![Harvard Pilgrim Health Care logo]

Medical Coverage Guide

Littleton Options HMO

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**

› **Tiered network encourages you to choose high-quality, cost-efficient providers**

› **Save money on office visits with Preferred PCPs in Tier 1***

* Check the Schedule of Benefits to see if your plan includes the Preferred PCP benefit.

Changes to our network may occur at any time. For the most current information, visit the provider search tool at **harvardpilgrim.org/public/find-a-provider**

Getting care with the Littleton Options HMO plan

Routine and preventive care*
There's no out-of-pocket cost 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 a referral from your PCP 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
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.

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 on most plans; you do not need a referral.

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**

Coverage and important information

You have lower out-of-pocket costs when you visit Tier 1 providers and hospitals, and higher out-of-pocket costs when you visit Tier 2 providers and hospitals. You don't have to enroll in a tier; what you pay depends on where you go for care.

Knowing the tier of your doctor or hospital is important

When a doctor has admitting privileges at a Tier 1 hospital, it doesn't always mean that the doctor belongs to Tier 1. Check the online directory to make sure you're seeing Tier 1 providers and that you are receiving your care from them at Tier 1 locations (e.g., hospitals and doctors' offices) for lower copayments and deductibles.

A PCP is key to good health

A 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 select one when you enroll.

Find a PCP or see if your current provider is in our network at **harvardpilgrim.org/public/find-a-provider**

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