



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.



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A Guide to your Medical Coverage

Getting care with the HMO Open Access 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 member cost sharing for routine annual exams with your PCP and many preventive tests and services. Other tests and services may require cost sharing.

Specialty care

You do not need a PCP referral to receive covered services from specialists.

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 to receive covered tests, surgery or treatment 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 on most plans.

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.

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

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

How the HMO Open Access plan works

This plan gives you access to Harvard Pilgrim's full New England network of providers and hospitals.

- PCP required
- Referrals not needed for specialists
- In-network coverage only
- Copayments for most office visits

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.

When you enroll in this plan, you must choose a PCP for you and each covered family member.

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
- Knows your health history
- Educates you about healthy lifestyle choices

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



Visit
[harvardpilgrim.org/
providerdirectory](https://harvardpilgrim.org/providerdirectory)



Call us:
Already a member: **888-333-4742**
Not yet a member: **866-874-0817**
TTY: **711**