

Medicare EnhanceSM Preventive Plus

Thank you for your interest in *Medicare EnhanceSM Preventive Plus*. While Medicare remains your primary insurer, this plan features additional coverage for preventive care and pays the cost of your Medicare deductibles and coinsurance. With *Medicare EnhanceSM Preventive Plus*:

- ▶ Routine doctors office visits are covered with just a simple copayment each time.
- ▶ You can live anywhere in the United States as long as you are enrolled in Medicare Parts A and B.
- ▶ You can visit any doctor or other provider that accepts Medicare.
- ▶ You'll enjoy savings on products and programs to help you live a healthier life.

Eligibility

To be eligible for *Medicare EnhanceSM Preventive Plus*, you can live anywhere in the United States as long as you are a retiree of an employer that offers this plan and you are enrolled in Medicare Parts A and B.

Depending on your employer's eligibility rules, your spouse may be able to join *Medicare EnhanceSM Preventive Plus* if he or she is also enrolled in Medicare Parts A and B. Check with your employer for more information.



Each year your employer has an open enrollment period when you choose your health benefits. If you're not eligible for *Medicare EnhanceSM Preventive Plus* during your employer's open enrollment period, you can become eligible to enroll on the date when you retire and sign up for Medicare Parts A and B.

Receiving care

Medicare EnhanceSM Preventive Plus is an indemnity plan. That means you can receive care

from any doctor, hospital or other health care provider that accepts Medicare. You're not locked into a provider network and you don't have to choose a primary care physician, which means you're free to visit specialists for covered services. You don't need referrals or any kind of prior authorization from Harvard Pilgrim.

After you enroll in *Medicare EnhanceSM Preventive Plus*, you will receive a member identification (ID) card. **It will be important for you to show both your Medicare EnhanceSM Preventive Plus and Medicare ID cards whenever you visit the doctor or hospital.**

Paying for services

Most providers will charge you a fixed copayment at the time of service for office visits and emergency room visits, and then bill Medicare and Harvard Pilgrim directly for the balance of the claim. Some providers may bill you directly for the services after receiving Medicare's payment, and you will need to submit a claim to Harvard Pilgrim.

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Coverage underwritten or administered by HPHC Insurance Company,
an affiliate of Harvard Pilgrim Health Care.

When you become a *Medicare EnhanceSM Preventive Plus* member, your *Benefit Handbook* will have more information about provider billing and submitting claims to Harvard Pilgrim. But if you need help or have questions, you can always call our Member Services department.

Please see the *Schedule of Benefits* for specific *Medicare EnhanceSM Preventive Plus* copayment and coverage amounts.

Emergency coverage—wherever you go

Whenever you need emergency care, just call 911 or another local emergency number. Emergency room visits are subject to a copayment that will be waived if you are admitted to the hospital. Even if you're traveling to another part of the country or another part of the world, *Medicare EnhanceSM Preventive Plus* has you covered wherever you need care.



Stay healthy and save money

Enjoy fitness, nutrition and eyewear discounts through the *Your Member Savings* program. Visit www.harvardpilgrim.org/savings for a complete list of program offerings and details.

Questions?

We hope you'll choose *Medicare EnhanceSM Preventive Plus* and all it offers.

If you're already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call **(800) 637-8257**. Representatives are available weekdays from 8:00 a.m. – 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday evenings.

If you're not yet a member, call **(800) 848-9995** on weekdays from 8:30 a.m. – 5:00 p.m.

To learn more about us in general, visit www.harvardpilgrim.org.

For questions about Medicare, visit www.medicare.gov or call **(800) MEDICARE**. For TTY service, call **(877) 486-2048**.



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an affiliate of Harvard Pilgrim Health Care.