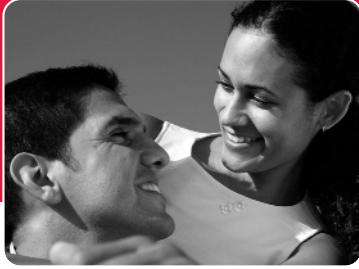


HOW IT WORKS:



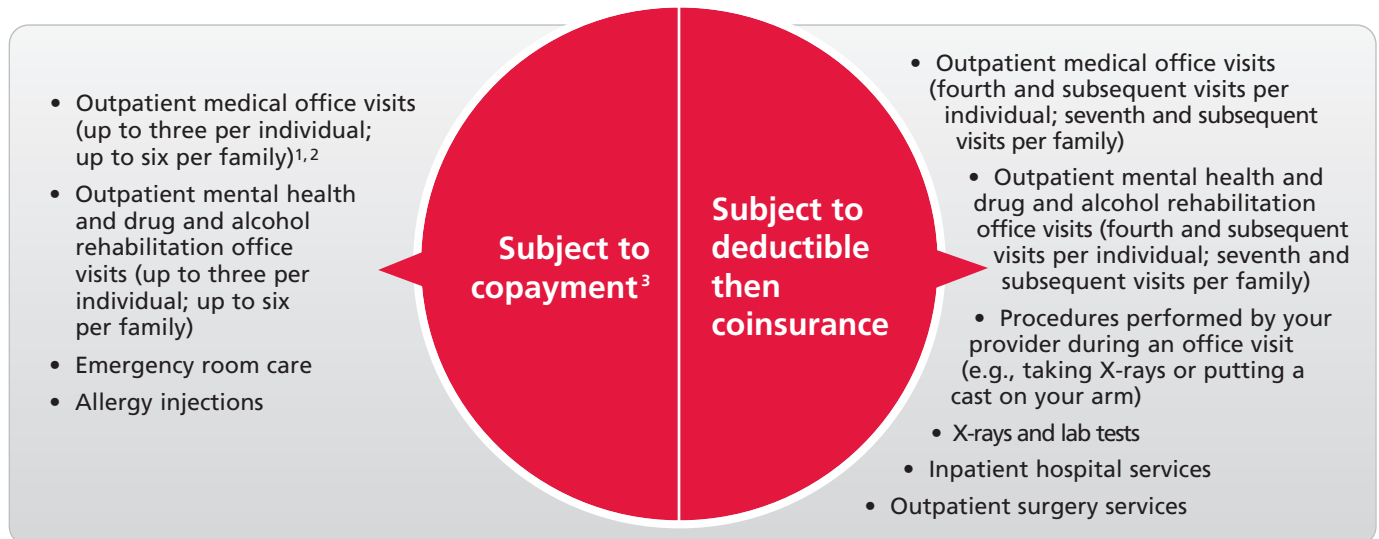
The Harvard Pilgrim Core Coverage HMO *New Hampshire*

Harvard Pilgrim's Core Coverage HMO features essential health benefits at a more affordable premium than a traditional HMO. What's more, it comes from a consistently top-rated health plan that offers wellness and savings programs and personalized support to help you find *your way to better*. With our Core Coverage HMO:

- ▶ You'll choose a primary care provider (PCP) to deliver or arrange for your medical care.
- ▶ For most services, you must first satisfy a deductible and then pay coinsurance.
- ▶ You'll receive a set number of outpatient medical office visits and outpatient mental health and drug and alcohol rehabilitation office visits each for a fixed dollar copayment. Additional visits are subject to the deductible, then you pay coinsurance, which is a percentage of the cost of the visit.
- ▶ When you travel and need unforeseen care, your coverage travels with you.

How services are covered

These are partial lists of covered services under a typical Core Coverage HMO. An example of how your cost sharing applies follows on the next page. Refer to the *Schedule of Benefits* for details and a complete list of benefits. The *Schedule of Benefits* governs in any case in which the information in this document is different.



¹ Some services you receive during a medical office visit may be subject to a yearly deductible. Please see the example on the next page.

² Examples of outpatient medical office visits include visits for illness or injuries; eye examinations; family planning; consultations with specialists; physical, speech and occupational therapies; and chiropractic care. Certain preventive visits do not have a copayment and do not count toward the three individual and six family visits.

³ Copayment amounts for office visits, emergency services and allergy injections are different. Please see the *Schedule of Benefits* for specifics.

Continued ▶

Example:

Let's assume you've already had two medical office visits. You visit your PCP for an injury, and you receive an X-ray. This is your third visit, which is subject to an office visit copayment. (For a family plan, assume one of your covered family members has already had three medical office visits in addition to your two visits. This is your sixth visit as a family).^{*} Your next medical office visits would be subject to the deductible, then coinsurance.

X-rays are subject to the deductible. If you have not yet paid the full, annual deductible, you would pay all charges for the X-ray up to the deductible amount. If you had already paid the full, annual deductible amount, you would then pay coinsurance for the X-ray.

In summary you would be responsible for the copayment for the office visit, plus any deductible and/or coinsurance charges for the X-ray, up to your out-of-pocket maximum amount.

^{*}A note about family coverage: If one covered family member uses three outpatient medical office visits or three outpatient mental health and drug and alcohol rehabilitation office visits, his or her fourth visit would be subject to the deductible, even if other covered family members have not yet had any visits.

Your PCP's role

Your PCP is the doctor or nurse practitioner who will see you for routine check-ups and treat you when you are 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.

GLOSSARY

COPAYMENT: A dollar amount you pay for certain covered services. The copayment is due at the time of your visit or when the provider bills you. Copayments are always fixed dollar amounts.

DEDUCTIBLE: A dollar amount you must pay annually before certain services are covered under your health plan. This means you may be required to pay all or part of a bill for services, until you have paid your total deductible amount.

COINSURANCE: A percentage of the cost of covered services that you must pay after you have paid your full, annual deductible amount.

OUT-OF-POCKET MAXIMUM: A limit on the amount of cost sharing that you have to pay annually for covered services. The types of cost sharing amounts (such as copayment, deductible or coinsurance amounts) that count toward the out-of-pocket maximum may vary by plan.

See the *Schedule of Benefits* for more detailed information on copayments, deductibles and coinsurance and the services to which they apply.

Finding a PCP

To find a PCP:

- Use our online directory (updated weekly) at www.harvardpilgrim.org.
- Call one of our representatives. (See "Questions?" at the end of this document for phone numbers.)
- Use our printed *Provider Directory*. You can call Harvard Pilgrim to request one.

If you will have dependents on your plan, each of them can have a different PCP. Please write the PCPs' names and their provider ID codes in the designated spaces on your enrollment form. If your employer uses *HPHConnect*, Harvard Pilgrim's Web-based transaction service, you may be able to enroll at www.harvardpilgrim.org.

Once you're a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use *HPHConnect*, our online tool for managing your coverage, to make a change.

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.

You're covered when you're traveling . . .

When you're away, you're covered for 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.

And in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures) – no matter where they happen. Just go to the nearest emergency facility or call 911 or another local emergency number.

With the Harvard Pilgrim Core Coverage HMO, emergency services are subject to a copayment. This copayment is waived if you are admitted directly to the hospital from the emergency room.

If you are hospitalized, you must call Harvard Pilgrim 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.

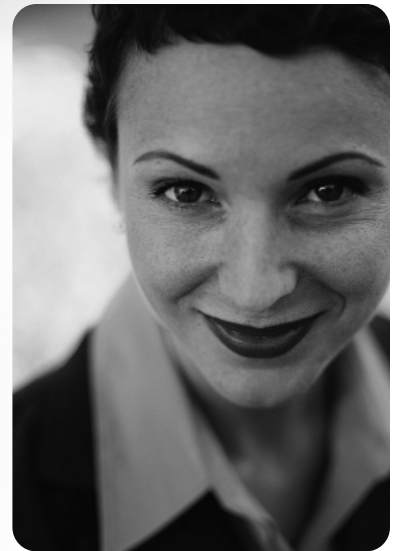
Be well, save money and more

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.⁴ Look up your plan details and find out about typical costs for tests and procedures. Visit www.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 (800) 637-8257. Representatives are available weekdays from 8:00 a.m. to 5:30 p.m. and until 7:30 p.m. on Monday and Wednesday.

If you're not yet a member, call **(800) 848-9995** on weekdays from 8:30 a.m. to 5:00 p.m.



⁴ These savings programs are not insurance products. Rather, they are discounts for programs and services designed to keep members healthy and active.



*Harvard Pilgrim Health Care of New England
160 South River Road
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(800) 848-9995
www.harvardpilgrim.org*