reimbursement | Reimbursement | Reimbursement |
| | Fitness reimb up to \$150 per subscriber at a Health & Fitness club per calendar year. Must be an active member of HPHC for at least 4 months and an active member of the health facility for at least 4 months. See plan materials for details. | Up to \$300 reimbursement toward health club membership or exercise classes, or virtual online memberships, subscriptions, programs. See plan materials for details. | Up to \$300 reimbursement toward health club membership or exercise classes, or virtual online memberships, subscriptions, programs. See plan materials for details. | Fitness reimb up to \$150 per subscriber at a Health & Fitness club, including exercise classes per calendar year. See plan materials for details. |
| | Discounts at IFCN-affiliated clubs. Discount at Weight Watchers® | Enroll in a qualified Weight Watchers® or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees. | Enroll in a qualified Weight Watchers® or hospital based weight loss program and receive up to \$150 per calendar year toward your program fees. | JENNY CRAIG DISCOUNTS: -FREE 30 DAY PROGRAM -25% OFF A PREMIUM/METABOLIC PROGRAM NUTRISYSTEM DISCOUNT: -12% DISCOUNT - OFF CURRENT PROMO -CORE OR SELECT PROGRAM |