

SaveOn... medical tests and procedures while earning cash rewards



Did you know that the costs of medical tests and procedures often vary widely with no significant difference in quality? SaveOn helps Harvard Pilgrim members find lower-cost, conveniently located participating providers for outpatient medical tests and procedures and then pays you rewards for choosing to save money.

With just one phone call, you can SaveOn medical care and earn rewards between \$25 and \$75 when you choose a lower-cost, Harvard Pilgrim-participating provider identified by experienced nurses. And if you're already seeing a lower-cost provider, you'll still receive a \$10 reward just for calling.*

How SaveOn works

- 1** Call **(855) 7SAVEON** (855-772-8366) whenever your doctor recommends an outpatient test or procedure such as:
 - Bone density study
 - Colonoscopy
 - Lab work
 - Mammogram
 - Radiology (e.g., MRI and CT scan)
 - Ultrasound
 - Other non-emergency outpatient tests and procedures
- 2** SaveOn's team of nurses lets you know if there are any lower-cost, Harvard Pilgrim-participating providers available in your area. They can even reschedule the appointment and help you with any necessary paperwork.*
- 3** Choose one of the lower-cost providers, have your test or procedure and earn between \$25 and \$75. Reward dollars depend on the service and the associated cost savings (see reverse side for rewards and eligibility details). You'll receive your money in the mail after Harvard Pilgrim processes the claim, typically about 45 days after you receive your Activity Summary.**

You and your health care dependents can call every time you require eligible tests or procedures. You may receive a maximum of five SaveOn rewards per calendar year.


It's your choice

SaveOn is voluntary and available to you and any family members on your health plan for covered outpatient diagnostic tests and procedures.

* \$150 minimum savings for reward. Your health plan may require a referral and/or prior authorization before you receive services from the lower-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

** Reward payments are considered taxable income.

Continued 



How to SaveOn and earn reward dollars:

- 1** Call **(855) 7SAVEON** (855-772-8366) when your doctor recommends an outpatient test or procedure such as a bone density study, colonoscopy, lab work, mammogram, radiology (e.g., MRI and CT scans), ultrasound and other non-emergency, outpatient procedures.
- 2** Talk to a SaveOn nurse to compare facility charges. If there is a lower-cost provider available, and you choose to use that facility, the nurse can help you reschedule your appointment.
- 3** Go for your test or procedure with the lower-cost provider and you'll receive a reward in the mail after Harvard Pilgrim processes the claim.

saveONSM | FROM  **Harvard Pilgrim HealthCare**

This information refers to products and services offered by Harvard Pilgrim Health Care and its affiliate, HPHC Insurance Company.

Examples of potential savings per service

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

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

SaveOn Rewards & Eligibility

- + \$10 reward*** if you're already going to a low-cost provider.
- + \$25 reward*** if you save at least \$150 by switching to a low-cost provider for:
 - Mammogram
 - Bone density study
 - Ultrasound
 - Lab tests
- + \$50 reward**** if you save at least \$250 by switching to a low-cost provider for:
 - MRI
 - CT
 - PET scans
- + \$75 reward***** if you save at least \$350 by switching to a low-cost provider for:
 - Colonoscopy
 - Other outpatient surgeries

For all other outpatient tests and procedures, the reward amount is based on the minimum savings listed below.

* 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

Being informed about your options can earn you money. Don't forget to SaveOn your next test or procedure!



SaveOn Reminder Card:
Cut and keep with your
Harvard Pilgrim member ID.

saveONSM