



Harvard Pilgrim
Health Care

PPO

Harvard Pilgrim's ChoiceNet

*Take charge of your
health care. Pay less.
It's as easy as*

1-2-3!



Learn the 1-2-3s of ChoiceNet

When making purchases of any kind, you look for the best value. You want great quality at a reasonable cost. That's what ChoiceNet is all about. When you choose higher quality, more cost-efficient physicians and hospitals, you'll pay less when you receive care.

With ChoiceNet, a tiered provider network, making smart choices about your medical care can help reduce your health care costs.

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ChoiceNet highlights

- ChoiceNet includes thousands of Harvard Pilgrim's participating doctors and other clinicians, plus more than 184 hospitals, that have met Harvard Pilgrim's high standards for providing quality care.
- Harvard Pilgrim placed physicians and hospitals into one of three tiers based on cost and quality performance. You will pay different cost sharing based on a provider's assigned benefit tier.¹
- In all three tiers, you'll find physicians from Harvard Pilgrim's Honor Roll recognizing local providers whose performances meet high-quality, best-in-class industry standards.
- Within each tier, you'll pay one copayment level for office visits to primary care providers (PCPs) and a higher copayment for visits to specialists. The amount of the copayment also varies based on the provider's tier.
- If you see providers who aren't medical doctors, such as chiropractors or optometrists, you'll pay the lowest copayment level since they're automatically placed into Tier 1.
- When you see participating providers in a lower tier, you'll pay less.

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How the three tiers work

Using national quality benchmarks, as well as plan medical expense information, we placed affiliated physicians and hospitals in Tier 1, Tier 2 or Tier 3. Tier 1 includes the most cost-efficient providers. If we had insufficient data, we placed a doctor in Tier 2.

When you receive services from a Tier 1 provider, you pay less. Your cost sharing increases when you receive services from higher tier providers.

YOUR OUT-OF-POCKET COSTS	TIER 1	TIER 2	TIER 3
PCP office visit copayment	\$	\$\$	\$\$\$
Specialist office visit copayment	\$	\$\$	\$\$\$
Hospital admission	\$	\$\$	\$\$\$
Deductible	\$	\$\$	\$\$\$

¹ This plan includes a tiered provider network called ChoiceNet. In these plans, members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or medical supply. A provider's benefit tier may change annually on January 1. To determine a provider's tier, please consult the Harvard Pilgrim ChoiceNet provider directory by visiting the provider search tool at www.harvardpilgrim.org. You also may call Harvard Pilgrim to request a paper copy of the provider directory at no charge.



I discovered that Harvard Pilgrim puts its physicians through quality screenings before allowing them into the network. That makes me very comfortable in picking a lower-cost, Tier 1 doctor. The doctor's office near my work is in Tier 1, and the office practice has even been placed on Harvard Pilgrim's Honor Roll. I'm good with that.

You're free to choose doctors and hospitals from different tiers! For example, you may see a Tier 1 primary care provider, a Tier 3 specialist and go to a Tier 2 hospital. On another occasion, you may see a Tier 2 specialist and go to a Tier 3 hospital.

How much you spend on your health care depends on where you go for medical care. Know which tiers your doctors are in, as well as the tiers of hospitals you'd likely go to, before you need services.

What you'll want to know about your ChoiceNet coverage

You'll have Harvard Pilgrim's popular Best Buy PPO for medical coverage, which includes a deductible to help keep your premium lower than a traditional plan. In addition:

- Certain preventive care visits and services are covered in full.²
- You'll pay Tier 1 cost sharing for all providers who aren't medical doctors, including chiropractors³, optometrists, and physical, occupational and speech therapists.
- Behavioral health services, including the treatment of substance abuse disorders, always fall in Tier 1.
- You can save money on X-rays or high-end radiology tests by going to a lower-cost facility, including many independent or non-hospital based imaging centers and Tier 1 hospitals. Visit www.harvardpilgrim.org and use the provider search tool to find Tier 1 radiology facilities.
- For plan details about medical services and applicable costs, refer to your *Schedule of Benefits*.
- In an emergency, cost-sharing for an ER visit is the same regardless of a hospital's tier.
- If admitted from an ER visit, your hospital admission takes Tier 1 cost sharing

ChoiceNet FACT

More than 75% of Harvard Pilgrim's PCPs, specialists and hospitals are in Tier 1 and Tier 2.

ChoiceNet FACT

When you're admitted to a Tier 1 hospital for an appendectomy, it costs an average of 32% less than at a Tier 3 hospital.

I never really gave a second thought when my PCP referred me to a specialist. Now that I can pay less to see certain specialists, I'm starting to ask my PCP questions when referrals are in order. Like does he have a strong reason for referring me to a certain specialist? Could he refer me to a doctor in a lower-cost tier? Our conversations have been interesting. And just recently, I was able to get a referral to a specialist in Tier 1. Saving money without compromising quality is important to me.

EXAMPLE of out-of-pocket cost differences:



You are a long-time runner with increasing knee pain during the past few years. Your primary care provider referred you to an orthopedic specialist. At the start of the new year, you went to the specialist who ordered an MRI to make his diagnosis. After the MRI, the specialist confirmed you needed knee surgery. So far, you have incurred only these three medical expenses in the new plan year.

	Provider charge (cost of service*)	What you pay for a Tier 1 provider	What you pay for a Tier 2 provider	What you pay for a Tier 3 provider
Office visit to orthopedic specialist	\$190*	\$30 copay	\$40 copay	\$60 copay
MRI (applies toward your deductible)	\$1,300*	\$1,000 (Your Tier 1 deductible is \$1,000)	\$1,300 (Your Tier 2 deductible is \$1,500)	\$1,300 (Your Tier 3 deductible is \$2,000)
Surgery (applies toward your deductible)	\$6,070*	\$0 (deductible met)	\$200 (Remaining amount toward deductible)	\$700 (Remaining amount toward deductible)
Total \$	\$7,560	\$1,030	\$1,540	\$2,060

*Provider charges shown are examples only. Doctors, imaging facilities and hospitals differ in costs. Providers in Tier 1 and Tier 2 typically charge less than providers in Tier 3.

² For benefit details, refer to your Best Buy PPO *How it Works* brochure and *Schedule of Benefits*.

³Not all plans include chiropractic coverage



What matters most: your providers

The relationships you have with your doctors are important. If you have established relationships with certain physicians or hospitals, the great news about the PPO plan is that you can see providers who participate with Harvard Pilgrim and those who do not (such as providers outside of New England). You pay more when you see providers who do not participate with Harvard Pilgrim.

If you have established relationships with certain doctors, you'll want to make sure you find out what tier they are in to help you plan for your health care costs. You'll also want to find out which hospitals they have admitting privileges to, and their tiers.

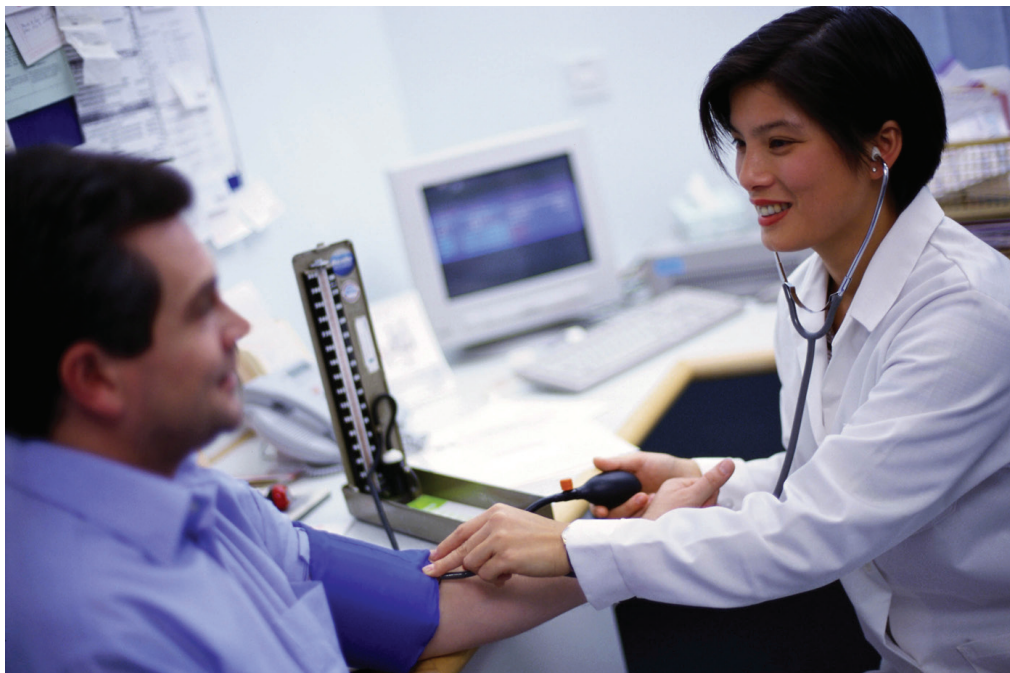
Here's how to find out if your doctors participate, as well as their tier:

- Visit www.harvardpilgrim.org to determine your doctors' tiers. Make sure you select the ChoiceNet PPO provider directory.
- Call Harvard Pilgrim for assistance at (800) 848-9995. For TTY service, call 711.

Once you know your doctors' tiers, write them down or enter them into your mobile phone. You'll want to keep them handy.



We've trusted our family practitioner for years, especially since he's helped us through some serious medical issues. Although he's in Tier 3, we're okay paying more to see him since we value our relationship with him. We're glad we still have the choice to keep him as our doctor.



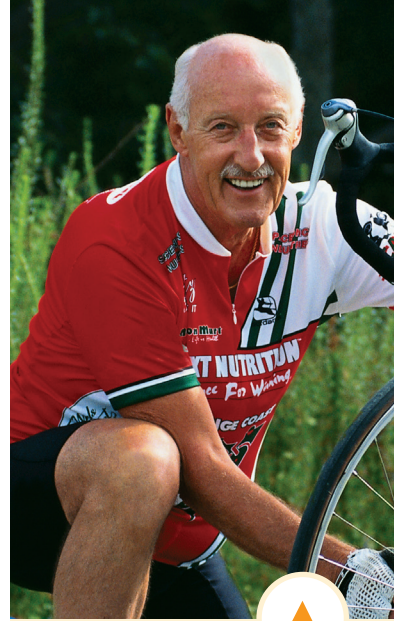
ChoiceNet FACT

When you need X-rays or high-end radiology tests, you can save money by going to a lower-cost imaging center, including many independent or non-hospital based imaging centers. Cost sharing applies at these types of facilities. If you go to a hospital, what you pay depends upon the hospital's tier.

Help for your health care decisions

Harvard Pilgrim is here to help you be an informed consumer. You'll find resources that make it easier to understand tiers and health care costs, plus tools to encourage you to take charge and live a healthier life. Here are some resources to support your tier decisions and help you get the most out of your plan and your money.

- **ChoiceNet provider directory.** In our printed and online versions, you'll learn about participating providers and their tiers, as well as which providers are recognized for quality through the Harvard Pilgrim Honor Roll.
- **www.harvardpilgrim.org.** From wellness tools to links to reliable health information resources, members have numerous tools and resources at their fingertips – 24/7, including links to state Web sites providing public cost and quality information.
- **Harvard Pilgrim's Member Services representatives.** They're available to answer any questions and support you; they're also a big part of the reason why you can expect great service from Harvard Pilgrim.
- **Questions you can ask to encourage conversations with your doctors.** Included with your plan information you'll find a list of questions that you may want to bring with you to medical appointments. They're designed to help you better understand your options while possibly saving you money.



I never really questioned how much an MRI for my worn-down knee would cost. But when I learned that fees for a scan can vary widely from one place to the next, I started paying attention. Now I talk to my orthopedist about available options, like having the scan at a non-hospital based MRI center so I can pay the lowest possible cost.

With ChoiceNet, the choice to switch providers and find lower-cost options is always yours to make. You're in control of how you spend your health care dollars. You decide what works best for you.

**Want more information about ChoiceNet,
and how you can get the most out of your
health care dollars?**

Visit www.harvardpilgrim.org, or call us.

If you're already a Harvard Pilgrim 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**.



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.