

# A guide to your medical coverage



# How the ElevateHealth<sup>SM</sup> Options HMO Open Access plan works

This plan gives you access to Harvard Pilgrim's full New England network of providers and hospitals.\*

Tier 1 \$	Tier 2 \$\$
Our ElevateHealth network	The rest of Harvard Pilgrim's New England network

## Features

-  **PCP required**
-  **In-network coverage only**
-  **Referrals not needed for specialists**
-  **Tiered network encourages you to choose high-quality, cost-efficient providers**

You have lower out-of-pocket costs when you visit Tier 1 providers and hospitals, and higher out-of-pocket costs when you visit Tier 2 providers and hospitals. You don't have to enroll in a tier; what you pay depends on where you go for care.

### Knowing the tier of your doctor or hospital is important

When a doctor has admitting privileges at a Tier 1 hospital, it doesn't always mean that the doctor belongs to Tier 1. Check the online directory to make sure you're seeing Tier 1 providers and that you are receiving your care from them at Tier 1 locations (e.g., hospitals and doctors' offices) for lower copayments and deductibles.

### A primary care provider is key to good health

A primary care provider (PCP) is the doctor, nurse practitioner or other qualified medical professional you see for annual check-ups and for treatment when you're sick or injured. You and each of your dependents can choose different PCPs from our network of participating providers.

Because this plan requires you to have a PCP, we will assign one to you automatically if we don't have one on file for you or if you don't let us know who it is when you enroll.

### Your PCP's role

- Provides preventive and routine medical care
- Refers you to participating medical specialists, when needed
- Knows your health history and educates you about healthy lifestyle choices



### Two ways to find a PCP:

Find a PCP or see if your current provider is in our network.



Visit

[www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory)



Call us:

Already a member:  
**(888) 333-4742**

Not yet a member:  
**(866) 874-0817**

TTY: 711

\*Changes to our network may occur at any time. For the most current information, visit the provider search tool at [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory)

# Getting care with the ElevateHealth<sup>SM</sup> Options HMO Open Access plan

With this plan, you will need to receive care from medical professionals and hospitals that participate in Harvard Pilgrim's provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

## Routine and preventive care\*\*

There's no extra charge for routine annual exams with your PCP and many preventive tests and services. Other tests and services your PCP orders may require cost sharing.

## Specialty care

You do not need a PCP referral to receive covered services from specialists.

## Behavioral health care\*\*\*

Your plan covers in-person visits with thousands of participating licensed clinicians; you do not need a referral. Virtual visits via smartphone, tablet or computer are also available.

## Hospital care

You will need to receive covered tests, surgery or treatment at a participating hospital, except in a medical emergency. If you are admitted to the hospital from the emergency room, call your PCP to arrange for any follow-up care you may need.

## Care when you're traveling

Your plan covers emergency care if you get sick or injured anywhere in the world.





## Acupuncture and chiropractic treatments

Acupuncture and chiropractic benefits are included without referrals on most plans.

## Urgent and emergency care

If you have a non-life-threatening illness or injury and your doctor's office is closed, you have a variety of options for getting care. Of course, if you think you're having a medical emergency, go to the emergency room or call 911.

### Commonly treated conditions

	<b>Virtual visits</b> Real-time virtual visit with providers via smartphone, tablet or computer	Non-life-threatening illnesses and injuries (coughs/ colds, sore/strep throat, nausea/diarrhea, etc.)	\$
	<b>Convenience care/retail clinic</b> Walk-in, convenience care or retail clinics	Minor illnesses and infections (bronchitis, strep throat, ear & eye infections, etc.)	\$\$
	<b>Urgent care center</b> Walk-in clinic for urgent care	Minor illnesses, injuries and infections (burns, bites, colds & flu, sprains & strains, etc.)	\$\$\$
	<b>Emergency room (ER)</b> Part of a hospital that provides immediate treatment for life-threatening illnesses and injuries	Medical emergencies (heart attack, stroke, choking, loss of consciousness, seizures, etc.)	\$\$\$\$

Visit [www.harvardpilgrim.org/urgentcareoptions](http://www.harvardpilgrim.org/urgentcareoptions) for more information about these options.

\*\* Preventive services that fall under the federal Affordable Care Act.

\*\*\* Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.

# Once you're a member

Register for your member account at [harvardpilgrim.org](https://harvardpilgrim.org):

- Look up the details of your plan.
- Compare costs for tests and procedures.
- Explore different health topics and ways to be well.
- Check out ways to save with discounts on eyewear, reimbursement for fitness programs and more!



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

## Need help?

Already a member: **(888) 333-4742**

Not yet a member: **(866) 874-0817**

TTY: **711**