

A guide to your medical coverage



How the Virtual ChoiceSM HMO plan works

This plan gives adult members age 19+ the choice between a virtual primary care provider (PCP) through Doctor On Demand or an-office based PCP from Harvard Pilgrim's full New England HMO network.

Features



PCP required



Referrals needed for most specialists



In-network coverage only



Copayments for most office visits



Pay less when you choose a virtual PCP



A primary care provider is key to good health

A primary care provider (PCP)¹ 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.

Adult members 19+ can choose one of two primary care options that works for them:

1. Virtual: You have 24/7 access to PCPs through virtual visits with Doctor On Demand.¹ Once you choose a Doctor On Demand virtual PCP, all visits take place virtually through video and voice communication via your smartphone, tablet or computer — in real time.

Your virtual PCP or office-based PCP will refer you when you need specialist consultations, labs, X-rays and immunizations. Referrals are required for most specialist visits, and members will access Harvard Pilgrim's HMO network.

2. Office-based: You select a PCP from Harvard Pilgrim's HMO network and receive office-based care from your PCP.

Members under the age of 19 must select a Harvard Pilgrim HMO network PCP and continue to receive office-based care. They'll always pay the lowest cost sharing.

Your PCP's role

- Provides preventive and routine medical care
- Refers you to participating medical specialists, when needed
- Knows your health history and educates you about healthy lifestyle choices

Find providers:

Find a PCP or see if your current provider is in our network.



Virtual primary care —

Doctor On Demand PCPs for members age 19 and older

www.doctorondemand.com/HPHCVirtual

Office-based care — including specialists and PCPs for members younger than 19, and members age 19 and older who choose an office-based PCP

www.harvardpilgrim.org/providerdirectory



Call us:

Already a member: **(888) 333-4742**

Not yet a member: **(866) 874-0817**

TTY: **711**

Doctor On Demand is a nationwide health care service that provides video visits with board-certified physicians, psychiatrists and licensed psychologists via smartphone, tablet and computer.

¹ A member must establish a relationship with a provider by: (1) registering with Doctor On Demand in the state the member resides, and (2) completing a PCP appointment in the same state.

Getting care with the Virtual ChoiceSM HMO plan

With this plan, you will need to 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.

Routine and preventive care²

There's no extra charge for routine annual exams with your PCP³ 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.

Behavioral health care⁴

Your plan covers both in-person and virtual visits with thousands of participating licensed clinicians; you do not need a referral.

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.

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.

Commonly treated conditions

	Virtual visits Real-time virtual visit with providers via smartphone, tablet or computer	Non-life-threatening illnesses and injuries (coughs/ colds, sore/strep throat, nausea/diarrhea, etc.)	\$
	Convenience care/retail clinic Walk-in, convenience care or retail clinics	Minor illnesses and infections (bronchitis, strep throat, ear & eye infections, etc.)	\$\$
	Urgent care center Walk-in clinic for urgent care	Minor illnesses, injuries and infections (burns, bites, colds & flu, sprains & strains, etc.)	\$\$\$
	Emergency room (ER) Part of a hospital that provides immediate treatment for life-threatening illnesses and injuries	Medical emergencies (heart attack, stroke, choking, loss of consciousness, seizures, etc.)	\$\$\$\$

Visit www.harvardpilgrim.org/urgentcareoptions for more information about these options.

² Preventive services that fall under the federal Affordable Care Act.

³ For members who choose a virtual PCP: A member must establish a relationship with a provider by: (1) registering with Doctor On Demand in the state the member resides, and (2) completing a PCP appointment in the same state.

⁴ Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim. See your Schedule of Benefits for details on coverage.

Once you're a member

Register for your member account at www.harvardpilgrim.org:

- Look up the details of your plan.
- Compare costs for tests and procedures.
- Explore different health topics and ways to be well.
- Check out ways to save with discounts on eyewear, reimbursement for fitness programs and more!



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

Need help?

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