


## The Harvard Pilgrim Best Buy PPO

**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay for Covered Services

**Coverage Period:** 04/01/2021 — 03/31/2022

**Coverage for:** Individual + Family | **Plan Type:** PPO

	<p>The Summary of Benefits and Coverage (SBC) document will help you choose a health <a href="#">plan</a>. The SBC shows you how you and the <a href="#">plan</a> would share the cost for covered health care services. <b>NOTE: Information about the cost of this <a href="#">plan</a> (called the premium) will be provided separately. This is only a summary.</b> For more information about your coverage, or to get a copy of the complete terms of coverage, <a href="http://www.harvardpilgrim.org/LGsampleEOC">www.harvardpilgrim.org/LGsampleEOC</a>. For general definitions of common terms, such as <a href="#">allowed amount</a>, <a href="#">balance billing</a>, <a href="#">coinsurance</a>, <a href="#">copayment</a>, <a href="#">deductible</a>, <a href="#">provider</a>, or other <b>underlined</b> terms, see the Glossary. You can view the Glossary at <a href="http://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-888-333-4742 to request a copy.</p>	
Important Questions	Answers	Why this matters
<p>What is the overall <a href="#">deductible</a>?</p>	<p><b>In and Out-of-Network Combined:</b> \$2,000 member/\$4,000 family Benefits are administered on a Plan Year basis.</p>	<p>Generally you must pay all the costs up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, they have to meet their own individual <a href="#">deductible</a> until the overall family <a href="#">deductible</a> amount has been met.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes: <a href="#">In-Network</a> prescription drugs, outpatient mental health services, <a href="#">preventive care</a>, <a href="#">provider</a> office visits, routine eye exams, are covered before you meet your <a href="#">deductibles</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But, a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a></p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>In and Out-of-Network Combined:</b> \$6,600 member/\$13,200 family</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year of covered services. If you have other family members in this plan, they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>

**Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services**

Important Questions	Answers	Why this matters
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain preauthorization for services and health care this <u>plan</u> doesn't cover	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.harvardpilgrim.org/public/find-a-provider">https://www.harvardpilgrim.org/public/find-a-provider</a> or call 1-888-333-4742 for a list of <u>preferred providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance-billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without permission from this <u>plan</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	20% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	20% <u>coinsurance</u>	None
	<u>Preventive care</u> / <u>screening</u> / <u>immunization</u>	No charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	<b>X-rays:</b> No charge <b>Laboratory:</b> No charge	<b>X-rays:</b> 20% <a href="#">coinsurance</a> <b>Laboratory:</b> 20% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	No charge	20% <a href="#">coinsurance</a>	Cost sharing may vary for certain imaging services. <b>Out-of-Network <a href="#">preauthorization</a></b> required. \$500 penalty if not obtained.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.harvardpilgrim.org/2021Value4T">www.harvardpilgrim.org/2021Value4T</a> .	Generic drugs	<b>30-Day Retail Tier 1:</b> \$15 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply <b>90-Day Mail Tier 1:</b> \$15 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply		Value formulary - covers a limited list; not all drugs are covered.
	Preferred brand drugs	<b>30-Day Retail Tier 2:</b> \$30 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply <b>90-Day Mail Tier 2:</b> \$30 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply		Some generic drugs are in this tier.
	Non-preferred brand drugs	<b>30-Day Retail Tier 3:</b> \$50 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply <b>90-Day Mail Tier 3:</b> \$50 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply		Same as above.
	<a href="#">Specialty drugs</a>	<b>30-Day Retail Tier 3:</b> \$50 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply <b>90-Day Mail Tier 3:</b> \$50 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply <b>30-Day Retail Tier 4:</b> 20% <a href="#">coinsurance</a> up to \$250; <a href="#">deductible</a> does not apply <b>90-Day Mail Tier 4:</b> 20% <a href="#">coinsurance</a> up to \$750; <a href="#">deductible</a> does not apply		Some drugs must be obtained through a Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% <a href="#">coinsurance</a>	<b>Out-of-Network <a href="#">preauthorization</a></b> required. \$500 penalty if not obtained.
	Physician/surgeon fees	No charge	20% <a href="#">coinsurance</a>	

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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 <a href="#">copay</a> /visit		None
	<a href="#">Emergency medical transportation</a>	No charge		None
	<a href="#">Urgent care</a>	<b>Convenience care clinic:</b> \$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply <b>Urgent care center:</b> \$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply <b>Hospital urgent care center:</b> \$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	<b>Convenience care clinic:</b> 20% <a href="#">coinsurance</a> <b>Urgent care center:</b> 20% <a href="#">coinsurance</a> <b>Hospital urgent care center:</b> Same As Participating <a href="#">Provider</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% <a href="#">coinsurance</a>	<b>Out-of-Network <a href="#">preauthorization</a></b> required. \$500 penalty if not obtained.
	Physician/surgeon fee	No charge	20% <a href="#">coinsurance</a>	
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	\$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	<b>Out-of-Network <a href="#">preauthorization</a></b> required. \$500 penalty if not obtained.
	Inpatient services	No charge	20% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	\$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	<b><a href="#">Cost sharing</a></b> does not apply for <b><a href="#">preventive services</a></b> .
	Childbirth/delivery professional services	No charge	20% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	No charge	20% <a href="#">coinsurance</a>	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	20% <a href="#">coinsurance</a>	None
	<a href="#">Rehabilitation services</a>	<b>Physical Therapy:</b> No charge	<b>Physical Therapy:</b> 20% <a href="#">coinsurance</a>	Occupational therapy – 20 visits /Plan Year Physical therapy – 20 visits /Plan Year <b>Out-of-Network <a href="#">preauthorization</a> required.</b> \$500 penalty if not obtained.
	<a href="#">Habilitation services</a>	<b>Occupational Therapy:</b> No charge	<b>Occupational Therapy:</b> 20% <a href="#">coinsurance</a>	
		<b>Speech Therapy:</b> No charge	<b>Speech Therapy:</b> 20% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	No charge	20% <a href="#">coinsurance</a>	100 days/Plan Year
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Wigs – \$350/Plan Year <b>Out-of-Network <a href="#">preauthorization</a> required.</b> \$500 penalty if not obtained.
<a href="#">Hospice services</a>	No charge	20% <a href="#">coinsurance</a>	For inpatient see “If you have a hospital stay”.	
If your child needs dental or eye care	Children’s eye exam	\$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	1 exam/Plan Year
	Children’s glasses	Not covered	Not covered	None
	Children’s dental check-up – Up to age of 13	\$20 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	2 exams/Plan Year
<b>Excluded Services &amp; Other Covered Services:</b>				
Services Your <a href="#">Plan</a> Does NOT Cover (This isn’t a complete list. Check your policy or <a href="#">plan</a> document for other <a href="#">excluded services</a> .)				
	<ul style="list-style-type: none"> <li>• Long-Term (Custodial) Care</li> <li>• Most Cosmetic Surgery</li> <li>• Most Dental Care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care</li> <li>• Services that are not Medically Necessary</li> <li>• Weight Loss Programs</li> </ul>		
<b>Other Covered Services (This isn’t a complete list. Check your policy or <a href="#">plan</a> document for other covered services and your costs for these services.)</b>				
<ul style="list-style-type: none"> <li>• Acupuncture - 20 visits/Plan Year</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic Care - 12 visits/Plan Year</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility Treatment</li> </ul>		

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<ul style="list-style-type: none"> <li>Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>Hearing Aids - \$2,000/aid every 36 months, for each impaired ear up to age 22</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult) – 1 exam/Plan Year</li> </ul>
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**Your Rights to Continue Coverage:**

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

HPHC Member Appeals-Member Services Department  
 Harvard Pilgrim Health Care, Inc.  
 1600 Crown Colony Drive  
 Quincy, MA 02169  
**Telephone: 1-888-333-4742**  
**Fax: 1-617-509-3085**

Department of Labor’s Employee Benefits Security Administration  
**1-866-444-3272**  
[www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

Health Care for All  
 30 Winter Street, Suite 1004  
 Boston, MA 02108  
**1-800-272-4232**  
<http://www.hcfama.org/helpline>

Massachusetts Division of Insurance  
 1000 Washington Street, Suite 810  
 Boston, MA 02118-6200  
**1-617-521-7794**

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this Coverage Meet the Minimum Value Standard? Yes**

If your [plan](#) doesn’t meet the [Minimum Value Standards](#), you may be eligible for a [premium](#) tax credit to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Para obtener asistencia en Español, llame al 1-888-333-4742.

如果需要中文的帮助, 请拨打这个号码 1-888-333-4742.

De assistência em Português, por favor ligue 1-888-333-4742.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your **providers** charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductible](#), [copayment](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ <b>The plan's overall deductible</b>	\$2,000	■ <b>The plan's overall deductible</b>	\$2,000	■ <b>The plan's overall deductible</b>	\$2,000
■ <b>Specialist copayment</b>	\$20	■ <b>Specialist copayment</b>	\$20	■ <b>Specialist copayment</b>	\$20
■ <b>Hospital (facility)</b>	\$0	■ <b>Hospital (facility)</b>	\$0	■ <b>Hospital (facility)</b>	\$0
■ <b>Other</b>	\$0	■ <b>Other</b>	\$0	■ <b>Other</b>	\$0
<b>This EXAMPLE event includes services like:</b>		<b>This EXAMPLE event includes services like:</b>		<b>This EXAMPLE event includes services like:</b>	
<a href="#">Specialist</a> office visits ( <i>prenatal care</i> )		<a href="#">Primary care physician</a> office visits ( <i>including disease education</i> )		<a href="#">Emergency room care</a> ( <i>including medical supplies</i> )	
Childbirth/Delivery Professional Services		<a href="#">Diagnostic tests</a> ( <i>blood work</i> )		<a href="#">Diagnostic test</a> ( <i>x-ray</i> )	
Childbirth/Delivery Facility Services		Prescription drugs		<a href="#">Durable medical equipment</a> ( <i>crutches</i> )	
<a href="#">Diagnostic tests</a> ( <i>ultrasounds and blood work</i> )		<a href="#">Durable medical equipment</a> ( <i>glucose meter</i> )		<a href="#">Rehabilitation services</a> ( <i>physical therapy</i> )	
<a href="#">Specialist visit</a> ( <i>anesthesia</i> )					
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,000	<a href="#">Deductibles</a>	\$100	<a href="#">Deductibles</a>	\$2,000
<a href="#">Copayments</a>	\$70	<a href="#">Copayments</a>	\$1,200	<a href="#">Copayments</a>	\$50
<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,070</b>	<b>The total Joe would pay is</b>	<b>\$1,300</b>	<b>The total Mia would pay is</b>	<b>\$2,050</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Language Assistance Services

**Español (Spanish)** ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

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**Português (Portuguese)** ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

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**Kreyòl Ayisyen (French Creole)** ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

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**繁體中文 (Traditional Chinese)** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

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**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

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**Русский (Russian)** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

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**العربية (Arabic)**

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742

(TTY: 711)

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**ខ្មែរ (Cambodian)** ចូរសុំជូនដំណឹង៖ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

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**Français (French)** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

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**Italiano (Italian)** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

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Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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**한국어 (Korean)** '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

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**Ελληνικά (Greek)** ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

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**Polski (Polish)** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

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**हिंदी (Hindi)** ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्तमें उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

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**ગુજરાતી (Gujarati)** ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

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**ພາສາລາວ (Lao)** ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

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ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).



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HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

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U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
(800) 368-1019, (800) 537-7697 (TTY)

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



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