

HOW IT WORKS:



The Harvard Pilgrim Core Coverage HMO *Massachusetts*

Harvard Pilgrim's Core Coverage HMO may help you save money on your annual premium. Many of the doctors and hospitals you know and trust accept Harvard Pilgrim, and you'll enjoy the great service and programs that come with your membership.

- ▶ You'll choose a primary care provider (PCP) to deliver or arrange for your medical care.
- ▶ For most services, you must first satisfy a deductible and then pay coinsurance.
- ▶ You'll receive a set number of outpatient medical office visits and outpatient behavioral health visits each for a fixed dollar copayment. Additional visits are subject to the deductible, then you pay a percentage of the cost of the visit.
- ▶ When you travel and need unforeseen care, your coverage travels with you.

How services are covered

These are examples of covered services under a typical Core Coverage HMO. The *Schedule of Benefits* has more details on benefits and cost sharing. It governs in the event that the information in this document is different. See the next page for an example of the out-of-pocket costs you may have with a doctor's visit.

Core Coverage HMO covered services	What you pay
<ul style="list-style-type: none">• Preventive tests and services, including:<ul style="list-style-type: none">- Adult annual visits- Well child visits- Annual gynecological visits- Immunizations, including flu shots (for children and adults as appropriate)	No charge
<ul style="list-style-type: none">• Outpatient medical office visits (up to three per individual; up to six per family)^{1,2}• Outpatient behavioral health office visits (up to three per individual; up to six per family)• Emergency room care• Allergy injections	Copayment
<ul style="list-style-type: none">• Outpatient medical office visits (fourth and subsequent visits per individual; seventh and subsequent visits per family)• Outpatient behavioral health office visits (fourth and subsequent visits per individual; seventh and subsequent visits per family)• Procedures performed by your provider during an office visit• X-rays and lab tests• Inpatient hospital services, hospital outpatient services and day (outpatient) surgery	Deductible then coinsurance

¹ Some services you receive during a medical office visit may be subject to a yearly deductible. Please see the example on the next page.

² Examples of outpatient medical office visits include visits for illness or injuries; eye examinations; consultations with specialists; physical, speech and occupational therapies; and chiropractic care. Certain preventive visits have no charge and do not count toward the three individual and six family visits.



Example: Let's assume you've already had two medical office visits. You visit your PCP because you are injured, and you receive an X-ray.

This is your third visit, which is subject to an office visit copayment. (For a family plan, assume one of your covered family members has already had three medical office visits in addition to your two visits. This is your sixth visit as a family).^{*} Your next medical office visits would be subject to the deductible, then coinsurance.

X-rays are subject to the deductible. If you have not yet paid the full, annual deductible, you would pay all charges for the X-ray up to the deductible amount. If you had already paid the full, annual deductible amount, you would then pay coinsurance for the X-ray.

In summary you would be responsible for the copayment for the office visit, plus any deductible and/or coinsurance charges for the X-ray, up to your out-of-pocket maximum amount.

^{*} A note about family coverage: If one covered family member uses three outpatient medical office visits or three outpatient behavioral health office visits, his or her fourth visit would be subject to the deductible, even if other covered family members have not had any visits.

Your PCP's role

Your PCP is the doctor, physician's assistant or nurse practitioner who will see you for routine check-ups and treat you when you're sick or injured. If you need care from a specialist, you will need a referral from your PCP.

It's very important for you to choose a PCP when you enroll. If you do not choose a PCP, we will assign one to you. You must have your PCP provide your care (except in emergencies) and give you a referral for most kinds of specialty care in order for Harvard Pilgrim to provide coverage for the service.

Finding a PCP

To find a PCP:

- Use our online directory (updated weekly) at www.harvardpilgrim.org/providerdirectory.
- Call one of our representatives (see "Questions?" at the end of this document for phone numbers).
- Use our printed *Provider Directory*. You can call Harvard Pilgrim to request one.

Once you're a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use *HPHConnect*, our online tool for managing your coverage, to make a change.

GLOSSARY

COPAYMENT: A dollar amount you pay for certain covered services. The copayment is due at the time of your visit or when the provider bills you. Copayments are always fixed dollar amounts.

DEDUCTIBLE: A dollar amount you must pay annually before certain services are covered under your health plan. This means you may be required to pay all or part of a bill, up to your full, annual deductible amount.

COINSURANCE: A percentage of the cost of covered services that you must pay after you have paid your full, annual deductible amount.

OUT-OF-POCKET MAXIMUM: A limit on the amount of cost sharing that you have to pay annually for covered services.

The *Schedule of Benefits* has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

Facts about referrals

If you need specialty care, you will need a referral from your PCP. Referrals are not necessary for some services, such as routine eye exams (if covered under your plan) or most gynecological care.



While there are many providers who take care of Harvard Pilgrim members, your PCP will usually send you to a specialist affiliated with his or her own practice. If you need to visit a cardiologist, for

example, your PCP will refer you to someone in a local medical practice or hospital with which he or she is affiliated.

PCPs typically develop strong working relationships with particular specialists. This helps them collaborate more effectively on their patients' care and helps ensure excellent communication, appropriate treatment and higher-quality care.

Whenever you need specialty care, feel free to ask your PCP about the referral process and why he or she recommends a certain specialist. Your PCP may occasionally make a referral outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

Coverage when you're traveling

When you're away, you're covered for care you may need if you become sick or injured. Harvard Pilgrim covers unexpected or unforeseen care (e.g., for earaches, flu, etc.) when you're traveling outside the state in which you live.

Coverage in an emergency

In an emergency (e.g., heart attack, stroke, choking, seizure or loss of consciousness), go to the nearest emergency facility or call 911 or another local emergency number. If you are hospitalized, you or someone else must call Harvard Pilgrim within 48 hours, or as soon as you can. If your attending physician notifies your PCP, this requirement will be met. Your PCP will arrange for any follow-up care you may need.

With the Harvard Pilgrim Core Coverage HMO, emergency services are subject to a copayment. This copayment is waived if you are admitted directly to the hospital from the emergency room.

Be well, save money and more

Learn about different health topics and ways to be well. Keep more money in your wallet with discounts on eyewear and fitness and nutrition programs. Look up your plan details and find out about typical costs for tests and procedures. Visit www.harvardpilgrim.org to learn more.

Questions?

If you still have questions about the Core Coverage HMO, call Harvard Pilgrim at **(800) 208-1221**. For TTY service, call **(800) 637-8257**. To learn more about us in general, visit www.harvardpilgrim.org.

