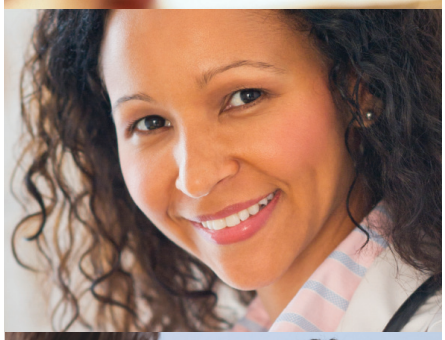

Pay less for day surgery and lab tests with the **Flex benefit**

Costs for the same in-network medical service can vary widely depending on the type of location of the facility performing the service, with no significant difference in quality. **So why pay more if you don't have to?**

That's where HMO-Flex and PPO-Flex come in. Harvard Pilgrim plans with the Flex benefit feature savings for members who use Flex facilities for general laboratory and day surgery services.

There are many different opportunities for savings with Flex. It could be for general lab work recommended by your doctor during a routine visit, or arthroscopic surgery to treat a knee injury.

Receiving services at a Flex facility could save you hundreds, or possibly thousands of dollars in out-of-pocket costs!*

	Total average cost (facility)	Member cost range at non-Flex facility	Member cost at a Flex facility
General lab work	$10-$125	From $40 copay to deductible and $65 copay	**$0***
Day surgery (e.g. knee arthroscopy)	$6,770-$7,117	From $500 copay to deductible and 30% coinsurance	**$50-$250 copay***

*Copay varies based on your specific plan. Deductible applies for HSA plans.

Talk to your doctor about Flex … let your doctor know that you have the Flex benefit and that you're interested in lowering your out-of-pocket costs by using a Flex facility.

To find Flex facilities, see the provider directory at **www.harvardpilgrim.org.** Choose *HMO-Flex* or *PPO-Flex* under *Standard Plans*, and then select *Other Care Providers*. Once in this search, select either *General Laboratory* or *Ambulatory Surgical Center.* Facilities that are eligible for lower cost-sharing show the Flex name. For plans with Health Saving Accounts, the Flex benefit applies after the deductible is met.

Harvard Pilgrim Health Care

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

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