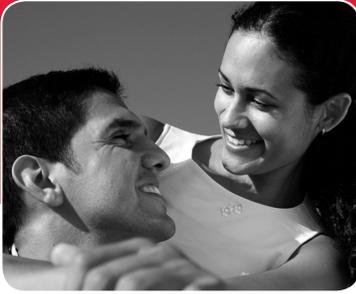


HOW IT WORKS:



The Harvard Pilgrim Tiered Copayment HMO *Massachusetts*

The Harvard Pilgrim tiered copayment HMO offers strong choice and flexibility.

- ▶ You'll choose a primary care provider (PCP) to deliver or arrange for your medical care.
- ▶ You'll have a different office visit copayment, depending on whether you visit a PCP or a specialist. PCP office visit copayments are \$25. Specialist office visit copayments are \$35.
- ▶ You're covered for routine, preventive, specialty and emergency care.
- ▶ There's little or no paperwork involved once you join.
- ▶ When you're traveling, your coverage travels with you.
- ▶ Out-of-pocket maximum (includes all member cost sharing): \$2,500 per individual per calendar year, \$5,000 per double/family per calendar year.

Subject to copayment

- PCP copayment: \$25
- Routine eye exams
- Routine hearing exams
- Specialist copayment: \$35
- Inpatient acute hospital: \$350 per admission up to a maximum of \$1,000 per calendar year
- Day surgery: \$250
- Therapeutic procedures, e.g., physical, speech and occupational therapy: \$25 copayment
- Emergency room: \$150 copayment per visit (waived if admitted)

No charge

- Preventive tests and services, including:
 - Adult annual visits
 - Well child visits
 - Annual gynecological visits
 - Routine pre-natal and post-partum visits
 - Cervical cancer screening, including Pap smears
 - Immunizations, including flu shots (for children and adults as appropriate)
 - Colorectal cancer screening, including colonoscopy, sigmoidoscopy and fecal occult blood test
- Diagnostic procedures, including lab tests, MRIs and X-rays

Your PCP's role

Your PCP is the doctor, physician's assistant or nurse practitioner who will see you for routine check-ups and treat you when you're sick or injured. If you need care from a specialist, you will need a referral from your PCP.

It's very important for you to choose a PCP when you enroll. If you do not choose a PCP, we will assign one to you. You must have your PCP provide your care (except in emergencies) and give you a referral for most kinds of specialty care in order for Harvard Pilgrim to provide coverage for the service.

Continued on next page ▶

Finding a PCP is easy

To find a PCP:

- Use our online directory (updated weekly) at harvardpilgrim.org.
- Call one of our representatives (see “Questions?” at the end of this document for phone numbers).
- Use our printed Provider Directory (your employer may have a copy, or you can call Harvard Pilgrim to request one.)



If you will have dependents on your plan, each can have a different PCP. Please write the PCPs’ names and provider ID codes in the designated spaces on your enrollment form. If your employer uses Harvard Pilgrim’s web-based transaction

service, you may be able to enroll online at harvardpilgrim.org.

Once you’re a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use your member account at harvardpilgrim.org to make a change.

No paperwork, just copayments

In most cases, you won’t receive bills or have to fill out claim forms with your Harvard Pilgrim HMO coverage. All you have to do when you visit your provider is present your member identification card and pay a copayment.

This plan has two levels of copayments. The amount you pay depends on the type of provider you visit or service you receive. Please note that copayments do not apply to certain types of preventive visits. See the Schedule of Benefits for details and for your specific copayment amounts.

Facts about referrals

If you need specialty care, you will need a referral from your PCP. Referrals are not necessary for some services, such as routine eye exams (if covered under your plan) and most gynecological care.

While there are many providers who take care of Harvard Pilgrim members, your PCP will usually send you to a specialist affiliated with his or her own practice.

Whenever you need specialty care, feel free to ask your PCP about the referral process and why he or she recommends a certain specialist. Your PCP may occasionally make a referral outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

Coverage when you’re traveling

When you’re away, you’re covered for virtually any care you may need if you become sick or injured. Harvard Pilgrim covers unexpected or unforeseen care (e.g., for earaches, flu, etc.) when you’re traveling outside the state in which you live.



Coverage in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number.

If you are hospitalized, you must call your PCP within 48 hours, or as soon as you can (or ask someone to do this for you). If your attending physician notifies your PCP, this requirement will be met. Your PCP will arrange for any follow-up care you may need.

Prescription Drug Coverage

Prescription drug coverage is available through Optum Rx. Please call Optum Rx customer service for details at (888) 374-8127.

Preferred and non-preferred brand name deductible:

- \$100 per person
- \$200 per double/family

Retail:

- \$10 for generic drugs
- \$30 for preferred brand name drugs after deductible
- \$50 for non-preferred brand name drugs after deductible

Pharmacy network: all participating pharmacies

Mail Order (90-day supply for two co-payments):

- \$20 for generic drugs
- \$60 for preferred brand name drugs after deductible
- \$100 for non-preferred brand name drugs after deductible

Be well, save money and more

Learn about different health topics and ways to be well. Keep more money in your wallet with discounts on eyewear and fitness and nutrition programs. Look up your plan details and find out about typical costs for tests and procedures. Visit harvardpilgrim.org to learn more.

Questions?

If you're already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call **711**.

If you're not yet a member, call **(800) 848-9995**.

To learn more about us in general, visit harvardpilgrim.org.



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