

# A guide to your medical coverage



# How the Maine's Choice<sup>SM</sup> HMO plan works

This plan gives you flexibility and an opportunity to save money, with two tiers of providers and hospitals.\*

## Features



**PCP required from Preferred network**



**Referrals needed for most specialists**



**In-network coverage only**



**Save money when you receive care from Preferred network providers**

### Some services are always in the Preferred network.

Behavioral health, emergency care, pharmacy, acupuncture and chiropractic services.

### Some services are on us.

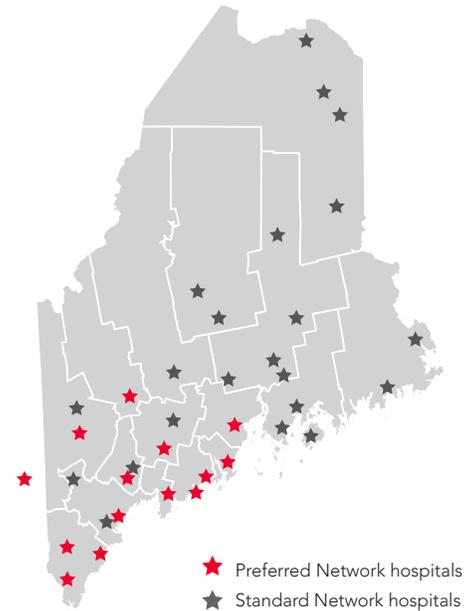
Copayments for the first non-routine PCP visit, first behavioral health therapy visit each year, and certain preventive services and tests.

### Cost sharing depends on the service and provider's network.

Either covered in full, a fixed amount or copayment, maximum out-of-pocket costs or deductible, or a percentage of service cost also known as coinsurance.

### Preferred network Hospitals

- Franklin Memorial Hospital
- LincolnHealth – Miles campus
- LincolnHealth – St. Andrew's campus
- Maine General Medical Center
- Maine Medical Center
- The Memorial Hospital (North Conway, NH)
- Mid Coast Hospital
- Penobscot Bay Medical Center
- Southern Maine Health Care – Biddeford & Sanford campuses
- St. Mary's Regional Medical Center
- Stephens Memorial Hospital
- Waldo County General Hospital
- York Hospital



### Preferred Network \$

Includes eligible PCPs, specialists and hospitals from leading provider groups throughout Central and Southern Maine

### Standard Network \$\$

Includes the rest of Harvard Pilgrim's New England network.

### 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.

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.

You and each of your dependents can choose different Preferred network PCPs.

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



Call us:

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

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

TTY: 711

\* To be eligible to enroll in the Maine's Choice<sup>SM</sup> HMO plan, you must live in one of the following 10 counties at least nine months out of the year: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo or York.

# Getting care with the Maine's Choice<sup>SM</sup> HMO plan

With this plan, you must receive care from medical professionals and hospitals that participate in the 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 will need your PCP's referral before your plan will cover most kinds of specialty care (e.g., dermatology, physical therapy, etc.). Certain types of visits (e.g., routine eye exams and OB-GYN care) do not require referrals.

## 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 a referral from your PCP or specialist for any tests, surgery or treatment you receive 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**