



HNE Complete^{Max} (HMO Option 5) HMO Benefit Chart

This chart provides a summary of key services offered by your plan. Consult your Member Agreement for a full description of your plan's benefits and provisions. If any terms in this summary differ from those in your Member Agreement, the terms of the Member Agreement apply.

- Note about Prior Approval:**
 Some services require Prior Approval. These services are marked with † in the chart. If you do not obtain Prior Approval, benefits may be denied.

	In-Plan
Safety Net: You are protected by an Out-of-Pocket Maximum each Calendar Year. Once you reach this amount, you will not have to pay Copays for certain services for the rest of the year. (The Out-of-Pocket Maximum applies to medical services with a Copay of \$100 or more.)	\$1,000 per individual/\$2,000 per family

Benefit	Copay
Inpatient Care	
Acute Hospital Care and Inpatient Rehabilitation	\$500/admission
Skilled Nursing Facility † (limited to 100 days per Calendar Year)	\$500/admission
Outpatient Preventive Care	
Adult Routine Exams	\$0
Well Child Care	\$0
Routine Eye Exams (limited to one per Calendar Year)	\$0
Annual Gynecological Exams (limited to one per Calendar Year)	\$0
Routine Mammograms	\$0
Other Outpatient Care	
PCP Office Visit (Non-Routine)	\$20/visit
Hearing Tests (in a PCP's office)	\$20/visit
Specialist Office Visits	\$20/visit
Second Opinions	\$20/visit
Diabetic-Related Items:	
Outpatient Services	\$20/visit
Lab/Radiological Services	\$0
Durable Medical Equipment (some DME requires Prior Approval)	20%
Individual Diabetic Education	\$20/visit
Group Diabetic Education	\$20/session
Emergency Room Care (Copay waived if admitted)	\$100/visit
Diagnostic Testing (some services may be subject to the Outpatient Surgical Services Copay)	\$20/visit

Benefit	Copay
Screening Colonoscopy or Sigmoidoscopy (limited to one every five Calendar Years; office visit Copay may apply if done in a doctor's office; office visits prior to the procedure & related prep prescriptions are subject to Copays)	\$0
Sleep Study (maximum of two per Calendar Year)	\$75 (one Copay per year; no Copay for home sleep studies)
Lab Services	\$0
Genetic testing: BRCA and Colaris tests †	\$75
Radiological Services: Ultrasound, X-rays, Non-Routine Mammograms	\$0
Diagnostic Imaging: CT Scans, MRIs, MRAs, PET Scans, Nuclear Cardiac Imaging † (Nuclear Cardiac Imaging requires Prior Approval only when done in a doctor's office)	\$75 (maximum three Copays per year)
Outpatient Short-Term Rehabilitation Services (limited to two months or 25 visits, whichever is greater, per condition per Calendar Year for physical or occupational therapy)	\$20/visit/treatment type
Day Rehabilitation Program (limited to 15 full day or ½ day sessions per condition per lifetime)	\$25/day or half day
Early Intervention Services (Covered for children from birth to age 3.)	\$0
Outpatient Surgical Services and Procedures (Some services require Prior Approval. This Copay is based on the type of service, not where it is performed. To find out if this Copay applies to a specific procedure, please contact HNE Member Services.)	\$250/admission
Allergy Testing and Treatment	\$20/visit
Allergy Injections	\$0
Family Planning Services	
Office Visit	\$20/visit
Infertility Services	
Some Infertility services are covered only for Massachusetts residents and for Connecticut residents under the age of 40. Some services require Prior Approval.	
Office Visit	\$20/visit
Outpatient Surgery/ Procedure	\$250/admission
Lab Test	\$0
Inpatient Care †	\$500/admission
Maternity Care	
Routine Prenatal and Postpartum Care	\$0
Delivery/Hospital Care for Mother and Child (Coverage for child limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 31 days of date of birth)	\$500/admission
Dental Services	
Surgical Treatment of Non-Dental Conditions in a Doctor's Office (Some services are subject to the Outpatient Surgical Services and Procedures Copay.)	\$20/visit
Emergency Dental Care in a Doctor's or Dentist's Office	\$20/visit
Emergency Dental Care in an Emergency Room	\$100/visit

Benefit	Copay
Routine dental services for children under the age of 12. (For Out-of-Plan Providers, you pay the first \$25 per child per Calendar Year. Out-of-Plan dentists may also bill you for the difference between their charge and HNE's contracted dental network Maximum Allowable Fee.)	\$0
Other Services	
Home Health Care †	\$0
Hospice Services †	\$0
Durable Medical Equipment (some items require Prior Approval)	20%
Prosthetic Limbs †	20%
Ambulance and Transportation Services (non-emergency transportation requires Prior Approval)	\$25/Member/day
Kidney Dialysis	\$0
Nutritional Support †	\$0
Cardiac Rehabilitation	\$20/visit
Wigs (Scalp Hair Protheses) for hair loss due to treatment of any form of cancer or leukemia. (HNE pays up to \$350 per Calendar Year.)	\$0
Speech, Hearing, and Language Disorders † (Prior Approval is required for speech therapy services after the initial evaluation.)	\$20/visit
Nutritional Counseling (limited to four visits per Calendar Year)	\$0
Human Organ Transplants and Bone Marrow Transplants †	\$500/admission
Behavioral Health	
Outpatient Services (Includes Mental Health and Substance Abuse)	\$20/visit
Inpatient Services (Includes Mental Health and Substance Abuse)	\$500/admission