The Harvard Pilgrim Best Buy HSA HMO offers Harvard Pilgrim’s high-quality coverage at a more affordable premium than a traditional HMO. It has a significant annual deductible but covers many preventive care services at no charge. The Best Buy HSA HMO may allow you to set up a Health Savings Account to help offset your medical costs. And it’s offered by a consistently top-rated health plan* that offers wellness and savings programs and personalized support to help you find your way to better.

- You’ll choose a primary care provider (PCP) to deliver or arrange for your medical care.
- Many preventive tests and services are covered at no charge.
- For most other services you must first satisfy a deductible. After that, they’re covered in full.
- When you travel and need unforeseen care, your coverage travels with you.

How services are covered

These are partial lists of covered services under a typical Best Buy HSA HMO plan. An example of how your cost sharing applies follows on the next page. Refer to the Summary of Benefits for a complete list of benefits. The Summary of Benefits governs in any case in which the information in this document is different.

<table>
<thead>
<tr>
<th>No charge</th>
<th>Deductible, then no charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Preventive tests and services, including:</td>
<td>• Exams for illness or injuries</td>
</tr>
<tr>
<td>- Adult annual visits</td>
<td>• Lab tests and diagnostic procedures, including EKGs, MRIs, X-rays and colonoscopies, other than those listed under “Preventive tests and services”</td>
</tr>
<tr>
<td>- Well child visits</td>
<td>• Treatments and procedures, including chemotherapy, surgical procedures, allergy treatments and dialysis</td>
</tr>
<tr>
<td>- Annual gynecological visits</td>
<td>• Therapeutic procedures, including occupational therapy, speech therapy, physical therapy, early intervention and cardiac rehabilitation</td>
</tr>
<tr>
<td>- Routine pre-natal and post-partum visits</td>
<td>• Inpatient and outpatient hospital services</td>
</tr>
<tr>
<td>- Cervical cancer screening, including Pap smears</td>
<td></td>
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<tr>
<td>- Immunizations, including flu shots</td>
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<tr>
<td>(for children and adults as appropriate)</td>
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<tr>
<td>- Colorectal cancer screening, including colonoscopy, sigmoidoscopy and fecal occult blood test</td>
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</tbody>
</table>

Example: You visit your PCP because you are sick, and the doctor gives you an immunization as part of the exam.

- Exams for illness or injuries are subject to the deductible.
- If you have not yet paid the full, yearly deductible, you will receive a bill from your doctor and pay all charges for the exam up to the deductible amount.
- If you have already paid the full, annual deductible amount, you will pay nothing for the exam.
- There is no charge for immunizations under the Best Buy HSA HMO, so you would not be billed for the immunization.

Your PCP’s role

Your PCP is the doctor 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 is easy

To find a PCP:
- use our online directory (updated weekly) at [www.harvardpilgrim.org](http://www.harvardpilgrim.org)
- call one of our representatives (See “Questions?” at the end of this document for phone numbers.)
- use our printed Provider Directory (Your employer may have a copy, or you can call Harvard Pilgrim to request one.)

If you will have dependents on your plan, each of them can have a different PCP. Please write the PCPs’ names and their provider ID codes in the designated spaces on your enrollment form. If your employer uses HPHConnect, Harvard Pilgrim’s Web-based transaction service, you may be able to enroll online at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

Once you’re a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use HPHConnect to make a change.

GLOSSARY

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.

See the Summary of Benefits for more detailed information on your plan’s deductible and the services to which it applies.
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’re already a member, call Member Services with questions at (888) 333-4742. For TTY service, call (800) 637-8257. Representatives are available weekdays from 8:00 a.m. – 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday evenings.

If you’re not yet a member, call (800) 848-9995 on weekdays from 8:30 a.m. – 5:00 p.m.

To learn more about us in general, visit www.harvardpilgrim.org.

Facts about referrals
If you need specialty care, your PCP will refer you to another physician or appropriate medical professional. Referrals are not necessary for some services, such as routine eye exams (if covered under your plan) or most gynecological care.

You’re covered 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.

And in an emergency
Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number.

With the Best Buy HSA HMO, emergency room care services are subject to the deductible. Please see the Summary of Benefits for details.

If you are hospitalized, you must call Harvard Pilgrim within 48 hours, or as soon as you can (or ask someone to do this for you). If your attending physician notifies your PCP, this requirement will be met. Your PCP will arrange for any follow-up care you may need.

*These savings programs are not insurance products. Rather, they are discounts for programs and services designed to keep members healthy and active.
What is a Health Savings Account?

A Health Savings Account is a fund you can establish to pay for medical expenses associated with a High Deductible Health Plan or invest for your future health care needs.

Under federal guidelines, you need to enroll in a High Deductible Health Plan to be able to set up a Health Savings Account. The Best Buy HSA HMO is not a Health Savings Account. It is a qualified High Deductible Health Plan that may allow you to set up and contribute to a Health Savings Account. Check with your employer to find out whether it has arrangements with particular banks or financial institutions for Health Savings Accounts.

Why set up a Health Savings Account?

**Tax savings**
- You can contribute to your Health Savings Account through pre-tax payroll deductions, which lowers your income tax.
- Your interest earnings and withdrawals for qualified health care expenses are tax-free as well.

**No “use-it-or-lose-it”**
- Any unused amounts in your Health Savings Account carry over from year to year.
- You don’t have to worry about forfeiting your contributions at the end of the year.

**It’s yours**
- You own your Health Savings Account. When you change jobs or retire, your money stays with you.
- The funds in your account are yours to spend on medical expenses associated with your High Deductible Health Plan or save for future health care needs.

**It’s flexible**
- Both you and your employer can contribute to your Health Savings Account.
- Funds in your Health Savings Account can be used to pay for health care services not covered by your High Deductible Health Plan, such as laser eye surgery or alternative care.
- You can use Health Savings Account funds for non-medical expenses, but withdrawals are subject to a penalty or taxation.

**Use it for the future**
- Health Savings Accounts may be an effective way to invest for future health care needs and retirement.
- Contact your Health Savings Account administrator to find out how to get the most from your Health Savings Account.