



Harvard Pilgrim
Health Care

a Point32Health company

Medical Coverage Guide

LP Plans

Save money on select services

Costs for medical tests and procedures often vary widely with no significant difference in quality. Visiting an LP provider allows you to pay lower out-of-pocket costs for many services, including lab tests (excluding genetic testing) and outpatient surgery services.

When you use LP providers:

- **The deductible will not apply.**
- **There is no charge for covered lab tests (excluding genetic testing)**
- **You'll pay a copayment for outpatient surgery.***

Depending on your plan,* you may also pay lower cost sharing when you visit providers that are not affiliated with hospitals for:

- MRI, CT/CAT and PET scans
- Physical, speech and occupational therapy

The deductible will not apply, and you will pay either a copayment or coinsurance.* Check your Schedule of Benefits for details.

> Learn more at harvardpilgrim.org/LPplans

*Different member cost sharing may apply. The Schedule of Benefits governs in the event that the information in this document is different.

Review your Schedule of Benefits for details on cost sharing.

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