



FROM  Harvard Pilgrim HealthCare

# Help employees save on out-of-pocket costs while *lowering your overall medical expenses*

As you know, the costs of medical tests and procedures often vary widely with no significant difference in quality. Harvard Pilgrim’s voluntary SaveOn program engages members to make smarter health care choices, and rewards them for doing so.

Consider offering the program that makes it easy for Harvard Pilgrim members to find care for covered outpatient medical procedures and diagnostic tests from participating providers at a lower cost. Members can call every time they require eligible tests or procedures.\*

## SaveOn helps reduce medical costs

By empowering and rewarding sound health-care decision making, you can reduce medical costs without changing benefits or cost shifting.

SaveOn uses Harvard Pilgrim’s paid claims data to identify lower-priced, Harvard Pilgrim-participating providers conveniently located to a member’s home or work.

### Examples of potential savings per service

<b>Colonoscopy screening</b>	Range: \$950 - \$2,850 Potential Savings: \$1,900
<b>MRI spine, lumbar (without contrast)</b>	Range: \$616 - \$2,270 Potential Savings: \$1,654
<b>Common routine labs</b>	Range: \$110 - \$560 Potential Savings: \$450

Ranges based on Harvard Pilgrim’s paid claims data. Actual service prices vary by provider and location.

\*For Massachusetts-based employers, members may receive a maximum of five rewards per calendar year.

\*\* \$150 minimum savings for reward. Some plan designs may require a referral and/or prior authorization before receiving services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim’s Member Services department.

\*\*\* Reward payments are considered taxable income. You should consult a tax advisor for more information.

### How SaveOn works

- 1 Harvard Pilgrim members voluntarily call the SaveOn phone line whenever their doctor recommends an outpatient test or procedure such as:
  - Bone density study
  - Colonoscopy
  - Lab work
  - Mammogram
  - Radiology (e.g., MRI and CT scan)
  - Ultrasound
  - Many other non-emergency outpatient tests and procedures
- 2 SaveOn nurses inform members if there are any lower-cost, Harvard Pilgrim-participating providers available in their area. They can even reschedule the appointment and help with any necessary paperwork.\*\*
- 3 Members can choose one of the lower-cost providers, have the test or procedure at the low-cost provider and earn between \$25 and \$75. If members are already seeing a lower-cost provider, they can receive a \$10 reward for calling.\*\*

Reward dollars depend on the service and the associated cost savings (see other side for rewards and eligibility details). Members receive the reward in the mail after Harvard Pilgrim processes the claim, about 45 days after members receive their Harvard Pilgrim Activity Summary.\*\*\*

Turn over to learn more 

## Communications to promote SaveOn year-round

Once you purchase SaveOn, we send your Harvard Pilgrim enrollees a letter to their homes introducing them to the program. We include a Tyvek card sleeve featuring the SaveOn phone number so they can keep it handy with their Harvard Pilgrim member ID card.

### Use SaveOn to earn cash rewards.

Keep your health plan ID card in here as a reminder to call SaveOn to find low-cost, high-quality providers when you need outpatient tests and procedures. You'll earn cash rewards and may also lower your medical costs.

• Bone density scan • Colonoscopy • Lab tests  
• Mammogram • MRI or CT scan • Ultrasound  
• Other tests or procedures at a hospital or outpatient facility

Call Toll-Free: (855) 7SaveOn  
(855) 772-8366  
[www.harvardpilgrim.org/saveon](http://www.harvardpilgrim.org/saveon)



SaveOn's success depends upon promoting the program within your company. You have access to a variety of templates available online to use as fliers or emails to your employees throughout the year. The more you spread the word about SaveOn, the more your employees will use it, and you'll see savings on medical costs.

## Preferred pricing for Harvard Pilgrim customers

Tandem Care, our SaveOn program administrator, offers Harvard Pilgrim customers discounted, per employee, per month rates. As the employer, you fund earned rewards.

## Employer reporting to demonstrate savings

Each month, you'll receive a detailed monthly SaveOn report that includes the number of calls received, projected and confirmed savings, and rewards distributed.

## Program eligibility

SaveOn is available for purchase in Massachusetts, New Hampshire and Maine to fully and self-insured employers with 51-plus eligible employees.

## SaveOn's reward structure

Here's what your Harvard Pilgrim members and their dependents will receive when using SaveOn:

▶ **\$10 minimum reward\*** for Harvard Pilgrim members who call and are already scheduled at a low-cost provider

▶ **\$25 reward\*** for Harvard Pilgrim members switching to a low-cost provider for:

- Bone density study
- Lab work
- Mammogram
- Ultrasound

▶ **\$50 reward\*\*** for Harvard Pilgrim members switching to a low-cost provider for:

- MRI
- CT scan
- PET scan

▶ **\$75 reward\*\*\*** for Harvard Pilgrim members switching to a low-cost provider for:

- Colonoscopy
- Other outpatient surgeries

\* Minimum savings to qualify for \$10 and \$25 reward is \$150

\*\* Minimum savings to qualify for \$50 reward is \$250

\*\*\* Minimum savings to qualify for \$75 reward is \$350

## Learn more

Visit [www.harvardpilgrim.org/saveon](http://www.harvardpilgrim.org/saveon), call your broker or contact your Harvard Pilgrim account executive at **(800) 848-9995**.