

Harbor Health Insurance Company

Consumer choice plan disclosure statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage."

Benefit/coverage:	This plan:	A health plan with required benefits (state-mandated plan):
Deductible The amount you pay for care before the plan begins to share the cost.	May have a deductible.	Has no deductibles for in-network care.
Out-of-pocket costs The amount you pay when you receive care, up to an annual limit.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
Habilitative and Rehabilitative care Care that helps you improve skills for daily living.	Outpatient Habilitative therapies are limited per year as follows: 35 visits of physical, occupational, speech and chiropractic treatment Outpatient Rehabilitative therapies are limited per year as follows: 35 visits of physical, occupational, speech and chiropractic treatment	Has no limit on the amount of care if it is needed for medical reasons.
Home Health Care	Includes a limit of 60 visits per year	Has no limit on the amount of care if it is needed for medical reasons.

If you want a plan with all required benefits:

We also offer a state-mandated plan that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs.

To learn more about this plan, call 855-481-0225 or visit www.harborhealth.com.

By signing your application to enroll in this plan, you acknowledge the following:

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html, or by calling the Consumer Help Line at 1-800-252-3439.

Don't sign this document if you don't understand it.

No firme este documento si no lo comprende.

Print the name of the person applying: _____

Signature of the person applying: _____

Date of signature: _____

Name of business, if applicable: _____

Harbor Health must give you a copy of this statement upon request.

Welcome to better benefits

2027 Individual and Family Plan

Effective January 1, 2027



**Harbor
Health**

Coverage that keeps you well and costs you less

Harbor Health Individual and Family Plan

Wouldn't it be great if health insurance actually kept you healthy?

Here at Harbor Health we think so, too.

But...we may be a little biased.

That's because Harbor Health didn't start out as a health insurance company. We started out by delivering health care—right from our own clinics.

Before long, we felt limited by traditional health plans: confusing, expensive coverage that gets in the way of health instead of truly fostering it.

So, we decided to make our own health plan—designed by Austin's leading doctors and health care innovators to keep our members on the smartest path to health, for way less.

The result? A new kind of plan that brings care and coverage together.

We hope you'll love it as much as we do.

This plan has some serious perks:



No deductible



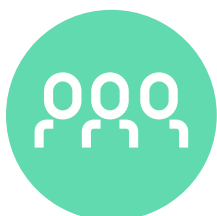
**Low cost visits to
Harbor Health clinics**



Low cost generic prescriptions



**Same-day and next-day appointments
at Harbor Health clinics**



Your own dedicated Health Team

Primary care team

With this plan, you can see any network provider who participates in the Harbor Health Individual and Family Network and receive coverage for covered health services.

When seeking additional health care services, we strongly recommend working with a primary care physician (PCP). Working with a primary care physician provides you with access to a broader health care team that may include other medical professionals such as a registered nurse, dietician, health care coach, and others depending on your health care needs.

The Harbor Health medical plan is designed to keep you well and cost you less. By taking the time to understand your plan, you can pay as little as \$0 out of pocket for certain medical expenses.

Here's how it works.

1

Make an appointment with a network PCP.

Working with a PCP gives you access to an entire Health Team—including experts like registered nurses, dieticians, health coaches, mental health professionals, and more. It all depends on your unique needs and goals.

2

Call or visit your Health Team first.

Whenever you have general, non-emergent health concerns, reach out to your Health Team via call, text, or portal message. They'll respond quickly to assess your needs and guide you toward the appropriate next steps.

If you need a referral to a specialist or another provider, your Health Team will help with that, too.

3

Stick to the plan.

As long as you follow the plan you and your Health Team make, you'll pay \$0 for certain services. If you decide to visit a network specialist or provider without first obtaining a referral from your primary care physician, you're responsible for the higher cost share listed in the schedule of benefits.

Services that are eligible for \$0 out-of-pocket:

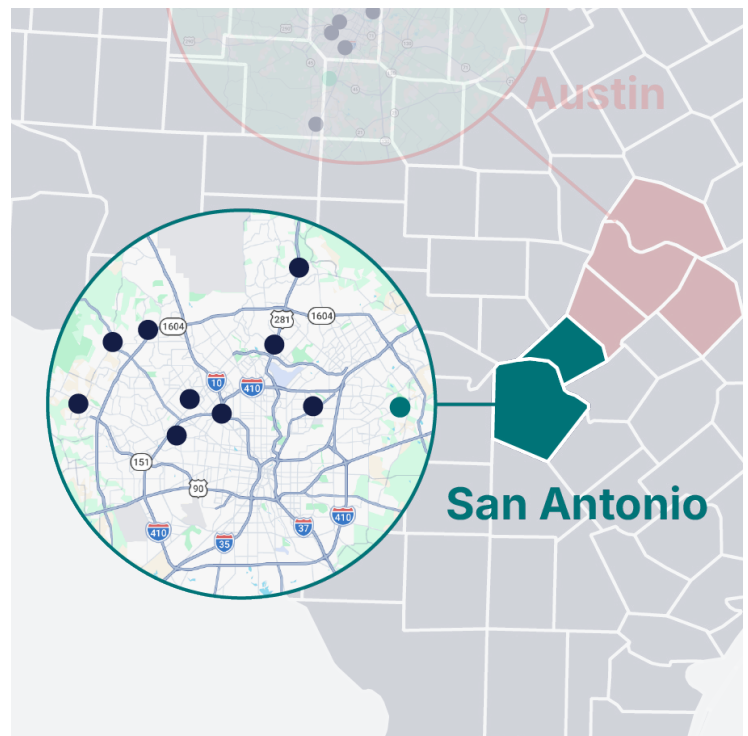
- Advanced imaging (e.g., MRI, CT, PET)
- Home health care
- Home hospice care
- Laboratory testing*
- Outpatient habilitation & rehabilitation services
- Outpatient mental health & substance use disorder services (e.g., partial hospitalization)
- Outpatient surgery
- Scopic procedures (e.g., colonoscopy)
- Specialist office visits**
- X-Ray and diagnostic imaging

*All genetic testing, other than BRCA, is not eligible for \$0 cost share

**To pay \$0 for an office visit with a network specialist (e.g., a cardiologist, neurologist, etc.), you must obtain a referral from your Health Team first

Harbor Health service area: San Antonio

Harbor Health has clinics across San Antonio, but your medical plan covers care at hundreds of facilities. Your Harbor Health plan gives you access to the care you need, when and where you need it.

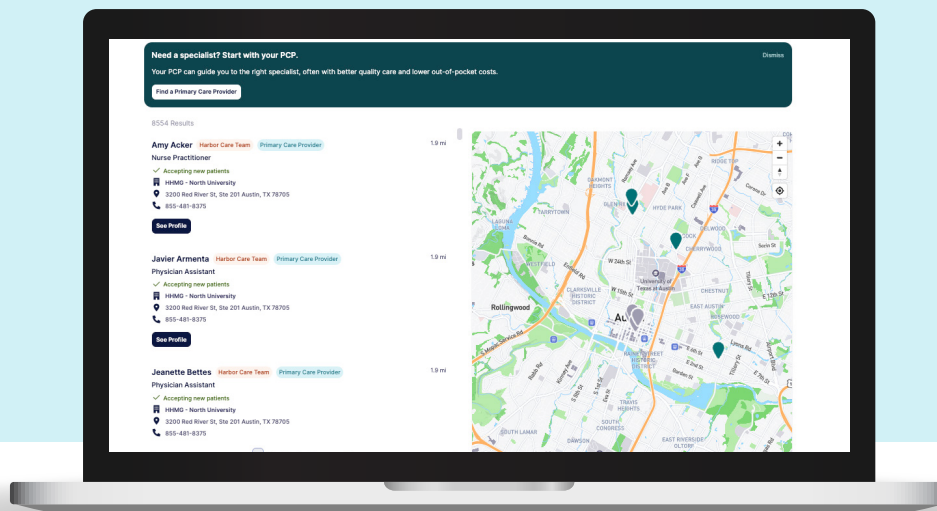


Explore providers and clinics

Search clinics, providers, pharmacies and more with our interactive coverage map.

Click or scan to search

Visit HarborHealth.com/plans/network-search?type=providers



Your Member ID Card

After you enroll in your Harbor Health medical plan, you and your covered dependents will each receive a Harbor Health Member ID Card. It conveniently captures all of your plan's important information.

We recommend carrying it with you at all times—you never know when you might need it!



Your ID Card

3-10 business days after enrollment, you will receive your Harbor Health ID Cards in the mail.

If you need additional cards you can call Harbor Help at: (855) 481-0225

Harbor Health		First Health Network Complementary		Judi Rx.	
Subscriber: 123456789		Medical Plan		Coinsurance 75/25%	
Member Name: John Smith		Deductible		Out-of-Pocket	
Member ID: 123456789-01		Individual:		Individual: \$10,150	
Group #: 123456		Family:		Family: \$20,300	
Plan Type: HMO		Copays			
In network coverage		Primary Care Provider \$0		Urgent care \$50	
Effective Date: 01/01/2027		Mental health visits \$0		ER \$250	
		Pharmacy Plan		Rx Group	
				HHIFP	
		Rx BIN		Rx PCN	
		610852		CHM	
		Rx Copays			
		Tier 1 Prescription Drug:		\$5	
		Tier 2 Prescription Drug:		\$10	
		Tier 3 Prescription Drug:		\$50	
Underwritten by Harbor Health Insurance Company TDI					

HarborHealth.com		Harbor Health	
Claims Submission		Customer Service	
Harbor Payer ID: HARBR		Provider Network Services: 855-481-0525	
Claim Address:		Member Services: 855-481-0225	
Harbor Health		Pharmacy Services: 855-481-1620	
PO Box: 211262		Nursing: 855-481-1115	
Eagan, MN 55121			
Member will call this number: 855-481-0225 to report all emergency admissions within 24 hours.			

Ready to sign up?



Visit us at HarborHealth.com



Call your broker



Visit Healthcare.gov or your state's health insurance marketplace

1557 Nondiscrimination and Languages/Accessibility Notices

Harbor Health complies with applicable civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for people with disabilities.

If you need these services, please call us at (855) 481-0225.

If you believe that we 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 civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: OCRPortal.HHS.gov/OCR/SmartScreen/main.jsf

Phone: 1 (800) 368-1019, 1 (800) 537-7697 (TDD)

Mail: U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

ATTENTION: If you speak **English**, free language assistance services and free communications in other formats, such as large print, are available to you. Please call us at (855) 481-0225.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas y comunicaciones en otros formatos como letra grande, sin cargo, a su disposición. Llame al número gratuito que figura en su tarjeta de identificación de miembro.

تال سارمل او عي ن اجملا ةي وغلل ا ةدع اسمل ا تامدخ لكل رفوتتس (Arabic)، ةي برعل ا ةغلل ا ثدحتت تنك اذا: ةظحالم
في رعت ةق اطب ىلع نودمل ا ي ن اجملا مقرلاب لصتا. ةري بك فرح أب ةعابطل لثم، ىرخأ تاقى سن تب ةي ن اجملا
اكتصاخ وضعلا

দেখুন: আপনি যিনি **বাংলায় (Bengali)** কথা বলতে, তাহলে নবমিলে ভাষা সহায়তা পনলিষবা এবং বড়
মুদ্রলি মলতা অটি ফমিলে যযাগলযাগুন আপি জি নবমিলে উপবেধাআপনার সদস্যপরে পররচয়পসরে
কাসডরে ট ল-রি নম্বসর কল করুন

ATENSHUN: Gare kapetal **Faluwasch (Carolinian)**, ye toore paliuwal kapetal Faluwasch lane sew me sew
format, tapil lane fateofat, bwe bwale tepangiyom. Kol yegili nampa la ye toore paliuwal woal kard la laumw.

ATENSION: Yanggen fifino' hao **Chamoru (Chamorro)** guaha setbisio siha para hãgu ni' mandibãtdi, i
setbision fino' pat lengguãhi yan fina'uma'epiha gi otro na manera siha taiguihi i para mana'dãngkolo i
inemprenta. Ågang i dibãtdi na numiru gi kattã-mu aidentifikasion membro.

Harbor Health's Nondiscrimination and Languages/Accessibility Notices support the 1557 requirements and do not constitute medical, legal or tax advice. In addition to federal law, states may have additional or differing requirements. 07012025

請注意：如果說中文 (**Chinese - Traditional**)，可以獲得免費語言協助服務和大字體等其他格式的免費通訊。請致電的會員身上的免付費電話號碼。

یامبل اقر رد ناگیار تاطابترا و ینابز کمک ناگیار تامدخ، دینکی تب حص (**Farsi**) یراف نابز م رگا: هجوت سامت ناتتیوضع ییاسانش تراک یور جردنم ناگیار هرامش اب. دنتسه امش سرتسد رد، گرزب پاچ دننام، رگی دیریگب.

ATTENTION: Si vous parlez **français (French)**, des services d'assistance linguistique et des communications dans d'autres formats, notamment en gros caractères, sont mis à votre disposition gratuitement. Appelez le numéro gratuit figurant sur votre carte de membre.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlose Sprachassistentendienste und kostenlose Kommunikation in anderen Formaten, wie zum große Schrift, zur Verfügung. Rufen Sie die gebührenfreie Nummer auf Ihrer Mitgliedskarte an.

ધ્યાન આપો: જો તમે **ગુજરાતી (Gujarati)** બોલતા હો તો વનિ મૂલ્યે ભાષાકીય મદદરૂપ સેવિઓ અને અન્ય ફોર્મેટમાં વનિ મૂલ્યે સંચાર, જેમ કે મોટી વનિટ, તમારા માટે ઉપલબ્ધ છે. તમારા સભ્ય ઓળખ કાર્ડ પરના ટોલ-ફ્રી નંબર પર કોલ કરો.

ATANSYON: Si w pale **Kreyòl Ayisyen (Haitian Creole)**, gen sèvis lang gratis ak kominikasyon nan lòt fòm disponib, tankou sa ki enprime ak gwo lèt. Rele nimewo gratis ki sou kat idantifikasyon manm ou an.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, तो आपके दलए मुफ्त भाषा सहायता सेवाएँ और अन्य प्रारूपों में मुफ्त संचार, जैसे दक बडे दप्रॉट, उपलब्ध हैं। अपने सदस्य पहचान पत्र पर ददए गए टोल-फ्री नंबर पर कॉल करें।

ATTENZIONE: Se parla **italiano (Italian)**, può usufruire di servizi di assistenza linguistica gratuiti e comunicazioni gratuite in altri formati, come ad esempio la stampa a caratteri grandi. Chiami il numero verde riportato sul Suo tesserino identificativo.

注意事項：日本語 (**Japanese**) を話される場合、無料の言語支援サービスや、大文字など他の形式での無料コミュニケーションをご利用いただけます。[] にお電話ください。

알림사항: **한국어(Korean)**를 사용하시는 경우 무료 언어 지원 서비스와 대형 활자체 등 다른 형식으로 된 의사 소통 매체를 이용하실 수 있습니다. 회원 ID 카드에 나와 있는 무료 전화번호로 전화해 주십시오.

GEB ACHT: Wann du **Deutsch (Pennsylvania Dutch)** schwetzscht, Schprooch Hilfe mitaus Koscht un Communications in annere Formats wie groosse Druck iss meeglich. Ruf die koschdelos Nummer uff dei Member Identification Kaart.

UWAGA: Dla osób mówiących po **polsku (Polish)** dostępne są bezpłatne usługi pomocy językowej i bezpłatne komunikaty w innych formatach, takich jak duży druk. Prosimy zadzwonić pod bezpłatny numer podany na karcie identyfikacyjnej.

ATENÇÃO: se você fala **português (Portuguese)**, tem à sua disposição serviços gratuitos de assistência linguística e comunicações gratuitas em outros formatos, como caracteres grandes. Ligue para o número gratuito que se encontra no seu cartão de identificação de membro.

ВНИМАНИЕ: Если вы говорите на **русском языке (Russian)**, вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например, напечатанные крупным шрифтом. Звоните по бесплатному номеру телефона, указанному на вашей идентификационной карте участника.

FA'AALIGA: Afai e te tautala i le **Faa-Samoa (Samoan)**, o lo'o avanoa mo oe 'au'aunaga fesoasoani tau gagana e leai se tofogi ma feso'ota'iga e leai se tofogi i isi faiga, e pei o lomiga e lapopo'a mata'itusi. Valaau i le numera e leai se tofogi i lau kata faailo o le sui auai (ID).

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We're in this together

For help with your Harbor Health Plan,
call Harbor Help at (855) 481-0225.

Harbor Health