



Harvard Pilgrim
Health Care

a Point32Health company



Medical Coverage & Cost-Sharing Guide

Maine's Choice Plus HMO HSA

With this plan, you must 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.

- Primary care provider (PCP) required
- Referrals needed for most specialists
- In-network coverage only
- Save money when you receive care from Preferred Network providers
- Health Savings Account (HSA) option

A PCP is key to good health

A PCP is the doctor, nurse practitioner or other qualified medical professional you see for annual checkups 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 select one when you enroll.
- You and each of your dependents can choose different PCPs from our network of participating providers.
- Find a PCP or see if your current provider is in our network at [harvardpilgrim.org/providerdirectory](https://www.harvardpilgrim.org/providerdirectory)

For Maine's Choice Plus HMO Individual and family plans that are offered On-Marketplace, you must live in one of these counties at least nine months out of the year to be eligible to enroll: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo or York.

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Getting care with the Maine's Choice Plus HMO HSA plan

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.

Hospital care

Prior authorization is required for any tests, surgery or treatment you receive at a participating hospital, except in a medical emergency. Your PCP or specialist will work directly with Harvard Pilgrim to obtain prior authorization for your treatment.

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.

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. Learn more about your care options at [harvardpilgrim.org/urgentcareoptions](https://www.harvardpilgrim.org/urgentcareoptions)

Take advantage of an HSA

With this plan, you can set up a health savings account (HSA), provided you meet Internal Revenue Service eligibility guidelines. You can use HSA funds to help pay for qualified health care expenses or save them for future health care needs. Both you and your employer can contribute to your HSA, which may be available through your company or through a bank.

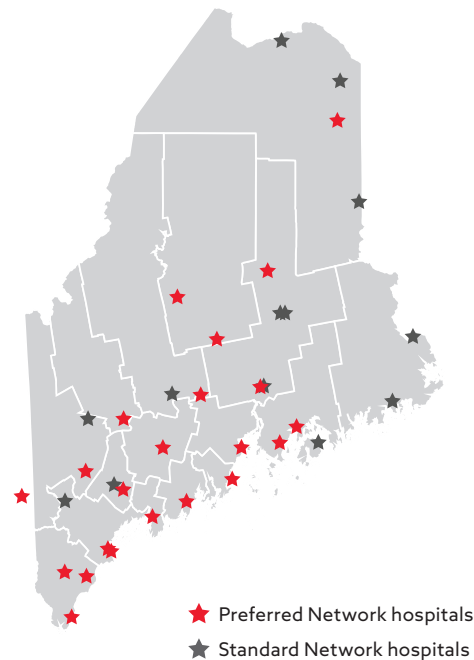
- Your interest earnings and withdrawals for qualified health care expenses are tax-free.
- Any unused amounts in your HSA carry over from year to year.
- You can contribute to your account through pre-tax deductions, which lowers your taxable income.
- Once you establish your HSA, you can use it to pay for all eligible expenses tax-free for the rest of your life. If you no longer meet eligibility guidelines (e.g., you enroll in a new plan that's not HSA-qualified), you lose only your ability to make additional contributions.
- Your HSA is portable — when you change jobs or retire, your money stays with you.

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

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

Preferred Network hospitals*

- MaineGeneral Medical Center
- MaineGeneral Medical Center - Thayer Center
- MaineHealth Franklin Hospital
- MaineHealth Lincoln Hospital
- MaineHealth Maine Medical Center
- MaineHealth Maine Medical Center – Biddeford Campus
- MaineHealth Maine Medical Center – Sanford Campus
- MaineHealth Memorial Hospital - North Conway, NH
- MaineHealth Mid Coast Hospital
- MaineHealth Pen Bay Hospital
- MaineHealth Stephens Hospital
- MaineHealth Waldo Hospital
- **NEW** Northern Light A.R. Gould Hospital
- **NEW** Northern Light Blue Hill Hospital
- **NEW** Northern Light C.A. Dean Hospital
- **NEW** Northern Light Eastern Maine Medical Center
- **NEW** Northern Light Maine Coast Hospital
- **NEW** Northern Light Mayo Hospital
- **NEW** Northern Light Mercy Hospital
- **NEW** Northern Light Sebecook Valley Hospital
- Northern Maine Medical
- St. Mary's Regional Medical Center
- 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.

Reminder: Maine's Choice Plus HMO Tiering

A selection of Massachusetts hospitals and physician groups have moved from the Standard Tier to Preferred Tier.

New Preferred hospitals include: Boston Medical Center, Brigham & Women's Faulkner Hospital, Beth Israel Deaconess Hospital, Lahey Clinic Hospital and Tufts Medical Center.

Coverage and important information

Choose a PCP from either network

Pay lower cost-sharing when you receive care from Preferred Network PCPs, and higher cost-sharing when you receive care from Standard Network PCPs.

Some services are always in the Preferred network

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

Some services are on us

Certain preventive services and tests

Cost-sharing depends on the service and provider's network

Most other services fall under the annual deductible, and you may be able to open an HSA to help pay for qualified health care expenses.

* For more Preferred Network providers, search the Maine's Choice Plus HMO provider directory at harvardpilgrim.org

Cost-sharing overview

No cost-sharing:

Routine & preventive care*

- Annual checkup with your PCP
- Preventive screenings and tests
- Immunizations, including flu shots
- Routine prenatal and postpartum visits

Cost-sharing may apply:

PCP and specialist visits, diagnostic tests & services, hospital services

- Visits to your provider when you're sick or injured
- Diagnostic screenings and tests outside of preventive care
- X-rays, CT scans and MRIs
- Inpatient and outpatient hospital care
- Emergency room visits
- Prescription drugs**

What you pay for services

Cost-sharing is the portion you pay for specific services like office visits, X-rays and prescriptions.** Copayments, deductibles and coinsurance are examples of cost-sharing.

Coinsurance: A fixed percentage of costs you pay for covered services. For example, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid your full annual deductible.

Copayment: A flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits, specialist visits and prescription drugs). Copayments are normally due when you have your appointment or pick up prescriptions at the pharmacy.

Deductible: A set amount of money you pay out of your own pocket for certain covered services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. Copayments and coinsurance do not count toward your deductible.

Out-of-pocket maximum: A limit on the total amount of cost-sharing you pay annually for covered services. This generally includes copayments, deductibles and coinsurance. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.

See the Schedule of Benefits for more details on your coverage and cost-sharing amounts.

Learn more at [harvardpilgrim.org](https://www.harvardpilgrim.org) or call member services at 888-333-4742

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

** Not all employer-sponsored plans offer Harvard Pilgrim prescription drug benefits.

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