



Save money with Flex plans

Pay lower out-of-pocket costs for select services

Costs for medical tests and procedures often vary widely with no significant difference in quality. Why pay more if you don't have to?

With our Flex plans, you can visit select providers and pay lower out-of-pocket costs¹ for:

- Lab tests (excluding genetic testing)
- Outpatient surgery services

You may also pay lower cost sharing for:

- MRI, CT/CAT and PET scans
- Physical, speech and occupational therapy

Note: HMO plans require a referral from your primary care provider or specialist. See the Benefit Handbook for details. Review your Schedule of Benefits for details on cost sharing.

When you use select providers:

- **The deductible will not apply.**
- **Most plans offer lab testing at no charge, excluding genetic testing**
- **You'll pay a copayment for outpatient surgery.^{1,2}**
- **You'll pay a copayment or coinsurance for MRI, CT and PET scans.^{1,2}**
- **You'll pay a copayment or coinsurance for physical, speech and occupational therapy.^{1,2}**

➤ Visit harvardpilgrim.org/flexplans to learn more and to find providers who can help you save money.

¹ Members on HSA plans have to meet their annual deductible first, and then they may pay lower out-of-pocket costs.

² Different member cost sharing may apply. Check your Schedule of Benefits for details. The Schedule of Benefits governs in the event that the information in this document is different.