



Harvard Pilgrim
Health Care

“When my PCP isn’t available, I’m glad to know I have options!”

We all have minor illnesses and accidents. There are times when we definitely need care right away, but it’s not life threatening. Visiting the ER can be time consuming and expensive.

56% OF ALL ER VISITS ARE AVOIDABLE, ACCORDING TO NEHI, THE NEW ENGLAND HEALTH INSTITUTE

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER, no matter where you live or work, that will save you time and money.





If you are experiencing a life-threatening emergency such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.



The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

Read on to learn the about your options when you need care right away.

Understanding your options

	Typical out-of-pocket costs	Common symptoms	
 Telemedicine services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer	\$ You'll pay your PCP-level cost sharing for telemedicine services*	<ul style="list-style-type: none">• Coughs, colds• Sore/Strep throat• Flu• Pediatric issues• Sinus and allergies• Nausea/diarrhea	<ul style="list-style-type: none">• Rashes and skin issues• Women's health: UTIs, yeast infections• Sports injuries• Eye issues
 Convenience care/retail clinic Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacy)	\$\$ You'll typically pay a copayment for going to a participating clinic*	<ul style="list-style-type: none">• Bronchitis• Ear infections• Eye infections	<ul style="list-style-type: none">• Skin conditions like poison ivy and ringworm• Strep throat
 Urgent care clinic Walk-in clinic for urgent care	\$\$\$ You'll typically pay a copayment for urgent care, sometimes a higher one than for an office visit or convenience care clinic visit*	<ul style="list-style-type: none">• Burns, rashes, bites, cuts and bruises• Infections• Coughs, cold and flu• Minor injuries	<ul style="list-style-type: none">• Respiratory infections• Sprains and strains
 Emergency room (ER) Part of a local hospital If you think you're having a medical emergency, call 911 or go to the nearest ER.	\$\$\$\$ You'll typically pay a higher copayment than an office visit, plus ER services are often subject to a deductible*	<ul style="list-style-type: none">• Choking• Convulsions• Heart attack• Loss of consciousness• Major blood loss	<ul style="list-style-type: none">• Seizures• Severe head trauma• Shock• Stroke

*What you pay out-of-pocket depends on your specific Harvard Pilgrim plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your plan documents for your specific benefit information.



How to find care

For telemedicine services



Download the free Doctor On Demand telemedicine app or go to doctorondemand.com. After registering and completing the screening process, you will be connected to a Doctor On Demand provider.

For convenience care clinics and urgent care centers

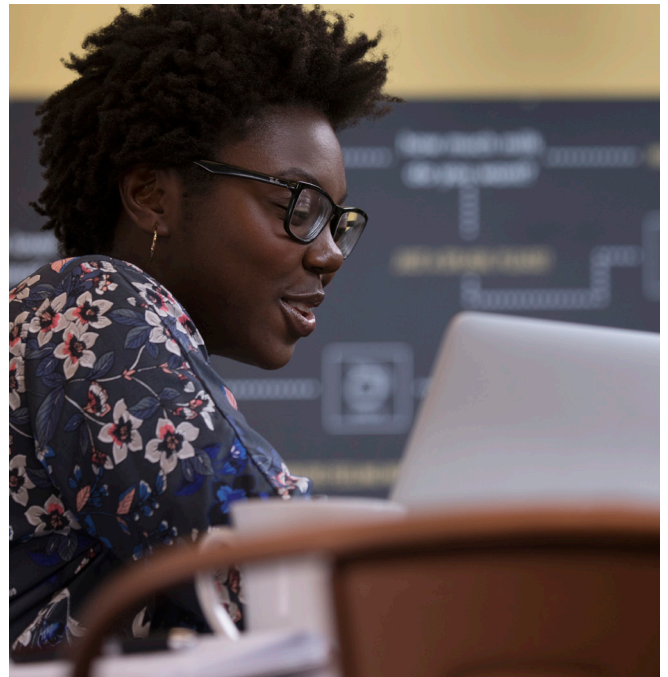


Visit harvardpilgrim.org and select "Find a provider." If you have created a Harvard Pilgrim member account, click "Login to search," or click "Select a plan" then the link for your plan. From there, click "Hospitals, Urgent Care, Labs and more" on the right, then "Urgent Care/Convenience Care Clinic."

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

Note: If you visit an urgent care center that is operated by an in-network hospital but not listed in Harvard Pilgrim's online provider directory, you will pay higher "hospital urgent care center" member cost sharing. Please see your Schedule of Benefits for cost sharing details.

If you don't have Internet access, you can call Harvard Pilgrim's Member Services department at **(888) 333-4742** for locations. For TTY service, call **711**.



Finding care is just a few clicks away with Harvard Pilgrim.



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

650 Elm Street, Suite 700, Manchester, NH 03101

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