

Schedule of Benefits

Cambridge Savings Bank Complete HMO HSA-E 3300 Enhanced FlexRxSM

For Large Group Employers

This plan is a Health Savings Account (HSA) compatible high deductible health plan (HDHP). An HSA is a tax exempt fund that you and/or your employer can establish to pay for medical expenses associated with a qualified HDHP or you can use to save for your future health needs. By choosing an HSA-compatible plan, you are able to set up and contribute to an HSA and use the funds to pay for qualified medical expenses without federal tax liability or penalty. Check with your employer to find out whether they have an administrator to manage HSAs for their employees. Or contact our preferred HSA administrator, Benefit Strategies, at 603-232-8037 to learn how you may establish and fund an HSA. Once you set up an HSA, you should contact your HSA administrator to find out how to get the most from your account.



This health plan meets Minimum Creditable Coverage standards and will satisfy the individual mandate that you have health insurance. Please see the last page for additional information.

Schedule of Benefits

This Schedule of Benefits is a general description of your coverage as a member of Mass General Brigham Health Plan. For more information about your benefits, log into Member.MassGeneralBrighamHealthPlan.org to see your plan documents and get personalized information about your plan or call Customer Service at 866-414-5533 (TTY 711).

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. Your Member Handbook may include additional coverage and/or exclusions not listed on the Schedule of Benefits.

DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM

Deductible per benefit period	Medical/Behavioral Health/Prescription Drug (Combined): \$3,300 Individual /\$6,600 Family
Out-of-Pocket Maximum per benefit period	Medical/Behavioral Health/Prescription Drug (Combined): \$6,000 Individual /\$12,000 Family

The Deductible, Coinsurance and Copayments for Medical, Behavioral Health, and Prescription Drugs apply to the annual Out-of-Pocket Maximum. This Schedule of Benefits and the Mass General Brigham Health Plan Member Handbook comprise the Evidence of Coverage for members covered on this health plan.

OUTPATIENT MEDICAL CARE

Preventive Services

Annual Physical Exams ¹	No Member Cost-Sharing
Annual Gynecological Exams ¹	No Member Cost-Sharing
Family Planning Services	No Member Cost-Sharing
Immunizations & Vaccinations	No Member Cost-Sharing
Preventive Laboratory Tests	No Member Cost-Sharing
Screening Colonoscopy	No Member Cost-Sharing
Screening Mammography	No Member Cost-Sharing
Well Child Visits	No Member Cost-Sharing

¹Services for specific conditions during an annual exam may be subject to cost sharing.

Other Primary & Specialty Care Office Visits

Office Visits for Other Primary Care	No charge after deductible
Telemedicine (Virtual Visits) - PCP	No charge after deductible
Telemedicine (Virtual Visits) - On Demand	No charge after deductible
Office Visits for Other Specialty Care	No charge after deductible
Telemedicine (Virtual Visits) - Specialist	No charge after deductible
Acupuncture (Covered up to 20 visits per benefit period)	No charge after deductible
Allergy Shots	No charge after deductible
Cardiac Rehabilitation Service	No charge after deductible
Chiropractic Care	No charge after deductible
Routine Eye Exam (1 visit(s) per member every 12 months)	No charge after deductible
Routine Foot Care (covered for diabetes and some circulatory diseases)	No charge after deductible
Hearing Exams	No charge after deductible
Infertility Services	No charge after deductible
Physical Therapy/Occupational Therapy (Covered up to 100 combined PT/OT visits per benefit period)	No charge after deductible
Speech Therapy	No charge after deductible
Routine Prenatal and Postnatal Care	No charge after deductible

Other Outpatient Services

Diagnostic, Imaging and X-ray	No charge after deductible
Laboratory	No charge after deductible
High-tech Radiology (MRI, CT, PET Scan, Nuclear Cardiac Imaging)	No charge after deductible
Outpatient Surgery—Facility Fee	No charge after deductible
Outpatient Surgery—Professional Fee	No charge after deductible

INPATIENT MEDICAL CARE

Inpatient Medical Services (including Maternity) - Facility Fee	No charge after deductible
Inpatient Medical Services - Professional Fee	No charge after deductible
Inpatient Care in a Skilled Nursing Facility - Facility Fee (Covered up to 100 days per benefit period)	No charge after deductible
Inpatient Care in a Skilled Nursing Facility - Professional Fee	No charge after deductible
Inpatient Care in a Rehabilitation Facility - Facility Fee (Covered up to 60 days per benefit period)	No charge after deductible
Inpatient Care in a Rehabilitation Facility - Professional Fee	No charge after deductible
Routine Nursery and Newborn Care	No Member Cost-Sharing

BEHAVIORAL HEALTH - OUTPATIENT

Mental Health Care or Substance Use Care	No charge after deductible
Telemedicine (Virtual Visits) - Mental Health Care or Substance Use Care	No charge after deductible

BEHAVIORAL HEALTH - INPATIENT

Mental Health Care - Facility Fee	No charge after deductible
Mental Health Care - Professional Fee	No charge after deductible
Substance Use Detoxification or Rehabilitation - Facility Fee	No charge after deductible
Substance Use Detoxification or Rehabilitation - Professional Fee	No charge after deductible

URGENT CARE

Care for an illness, injury, or condition serious enough that a person would seek immediate care, but not so severe as to require Emergency room care.

Urgent Care	No charge after deductible
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EMERGENCY CARE

If you require emergency medical care, go to the nearest emergency room or call 911. You or a family member should notify your PCP within 48 hours of an emergency visit.

Care you receive in an emergency room, in or out of the Service Area	No charge after deductible
Ambulance Services (emergency transport only)	No charge after deductible
Emergency Dental Care (within 72 hours of accident or injury)	No charge after deductible

PRESCRIPTION DRUGS (6-Tier)

30-day Retail: With a valid prescription and purchased at a participating pharmacy for up to a 30-day supply

Tier 1 - Low-Cost Generic: Subject to deductible, then \$5 copayment/Prescription
Tier 2 - Other generic and some brand name: Subject to deductible, then \$15 copayment/Prescription
Tier 3 - High costing generic and preferred brand name: Subject to deductible, then \$30 copayment/Prescription
Tier 4 - Higher cost generics and non-preferred brand name: Subject to deductible, then \$50 copayment/Prescription
Tier 5 - Generic specialty and preferred specialty: Subject to deductible, then \$30 copayment/Prescription
Tier 6 - Non-preferred Specialty: Subject to deductible, then \$50 copayment/Prescription

Access90 With a valid prescription for a 90-day supply of a maintenance medication and purchased through the mail or at a participating retail pharmacy

90-day Mail:

Tier 1 - Low-Cost Generic: Subject to deductible, then \$10 copayment/Prescription
Tier 2 - Other generic and some brand name: Subject to deductible, then \$30 copayment/Prescription
Tier 3 - High costing generic and preferred brand name: Subject to deductible, then \$60 copayment/Prescription
Tier 4 - Higher cost generics and non-preferred brand name: Subject to deductible, then \$150 copayment/Prescription

90-day Retail:

Tier 1 - Low-Cost Generic: Subject to deductible, then \$10 copayment/Prescription
Tier 2 - Other generic and some brand name: Subject to deductible, then \$30 copayment/Prescription
Tier 3 - High costing generic and preferred brand name: Subject to deductible, then \$60 copayment/Prescription
Tier 4 - Higher cost generics and non-preferred brand name: Subject to deductible, then \$150 copayment/Prescription

OVER-THE-COUNTER DRUGS

For a complete list of over-the-counter drugs, visit [MassGeneralBrighamHealthPlan.org](https://www.massgeneralbrighamhealthplan.org) or call Customer Service at 866-414-5533 (TTY 711).

Select over-the-counter medicines and products with a valid prescription and purchased at a participating pharmacy.

\$0-Subject to deductible, then \$30 copayment/Prescription (depending on drug prescribed)

ADDITIONAL SERVICES

Diabetic Supplies	No charge after deductible
Disposable Medical Supplies	No charge after deductible
Durable Medical Equipment	Subject to deductible, then 20% coinsurance
Early Intervention (from birth up to age three)	No charge after deductible
Fitness Program Reimbursement	Up to \$150/Individual, \$300/Family per calendar year (see MassGeneralBrighamHealthPlan.org for qualifications)
Hearing Aids (age 21 and under) (Covered up to \$2,000 for each affected ear every 36 months)	No charge after deductible
Home Health Care	No charge after deductible
Hospice Care	No charge after deductible
Oxygen Supplies and Therapy	No charge after deductible
Weight Loss Program Benefit	Coverage for up to six months of membership fees per calendar year in a qualified weight-loss program for either a covered Subscriber or one covered Dependent (see MassGeneralBrighamHealthPlan.org for qualifications)
Wigs (when medically necessary for hair loss due to cancer treatment or other conditions)	Subject to deductible, then 20% coinsurance

ABOUT YOUR MASS GENERAL BRIGHAM HEALTH PLAN MEMBERSHIP

For questions or concerns about your coverage, call Customer Service at 866-414-5533 (TTY 711). Representatives are available Monday through Friday, 8:00 a.m.–6:00 p.m. (Thursday 8:00 a.m.– 8:00 p.m.)

Benefit Period

Your benefit period resets on your employer's anniversary date.

Copayments, Coinsurance, or Deductibles Required for Certain Services

Before coverage begins for certain services, you pay a deductible each benefit period. Your Plan deductible is an amount you pay for certain services each benefit period. For some services, after the deductible is satisfied, members are also required to pay a copayment and/or coinsurance before coverage begins.

Your Health Savings Account (HSA) Compatible plan uses an Embedded deductible and Embedded Out-of-Pocket Maximum.

All members are responsible for the individual deductible per benefit period. Family member's deductible payments contribute toward the family deductible per benefit period. 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.

All medical, vision, behavioral health, and prescription drug copayments, deductibles and coinsurance 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 benefit period. The family out-of-pocket maximum is satisfied by combining the deductible, coinsurance, and copayment amounts 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 benefit period.

As a reminder, under HSA-compatible plans, all covered services except covered preventive services apply toward satisfaction of the deductible.

Your Primary Care Provider (PCP)

Your PCP arranges your health care and is the first person you call when you need medical care. Be sure to check with your PCP to find out office hours and whether urgent care is offered.

Mass General Brigham Health Plan requires the designation of a PCP. You have the right to designate a PCP who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the PCP.

For information on how to select a PCP, or a list of the most up-to-date provider information, or a list of participating health care professionals who specialize in obstetrics or gynecology, visit MassGeneralBrighamHealthPlan.org or call Customer Service.

Preventive Care Services

Mass General Brigham Health Plan covers eligible preventive services for adults, women (including pregnant women) and children, which includes coverage for annual physical exams, immunizations, well child visits and annual gynecological exams. For a complete list of eligible preventive care services, please visit MassGeneralBrighamHealthPlan.org or call Customer Service.

Primary Care Provider (PCP) and Obstetrical Rights

You do not need a referral from Mass General Brigham Health Plan or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. However, the health care professional may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan.

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 or an earache.

Emergency Care

In an emergency, go to the nearest emergency facility, or call 911. Please refer to this Schedule of Benefits for your cost sharing amount. All follow-up care must be arranged by your PCP.

Referrals

Mass General Brigham Health Plan requires referral for specialist services provided by in-network Providers, except the following: Gynecologist or Obstetrician for routine, preventive or urgent care; Family Planning services; Outpatient and Diversionary Behavioral Health Services; Physical Therapy; Occupational Therapy; Speech Therapy; Routine Eye exam; and Emergency Services.

Utilization Review Program

The Utilization Review standards Mass General Brigham Health Plan uses were created to assure our members consistently receive high quality, appropriate medical care. To determine coverage, specific criteria are used to make Utilization Review decisions. These criteria are developed by physicians and meet the standards of national accreditation organizations. As new treatments and technologies become available, we update our Utilization Review standards annually.

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

Initial Determination (Prospective Review or Prior Authorization)

Determines in advance 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, we review 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. 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.

To learn more about Utilization Review or Care Management at Mass General Brigham Health Plan, please refer to your Member Handbook or call Customer Service.

Benefit Exclusions

Services or supplies that Mass General Brigham Health Plan does not cover include: Benefits from other sources; Diet foods; Educational testing and evaluations; Massage therapy; Out-of-network providers; Non-emergency care when traveling outside the U.S.

Additional benefit exclusions apply, for a complete list please refer to your plan's Benefit Handbook.

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, 2025 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, 2025. 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 mass.gov/doi.



This plan is underwritten by Mass General Brigham Health Plan, Inc.