

A guide to your medical coverage



Getting care with the ElevateHealthSM Options 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 care*

There's no extra charge 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 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 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.

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.

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

** Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.

How the ElevateHealthSM Options HMO plan works

This plan gives you flexibility and an opportunity to save money, with two tiers of providers and hospitals*.

Tier 1 \$	Tier 2 \$\$
Our ElevateHealth network	The rest of Harvard Pilgrim's New England network

Features



PCP required



Referrals needed for most specialists



In-network coverage only



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

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 primary care provider is key to good health

A primary care provider (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. You and each of your dependents can choose different PCPs from our network of participating providers.

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 let us know who it is when you enroll.

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



Two ways to find a PCP:

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



Visit

www.harvardpilgrim.org/providerdirectory



Call us:

Already a member:

(888) 333-4742

Not yet a member:

(866) 874-0817

TTY: 711

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

Once you're a member

Register for your member account at 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?

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

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

TTY: **711**

What you pay for services

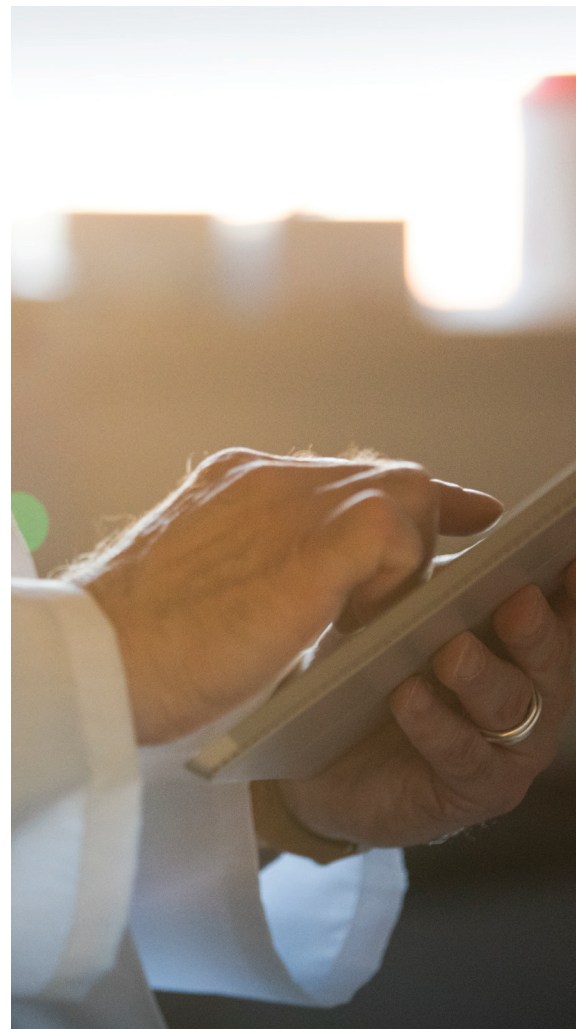
Cost sharing is the portion you pay for specific services like office visits, X-rays and prescriptions.* Copayments, deductibles and coinsurance are examples of cost sharing.

Coinsurance: A fixed percentage of costs you pay for covered services. For example, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid your full annual deductible.

Copayment: A flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits, specialist visits and prescription drugs). Copayments are normally due when you have your appointment or pick up prescriptions at the pharmacy.

Deductible: A set amount of money you pay out of your own pocket for certain covered services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. Copayments and coinsurance do not count toward your deductible.

Out-of-pocket maximum: A limit on the total amount of cost sharing you pay annually for covered services. This generally includes copayments, deductibles and coinsurance. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.



*Not all employer-sponsored plans offer Harvard Pilgrim prescription drug benefits.

See the **Schedule of Benefits** for more details
on your coverage and cost-sharing amounts.



What your ElevateHealthSM Options HMO plan covers

Here's how your plan covers some common services.

No cost sharing—Routine & preventive care*

- Annual checkup with your PCP
- Preventive screenings and tests
- Immunizations, including flu shots
- Routine pre-natal and post-partum visits

Cost sharing may apply—PCP and specialist visits, diagnostic tests & services, hospital services

- Visits to your provider when you're sick or injured
- Diagnostic screenings and tests outside of preventive care
- X-rays, CT scans and MRIs
- Inpatient and outpatient hospital care
- Emergency room visits

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

See the **Schedule of Benefits** for more details on your coverage and cost-sharing amounts.

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

ElevateHealth Options HMO

Flexible, high-quality care

Harvard Pilgrim's **ElevateHealth Options HMOs** give you flexibility and an opportunity to save money. These plans feature two tiers of providers and hospitals. Tier 1 is our ElevateHealth network, and Tier 2 is the rest of Harvard Pilgrim's network (New Hampshire, Massachusetts, Maine, Vermont, Connecticut and Rhode Island). 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.*

Getting Care

- With this plan, you must receive all of your care from Harvard Pilgrim's participating providers and hospitals (except in a medical emergency).
- You will be required to choose a participating primary care provider (PCP) to handle your care and give you referrals to specialists.
- If you will be covering family members on your policy, each of them can choose different Harvard Pilgrim PCPs.
- Remember that you pay less when you visit Tier 1 providers and hospitals, and more 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.
- You can get acupuncture, chiropractic care, routine eye exams and most kinds of gynecological care without your PCP's referral, but you must see participating providers for these services. You will have lower copayments and deductibles when you see Tier 1 providers.
- If you need tests or surgery at a hospital, you'll need your PCP's or specialist's referral to a participating hospital. You will have lower copayments and deductibles when you go to Tier 1 hospitals. The only time you don't need a referral to go to the hospital is in a medical emergency.
- In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), call 911 or go to the nearest emergency room. Once you are out of the hospital, be sure to follow up with your PCP for any additional care you may need.
- You have coverage for unexpected or unforeseen urgent care (e.g., earache, flu or sprain) when you're traveling. Otherwise, you must receive care from participating providers and hospitals.

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

continued on reverse



Finding ElevateHealth options providers and hospitals

For the latest information on ElevateHealth Options providers and hospitals, visit www.harvardpilgrim.org and click on "Find a Provider." Choose "ElevateHealth Options," then search by provider type or by specialty. Remember that you will have lower out-of-pocket costs when you visit Tier 1 providers and hospitals.



Reminder when choosing a doctor

When a doctor has admitting privileges at a Tier 1 hospital, it doesn't necessarily 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.

Your coverage

These are some examples of covered services on your ElevateHealth Options plan. For more information, check the Schedule of Benefits, which is the document that outlines the specific benefits and cost-sharing amounts. It governs in the event that the information in this document is different.

	What you pay: Tier 1	What you pay: Tier 2
Preventive tests and services <i>Examples: Annual physicals, annual gynecological visits, routine pre-natal and postpartum visits, immunizations, colorectal cancer screening and breast cancer screening</i>	No charge	No charge
Office visits	Copayment	Deductible then coinsurance
Urgent care		
Free standing	Copayment	Deductible then either copayment or coinsurance
Hospital based	Deductible then copayment	Deductible then either copayment or coinsurance
Emergency room	Deductible then either copayment or coinsurance	Deductible then either copayment or coinsurance
Inpatient hospital care	Deductible then no charge	Deductible then coinsurance
Lab work	No charge	Deductible

Cost Sharing Glossary

- **Cost sharing** is what you pay for specific health care services (e.g., office visits and prescriptions). Coinsurance, copayments and deductibles are all examples of cost sharing.
- **Coinsurance:** This is a fixed percentage of costs that you pay for covered services. For example, if you have a plan with coinsurance, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.
- **Copayment:** This is a flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits, specialist visits, and prescription drugs). Copayments are normally due when you have your appointment.
- **Deductible:** This is a set amount of money that you have to pay out of your own pocket for certain covered services before your plan covers those services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. If you receive care for services that fall under the deductible, your provider will send you a bill.

ElevateHealthSM Options HMO Network

Full network HMO plans with two tiers of providers and hospitals.*

- ▶ Tier 1 is our **ElevateHealth** network, which has hundreds of primary care providers, thousands of specialists and dozens of New Hampshire's leading hospitals. It also includes Brattleboro Memorial Hospital in Vermont.
- ▶ Tier 2 is the rest of **Harvard Pilgrim's network** (New Hampshire, Massachusetts, Maine, Vermont, and Rhode Island).

Members will pay less when they choose Tier 1 providers and hospitals.

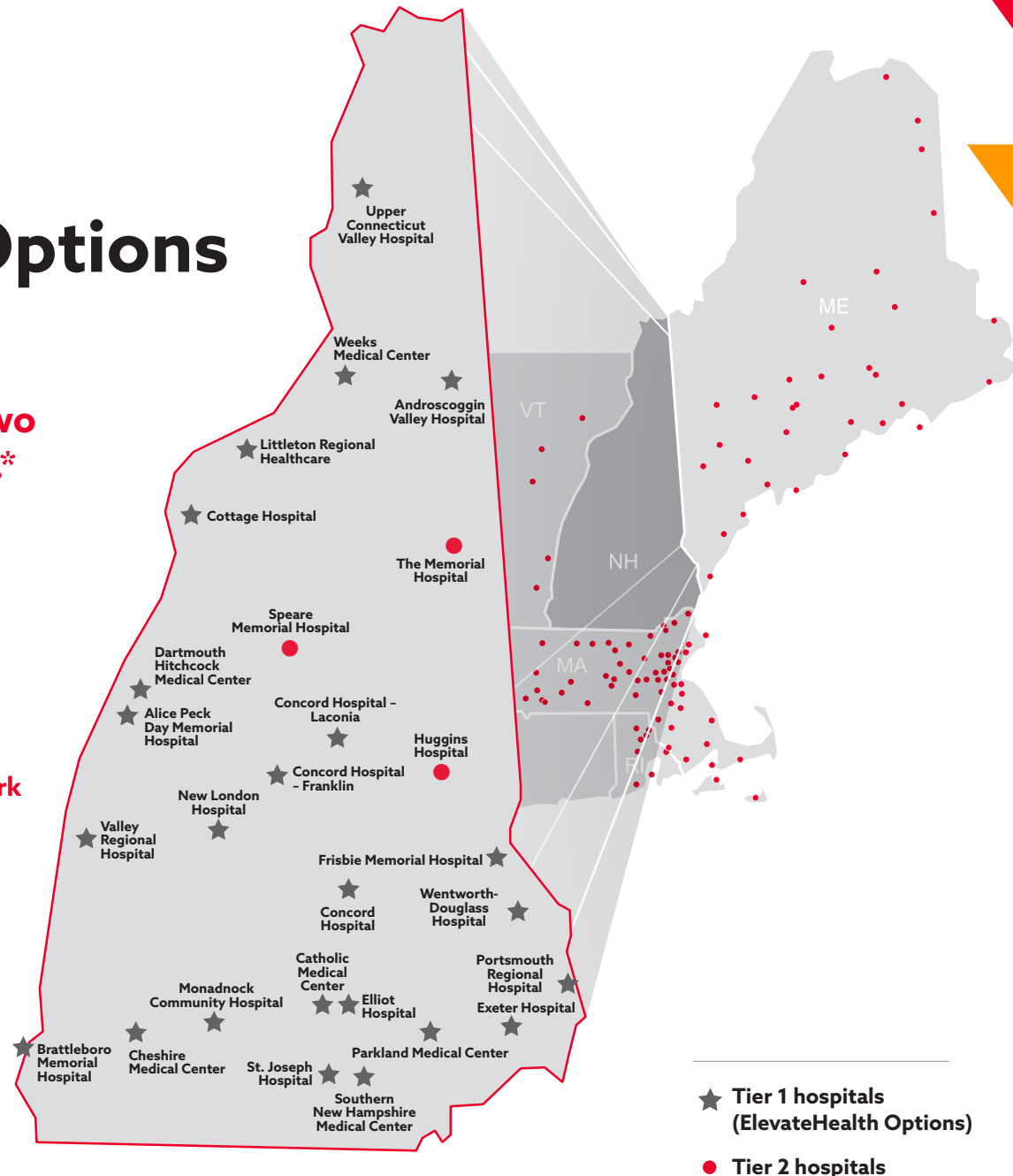
Visit harvardpilgrim.org/providerdirectory to find a provider.

*Provider network subject to change at any time.

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

a **Point32Health** company

FORM NO: 1049971296-0323



- ★ Tier 1 hospitals (ElevateHealth Options)
- Tier 2 hospitals