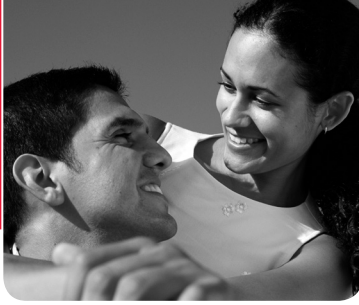


HOW IT WORKS:



The Harvard Pilgrim-Lahey Health Preferred Network HMO

With the Harvard Pilgrim-Lahey Health Preferred Network HMO, you're in control of your health care dollars. You choose where to receive your medical care in this limited network plan. When you receive care at a Tier 1 provider, you pay less.

Plan Highlights

- ▶ You choose a primary care provider (PCP) for your medical care.
- ▶ The Harvard Pilgrim-Lahey Health Preferred Network HMO has a two-tier provider network design.
- ▶ When you choose a Tier 1 provider, most services will be covered in full or with a lower copayment amount.
- ▶ Emergency Room visits are the same across both tiers.
- ▶ When you travel and need unforeseen care, your coverage travels with you.

How the two tiers work

When you receive services from a Tier 1 provider, you pay less. Your cost sharing increases when you receive services from higher-tier providers. Here's how the two tiers generally break out:

- **Tier 1** – care provided by Lahey Health hospitals and their affiliated providers, and the Beth Israel Deaconess System including BIDMC, BI-Milton, BI-Needham and BI-Plymouth
- **Tier 2** – care provided by select community hospitals and select academic medical centers, and their affiliated providers

Understanding Harvard Pilgrim-Lahey Health Preferred Network HMO benefits

To help you better understand how your out-of-pocket costs differ depending on your providers' tiers, refer to the following partial list of covered services.

Continued on next page ▶



This plan provides access to a limited provider network that is smaller than the Harvard Pilgrim-Lahey Health full provider network. In this plan, members have coverage only from providers in the Lahey Health Preferred Network HMO provider network. Please visit the provider search tool to find participating hospitals and providers at www.harvardpilgrim.org/laheyhealth. You may also call Harvard Pilgrim for assistance (phone numbers on the back cover).

Comparing costs and coverage

	Tier 1	Tier 2
Deductible	\$500/individual \$1,000/family	\$1,000/individual \$2,000/family
Out-of-Pocket Maximum	\$4,000/individual \$8,000/family	
Inpatient Hospital¹		
• Adult medical/surgical	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) medical/surgical	Tier 1 deductible, then 10% coinsurance	
• Maternity	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
• Mental health/substance abuse	Deductible, then 10% coinsurance	
Outpatient Hospital		
• Adult day surgery	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19) day surgery	Deductible, then 10% coinsurance	
Emergency Room (copay waived if admitted)	\$200 copay	
Urgent Care (only hospital and urgent care center)	\$30 copay at a Lahey Health provider if you have a Lahey Health PCP \$40 copay if you have a non-Lahey Health PCP	\$90 copay
Physician's Office		
• Preventive adult and pediatric care (including GYN) ²	No charge	
• Adult care (including GYN)	PCP: \$30 copay Specialist: \$40 copay	PCP: \$55 copay Specialist: \$65 copay
• Pediatric care (up to age 19, including GYN) ²	PCP: \$30 copay Specialist: \$40 copay	
• Routine maternity (pre/post natal)	No charge	
• Mental health/substance abuse	\$30 copay	
X-rays, Lab Tests and High-tech Imaging		
• Adult	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
• Pediatric (up to age 19)	Tier 1 deductible, then 10% coinsurance	
Routine Eye Exams (one exam every 12 months)	\$40 copay	\$65 copay (\$40 copay up to age 19)
Short-term Therapy – Outpatient	Physical and occupational: 30 visits each per calendar year	
• Hospital- and non-hospital affiliated	\$40 copay	\$65 copay (\$40 copay up to age 19)
Skilled Nursing Facility (100 days per calendar year)	No charge	
Chiropractic Care (up to 12 visits)	\$40 copay	\$65 copay

¹ Inpatient hospital services include: semi-private room and board, professional services, surgical services, drugs/supplies and intensive care.

² Pediatric care: Offered at Lahey Primary Care in Ipswich, Arlington, Medford, Andover, Reading and Winchester; Lahey Primary Care in Amesbury, Hamilton-Wenham and Lynnfield have family practices. Northeast Physician Hospital Organization (PHO) offers two pediatric practices, Garden City Pediatrics in Beverly and North Shore Pediatrics in Danvers. Additionally, Northeast has a number of family practices in Beverly, Danvers, Gloucester, Ipswich and Manchester. For more information, see <http://physicians.lahey.org> and www.beverlyhospital.org/FindADoctor. Winchester Hospital and its facilities and physicians, including Highland Healthcare IPA, offer pediatric care as well.

Your providers and choosing a PCP

The relationships you have with your providers are important. With an HMO, your relationship with a primary care provider (PCP) is essential, as he/she coordinates your care and refers you to specialists when needed.



Knowing your PCP's tier, as well as those of any specialists he/she may refer you to, is important.

If you have established relationships with certain providers, you'll want to make sure you find out what tiers they are in to help you plan for your health care costs. You'll also want to

know the hospitals where they have admitting privileges to, as well as their tier. Providers are not always in the same tier as the hospitals to where they have admitting privileges.

If you enroll dependents in your plan, each can have a different PCP. With the Harvard Pilgrim-Lahey Health Limited Network HMO, it's very important for you to choose a PCP for each covered family member when you enroll. If you do not choose a PCP, we will assign one to you. To find a PCP, visit www.harvardpilgrim.org/laheyhealth, and search the Preferred Network HMO provider directory.

Facts about referrals

If you need specialty care, you will need a referral from your PCP. Referrals are not necessary for some services, such as routine eye exams or most gynecological care. While there are many providers who take care of Harvard Pilgrim members, your PCP will usually send you to a specialist affiliated with his or her own practice.

PCPs typically develop strong working relationships with particular specialists. This helps them collaborate more effectively on their patients' care and helps ensure excellent communication, appropriate treatment and higher-quality care. If you need to visit a cardiologist, for example, your PCP will refer you to someone in a local medical practice or hospital with which he or she is affiliated.

If your PCP is not a Tier 1 provider, be sure to ask your PCP to refer you to Tier 1 specialists whenever possible. This way, you can access the higher level of benefits.

GLOSSARY FOR HARVARD PILGRIM-LAHEY HEALTH PREFERRED NETWORK HMO

COINSURANCE: A percentage of the contracted cost of covered services that you must pay after you have paid your full, annual deductible amount (if applicable).

COPAYMENT: A dollar amount you pay for certain covered services. The copayment is due at the time of your visit or when the provider bills you. Copayments are always fixed dollar amounts.

DEDUCTIBLE: A dollar amount you must pay annually before certain services are covered

under your health plan. This means you may be required to pay all or part of a bill for services, until you have paid your total deductible amount (if applicable).

OUT-OF-POCKET MAXIMUM: A limit on the amount of cost sharing that you must pay for covered benefits in a calendar year. This excludes any amounts that you pay for prescription drugs, office visits and physical therapy/occupational therapy/speech therapy visits.

TIER: One of two levels or ranks arranged to categorize participating providers. The lower the tier, the less you'll pay out-of-pocket.

ADULT: 19 years and older.

PEDIATRIC: Up to age 19.

The plan documents you receive once enrolled in the Harvard Pilgrim-Lahey Health Preferred HMO will include more detailed benefit information.

You're covered for urgent care when you're traveling

When you're away, you're covered for care you may need if you become sick or injured. Harvard Pilgrim covers unexpected or unforeseen care (e.g., for earaches, flu, injury, etc.) when you're traveling anywhere in the world. When you're within the enrollment area, you must see a participating provider. The enrollment area includes Massachusetts, New Hampshire, Maine and Rhode Island, and certain areas in Vermont, Connecticut and New York.

And in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number. Emergency care is covered worldwide.

Once you're out of the hospital, please follow up with your PCP for any additional medical care you may need.

Your prescription drug coverage

CVS Caremark, not Harvard Pilgrim, administers your prescription drug program. If you have questions about this program, please contact CVS Caremark at (866) 329-3056 or visit www.caremark.com.

Be well, save money and more

Harvard Pilgrim membership comes with more than just important health benefits. Learn about different health topics and ways to be well. Look up your plan details and find out about typical costs for tests and procedures. Visit www.harvardpilgrim.org/laheyhealth to learn more.

Questions?

If you're already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call **711**. Representatives are available Monday, Tuesday and Thursday 8:00 a.m. to 6:00 p.m., Wednesday 10:00 a.m. to 6:00 p.m. and Friday 8:00 a.m. to 5:30 p.m.

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/laheyhealth.

