



## OUT-OF-AREA DEPENDENT PROVIDER COVERAGE

is that, when receiving certain medical services outside of the Enrollment Area, your Dependent child must receive care from Out-of-Area Dependent Providers. Any Member Cost Sharing amounts will be applied as listed in your Schedule of Benefits. Where your Plan includes a tiered provider network, and your Dependent child receives care from an Out-of-Area Dependent Provider, HPHC will apply the Member Cost Sharing listed in the highest Tier of your Schedule of Benefits.

**Please Note:** Your Dependent child is entitled to all the benefits in your Benefit Handbook and Schedule of Benefits when he or she returns to the Enrollment Area and receives care from Plan Providers.

### BENEFITS FOR OUT-OF-AREA DEPENDENT COVERAGE

#### Out-of-Area Dependent Provider Coverage

The Plan covers inpatient and outpatient medical services from Out-of-Area Dependent Providers outside of the Plan Enrollment Area. All services listed in your Benefit Handbook and Schedule of Benefits are covered except for treatment of infertility and bariatric surgery. Such procedures are only covered when provided by Plan Providers within the Enrollment Area. If you have any questions about whether a procedure must be provided within the Enrollment Area, please call the Member Services Department at **1-888-333-4742**.

If there are no Out-of-Area Dependent Providers in your area, you may receive services from Non-Plan Providers if authorized in advance by the Plan. If a Non-Plan Provider charges any amount in excess of the Allowed Amount, as defined in your

Benefit Handbook, you will be responsible for the amount in excess of the Allowed Amount.

### OUT-OF-AREA ENROLLMENT COVERAGE

The coverage for out-of-area mental health and substance use disorder treatment is the same as that provided for services received inside the Enrollment Area. Please refer to *Section III* of your Benefit Handbook for additional information on benefits for mental health and substance use disorder treatment.

### 3. Out-of-Area Enrollment Coverage

If your Plan includes Harvard Pilgrim's optional outpatient pharmacy coverage, then you will have access to a national network of pharmacy providers, including over 60,000 pharmacies nationwide. Any pharmacy in the Harvard Pilgrim network can fill a prescription for a Member anywhere in the United States. To locate a Harvard Pilgrim pharmacy anywhere in the country, log in to **your My Account** on our website, **www.harvardpilgrim.org**.

To fill a prescription at a Harvard Pilgrim network pharmacy, all your Dependent child needs to do is show his or her Harvard Pilgrim ID Card and pay the appropriate Member Cost Sharing amount at the pharmacy window.