

SCHEDULE OF BENEFITS

BMC HealthNet Plan ConnectorCare ZERO & LIMITED COST-SHARE PLAN



PROVIDER NETWORK: Silver Network

This Schedule of Benefits provides a summary of your benefits and *member cost-sharing*. It also tells you the name of your *provider network* (see above). Please be sure to read the BMC HealthNet Plan Evidence of Coverage (EOC) for a full description of your benefits, including exclusions, and other *plan* provisions. All *covered services* must be *medically necessary* and some require prior authorization. Always check with your *provider* to find out if necessary prior authorization has been obtained. If any terms in this summary differ from those in your EOC, the terms of your EOC apply. Italicized words in this Schedule of Benefits are defined in your EOC. For more information about your benefits, and to find *network providers*, go to www.bmchp.org or call Member Services at 1-855-833-8120.
BMCHP-ZRLMTDslvr2020ver.1

Deductible (per <i>benefit year</i>)	Amount
Per individual member	None
Per family	None
Out-of-Pocket maximum (per <i>benefit year</i>)	Amount
Per individual member	None
Per family	None

Covered Services		Your Cost (<i>Cost-sharing</i>)
Note about Prior Authorization: Some services require prior authorization Please see your EOC for more information.		
Inpatient Hospital Care	Acute hospital inpatient care for medical, surgical and maternity services.	Nothing
	Extended care in a chronic disease hospital.	Nothing
	Extended care in a rehabilitation hospital. <i>Benefit limit:</i> limited to 60 days per <i>benefit year</i> .	Nothing
	Extended care in a skilled nursing facility. <i>Benefit limit:</i> limited to 100 days per <i>benefit year</i> .	Nothing
	Mental health and substance abuse:+ <i>Inpatient</i> admission to a general or mental hospital, or substance abuse facility.	Nothing
Abortion		Nothing
Allergy Services	Testing and Treatment.	Nothing
	Lab tests.	Nothing

	Allergy injections.	Nothing
Ambulance	Covered ambulance.	Nothing

Covered Services		Your Cost (Cost-sharing)
Note About Prior Authorization: Some services require prior authorization Please see your EOC for more information.		
Autism Spectrum Disorder Services+	<ul style="list-style-type: none"> • <i>Outpatient</i> office visits. • <i>Outpatient</i> rehabilitation (physical, occupational, speech therapy and social work visits) – as is <i>medically necessary</i>. • Lab tests and other diagnostic tests. • Habilitative services. 	Nothing
Cardiac Rehabilitation	<i>Outpatient</i> services.	Nothing
Chemotherapy and Radiation Therapy	<i>Outpatient</i> services.	Nothing
Chiropractor Care	<ul style="list-style-type: none"> • Outpatient office visits, including supportive medical treatment services and spinal manipulation 	Nothing
	<ul style="list-style-type: none"> • Outpatient lab test and x-rays 	See lab test, x-rays, and other test
Dialysis Services	<i>Outpatient</i> services.	Nothing
Durable Medical Equipment, Prosthetics, Orthotics, Medical Supplies, Medical Formulas and Low Protein Foods++	<ul style="list-style-type: none"> • Durable medical equipment. • Prosthetics. • Orthotics. • Medical supplies. • Medical formulas. • Wigs (scalp hair prostheses): • Low protein foods. • Ostomy supply. • Oxygen and respiratory equipment. 	Nothing
Early Intervention Services	For an eligible <i>child</i> through age 2.	Nothing

Covered Services

Note About Prior Authorization: Some services require prior authorization
Please see your EOC for more information.

Your Cost (Cost-sharing)

Emergency Services	Visits to an emergency room	Nothing If you are admitted as an inpatient immediately following the provision of emergency services: If admitted to a non-network hospital, you or someone acting for you must call the plan within 2 working days. If you receive emergency services from a non-network provider, the plan pays up to the allowed amount.
Habilitative Services and Devices	<i>Outpatient</i> physical and occupational therapy as well as medically necessary habilitative devices. <i>Benefit limit:</i> limited to 60 combined visits per <i>benefit year</i> . (<i>Benefit limit</i> does not apply to these services when provided to <i>members</i> with autism spectrum disorder, or when receiving early intervention services).	Nothing
Hearing Aids for Children	For an eligible <i>child</i> age 21 or younger <ul style="list-style-type: none"> • <i>Benefit limit:</i> Covered for one hearing aid up to two thousand dollars (\$2,000) every 36 months per hearing impaired ear. 	Nothing
	<ul style="list-style-type: none"> • Hearing aid evaluations and exams 	Nothing
	<ul style="list-style-type: none"> • Hearing aid related services and supplies 	Nothing
Hearing Exams	PCP exams and evaluations.	Nothing
	Specialist exams and evaluations.	Nothing
Home Health Care	Home care program.	Nothing
Hospice Services	Hospice services for terminally ill.	Nothing
Infertility Services	<i>Inpatient, outpatient surgery;</i> lab and x-rays; <i>outpatient</i> office visits; and prescription drugs.	Nothing

Covered Services

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Please see your EOC for more information.

Your Cost (*Cost-sharing*)

Lab Tests, Radiology and Other Outpatient Diagnostic Procedures (Non-Routine Diagnostic Services)	Diagnostic laboratory tests (includes HLA testing).	Nothing
	X-rays.	Nothing
	Diagnostic high tech imaging: CT/CTA scan, MRI/MRA, PET scan and NCI/NPI (nuclear cardiac imaging).	Nothing
Lipodystrophy Syndrome Treatment	Medical and/or drug treatment such as reconstructive surgery (for example, suction assisted lipectomy)	You pay the <i>cost-sharing</i> applicable to the service(s) rendered.
	Other restorative procedures including dermal injections or fillers	
Long Term Antibiotic Therapy for Lyme Disease	Primary care provider (PCP) office visit.	Nothing
	Specialist office visit.	Nothing
Maternity Services	<i>Outpatient</i> prenatal office visits.	Nothing
	<i>Outpatient</i> postpartum office visits.	Nothing
Medical Formulas	Nonprescription enteral formulas and prescription formulas.	Nothing
Medical Supplies	Includes ostomy, tracheostomy and oxygen supplies; and supplies for insulin pumps.	Nothing
Mental Health and Substance Abuse Treatment – Outpatient+	<i>Outpatient</i> office visits.	Nothing
	Medication-Assisted Treatment (MAT) and Associated Services for Opioid Dependence	Nothing
	Note: See prescription drug section for medication details	
Nutritional Counseling	<i>Outpatient</i> office visits by a registered dietician.	Nothing
Outpatient Office Visits for Medical Care (to evaluate and treat illness or injury)	Primary care provider (PCP) office visit.	Nothing
	Specialist office visit.	Nothing
Outpatient Surgery	Same day surgery in a hospital or ambulatory surgery setting. (Includes diagnostic colonoscopies and endoscopies).	Nothing

Covered Services

Note About Prior Authorization: Some services require prior authorization
Please see your EOC for more information.

Your Cost (Cost-sharing)**Pediatric Dental
(Age 18 and younger)****Type I Services: Preventive &
Diagnostic**

- Comprehensive Evaluation (Once per dentist per location)
- Periodic Oral Exams (Twice per dentist location every 12 months)
- Limited Oral evaluation (Two per calendar year per patient)
- Oral evaluation under 3 years of age
- Full Mouth X-Ray (Once per dentist location every 36 months)
- Panoramic X-Ray(Once per dentist location every 36 months)
- Bitewing X-Rays (Two per dentist location every 12 months)
- Single Tooth X-Ray (As needed)
- Teeth Cleaning (Twice every 12 months)
- Fluoride Treatments (Once every 3 months)
- Space Maintainers (covered)
- Sealants (Once per tooth per dentist location every 26 months)

Covered Services

Note About Prior Authorization: Some services require prior authorization
Please see your EOC for more information.

Your Cost (Cost-sharing)

Pediatric Dental (Age 18 and younger) (Continued)	<p>Type II Services: Basic Covered Services</p> <ul style="list-style-type: none"> • Amalgam Restoration (Once per tooth per surface every 12 months) • Composite Resin Restorations (Once per tooth per surface every 12 months) • Recement crown/onlays (covered) • Rebase or reline dentures (Once with 24 months) • Root canals on permanent teeth (Once per tooth) • Prefabricated Stainless Steel Crowns (Four per patient per day) • Periodontal Scaling and Root Planing (Once per quadrant every 24 months) • Simple Extractions (covered). • Surgical Extractions (covered). • Vital pulpotomy (Limited to deciduous teeth) • Apicoectomy (Once per permanent tooth per lifetime) • Palliative care • Anesthesia (Allowed with covered surgical procedure) 	Nothing
	<p>Type III Services: Major Restorative Services</p> <ul style="list-style-type: none"> • Crown, resin (Once per tooth within 60 months) • Porcelain/ceramic crowns (Once per within 60 months) 	Nothing
	<p>Type IV Services: Orthodontia (Once per lifetime)</p> <p>(Covered only when medically necessary; patient must have severe and handicapping malocclusion as defined by HLD index score of 28 and/or one or more auto qualifiers; requires prior authorization)</p>	Nothing

Covered Services

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Your Cost (Cost-sharing)

Pediatric Vision (Ages 18 and under)	<ul style="list-style-type: none"> • Conventional* Lenses: One pair every calendar year • Conventional* Frames: Covered once every calendar year • Contact Lenses: Covered once every calendar year – instead of eyeglasses 	Nothing
Podiatry Services	Non-routine foot care.	Nothing
	<i>Outpatient</i> lab tests and x-rays.	Nothing
	Routine foot care for diabetics.	Nothing
Prescription Drugs^{aaa} From a network Retail Pharmacy: (up to a 30-day supply)	Tier 1	Nothing
	Tier 2	Nothing
	Tier 3	Nothing
Prescription Drugs^{aaa} From Mail Service Pharmacy: (up to a 90-day supply)	Tier 1	Nothing
	Tier 2	Nothing
	Tier 3	Nothing
Prescription Drugs^{aaa} for Medication-Assisted Treatment (MAT) and Associated Services for Opioid Dependence	Generic FDA-approved Drugs	Nothing
	Brand-Name FDA-approved Drugs	Nothing
	Opioid Antagonists (ex. Narcan)	Nothing
Note: You pay nothing for: (1) oral and other forms of prescription drug contraceptives; and (2) oral anti-cancer drugs.		

Covered Services

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Your Cost (Cost-sharing)

<p>Preventive Health Services</p> <p>The plan covers certain preventive health services, defined as services to prevent any disease or injury rather than diagnose or a treat a complaint or symptom with no cost-sharing, in accordance with the plan's medical policy guidelines and the Affordable Care Act (ACA). For more information about which preventive services are included, see the Preventive Health Services section of your EOC, and visit the plan's website at www.bmchp.org or the federal government's website at https://www.healthcare.gov/coverage/preventive-care-benefits/</p>	<p>Preventive health services for children:</p> <ul style="list-style-type: none"> • Physical exams at specific intervals from birth to 6 years. • Annual exam (6 years or older). • Preventive immunizations. • Preventive screening tests. • Preventive hearing exams and tests (includes newborn hearing screening) • Preventive vision exams (one exam per member every 12 months). <p>Preventive health services for adults:</p> <ul style="list-style-type: none"> • Annual physical exams. • Preventive immunizations. • Preventive screening tests and procedures (including screening colonoscopies). • Preventive hearing exams and tests. • Preventive vision exams (one exam per member every 24 months). <p>Preventive health services for women, including pregnant women:</p> <ul style="list-style-type: none"> • Annual GYN exams, including screening pap smears. • Routine Prenatal care including one postpartum visit. • Screening mammograms. • Voluntary sterilization procedures. • Breast pumps and related supplies. • Family Planning 	<p>Nothing</p>
<p>Prosthetic Devices</p>	<p>Includes wigs (scalp hair prostheses) for hair loss due to treatment for cancer or leukemia.</p>	<p>Nothing</p>

Covered Services

Note About Prior Authorization: Some services require prior authorization
Please see your EOC for more information.

Your Cost (Cost-sharing)

Rehabilitation Therapies	Short term outpatient physical and occupational therapy. <i>Benefit limit:</i> limited to 60 combined visits per <i>benefit year</i> . (<i>Benefit limit</i> does not apply to these services when provided to <i>members</i> with autism spectrum disorder; or when receiving early intervention services).	Nothing
	Aural and pulmonary therapy.	Nothing
Second Opinions	<i>Outpatient second and third opinions</i>	Nothing
Speech-Language and Hearing Disorder Services (no limits other than medical necessity)	<i>Outpatient</i> office visits for medical care.	Nothing
	<i>Outpatient</i> speech therapy.	Nothing
	<i>Outpatient</i> diagnostic tests.	Nothing
TMJ Disorder Treatment	<i>Outpatient</i> x-rays, surgical services, physical therapy or medical care services.	Nothing
Vision Services	Eye exams and treatment (to treat or diagnose a medical condition of the eye). Preventive Vision Exams – see “Preventive Health Services” above.	Nothing
Member Extras+++	<p>Fitness Reimbursement</p> <ul style="list-style-type: none"> Reimbursement of 25% of annual membership fees in a Qualifying Health Club – limited to one <i>member</i> per family per calendar year. <p>Weight Watchers®</p> <ul style="list-style-type: none"> Reimbursement of 25% of fees for certain Weight Watchers® programs – limited to one <i>member</i> per family per calendar year. <p>Eyewear Discounts for Adults</p> <ul style="list-style-type: none"> You must use a Vision Services Provider (VSP): 20% off the retail price of complete sets of prescription glasses – frames and lenses 15% off the professional fee for prescription contact lens fitting and evaluation 	
Member Incentives	<p>Diabetes Incentive Program</p> <ul style="list-style-type: none"> Members with diabetes will receive a \$25 gift card for completing the following within a calendar year (or plan year for members enrolled through an employer group). <ul style="list-style-type: none"> PCP Visit Eye Exam One HbA1c Test Kidney Function Test 	

Covered Services

Note About Prior Authorization: Some services require prior authorization **Your Cost (Cost-sharing)**

Please see your EOC for more information.

Newborn Coverage

Newborns are automatically covered for routine nursery charges and well newborn care.

Newborns must be enrolled in the *plan* within 30 days of date of birth in order for the *plan* to cover any other *medically necessary* services rendered to the newborn.

Note: In the course of receiving certain outpatient services (which may or may not be subject to cost-sharing), you may also receive other covered services that require separate cost-sharing. (For example, during a preventive health services office visit (no cost-sharing), you may have a lab test that does require cost-sharing.)

▣ Qualified Health Plans are offered through the MA Health Connector. Employer Choice Direct plans are offered directly from BMC HealthNet Plan to MA businesses.

▣▣ The BMC HealthNet Plan QHP Select Network may contain different providers from those in the plan's other provider networks. When looking up network providers on our website, please be sure to look under the BMC HealthNet Plan QHP Select Network.

▣▣▣ The plan contracts with EnvisionRx Options to manage prescription drug benefits for members. To locate network pharmacies, go to our website www.bmchp.org or call EnvisionRx Options at 1-800-361-4542.

+ The plan contracts with Beacon Health Strategies, LLC (Beacon) to manage all mental health and substance abuse services for members. To locate a network provider of mental health or substance abuse services, go to our website www.bmchp.org or call Beacon at 1-877-957-5600.

++ The plan contracts with Northwood, Inc. to manage most durable medical equipment, prosthetics, orthotics, medical supplies, medical formulas and low protein foods. Contact the plan's Member Services for more information.

+++ See your EOC for further information on how to access these Member Extras, or visit www.bmchp.org.

++++ The plan contracts with Delta Dental to manage all pediatric dental covered services for eligible members. For assistance call Delta Dental at 1-844-260-6097.

*Conventional lenses are defined under the Federal Vision Insurance Plan as single vision, lined bifocal, lined trifocal, lenticular glass or plastic lenses, all lens powers, fashion and gradient tinting, ultraviolet protective coating, oversized and glass-grey #3 prescription sunglass lenses. Polycarbonate lenses are covered for children, monocular patients and patients with prescriptions greater than or equal to +/- 6.00 diopters. All lenses include scratch resistant coating.

Notice for American Indian and Alaskan Native (AI/AN) Members:

According to Federal law, you may be able to enroll in a QHP plan that has limited or no cost sharing. Depending on your income, you may have no copays, deductibles, or coinsurance when you receive services from an Indian Health or Tribal provider, or when your Indian Health or Tribal provider refers you to another provider. The Massachusetts Health Connector will determine your eligibility for this benefit when you submit your QHP application. In addition to verifying your income, the Health Connector may also ask for documentation that proves your AI/AN status. If you qualify, the Health Connector will send us your information so that we can share it with our providers. If you have any questions, you may reach out to the MA Health Connector or to Member Services 855-833-8120



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).

Minimum Creditable Coverage Standards. This health plan meets applicable Minimum Creditable Coverage standards that are effective January 1, 2020 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, 2020. 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: (617) 521-7794 or visiting its website at www.mass.gov/doi.

If you, or someone you are helping, have questions about BMC HealthNet Plan, you have the right to get help and information in your language at no cost. **1-855-833-8120 (TTY: 711).**

إن كان لديك أو لدى شخص من أعزائك أسئلة بخصوص BMC HealthNet Plan، فلديك الحق في الحصول على المساعدة والمعلومات
الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ **1-855-833-8120 (TTY: 711).** (ARA)

របស់គ្នា ៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ។

ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ **1-855-833-8120 (TTY: 711).** ។ (CAM)

如果您，或是您正在協助的對象，有關於 BMC HealthNet Plan 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 在此插入數字 **1-855-833-8120 (TTY: 711).** (CH)

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de BMC HealthNet Plan, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez **1-855-833-8120 (TTY: 711).** (FR)

જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમ iથી કોઇને BMC HealthNet Plan વશિ પ્રશ્નો હોર તો તમને મદદ અને મ હહતી મેળાવિનો અવકાશ છે. તે ખરચ વનિ તમ રી ભ ષ મ i પ્ર પ્ત કરી શક ર છે. દ ભ વષરો તિત કરમિ ટે,આ **1-855-833-8120 (TTY: 711)** પર કોલ કરો. (GUJ)

Si oumenm oswa yon moun w ap ede gen kesyon konsènan BMC HealthNet Plan, se dwa w pou resewwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan **1-855-833-8120 (TTY: 711).** (HC)

यदि आपके ,या आप द्वारा सहायता ककए जा रहे ककसी व्यक्तत के BMC HealthNet Plan के बारे में प्रश्न हैं ,तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी भिु षषए से बात करने के लिए , **1-855-833-8120 (TTY: 711)** पर कॉि करें। (HIN)

만약 귀하 또 = 귀하가 돕고 있는 어떤 사람이 BMC HealthNet Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어르 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 **1-855-833-8120 (TTY: 711)** 로 전화하십시오. (KO)

Jeśli Ty lub osoba, której pomagasz ,macie pytania odnośnie BMC HealthNet Plan, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer **1-855-833-8120 (TTY: 711).** (POL)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o BMC HealthNet Plan, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para **1-855-833-8120 (TTY: 711).** (PORT)

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу BMC HealthNet Plan, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону **1-855-833-8120 (TTY: 711).** (RUS)

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de BMC HealthNet Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al **1-855-833-8120 (TTY: 711).** (SP)

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về BMC HealthNet Plan, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi **1-855-833-8120 (TTY: 711).** (VIET)

Important! This material can be requested in an accessible format by calling 1-855-833-8120 (TTY: 711).

Notice About Nondiscrimination and Accessibility Requirements and Nondiscrimination Statement: Discrimination is Against the Law

Boston Medical Center HealthNet Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Boston Medical Center HealthNet Plan does not exclude people or treat them differently because of race, color national origin, age, disability, or sex.

Boston Medical Center HealthNet Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Boston Medical Center HealthNet Plan.

If you believe that Boston Medical Center HealthNet Plan 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:

Civil Rights Coordinator
529 Main Street, Suite 500
Charlestown, MA 02129
Phone: 1-855-833-8120 (TTY 711)
Fax: 1-617-897-0805

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Boston Medical Center HealthNet Plan 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, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are also available at <http://www.hhs.gov/ocr/office/file/index.html>.