



Harvard Pilgrim
Health Care

HMO HSA

A guide to your medical coverage



How the HMO HSA plan works

This plan gives you access to Harvard Pilgrim's full New England network of providers and hospitals. You have coverage for preventive care at no extra cost. Most other services fall under the annual deductible, and you may be able to open a health savings account (HSA) to help pay for qualified health care expenses.

Features



PCP required



Annual deductible for most services



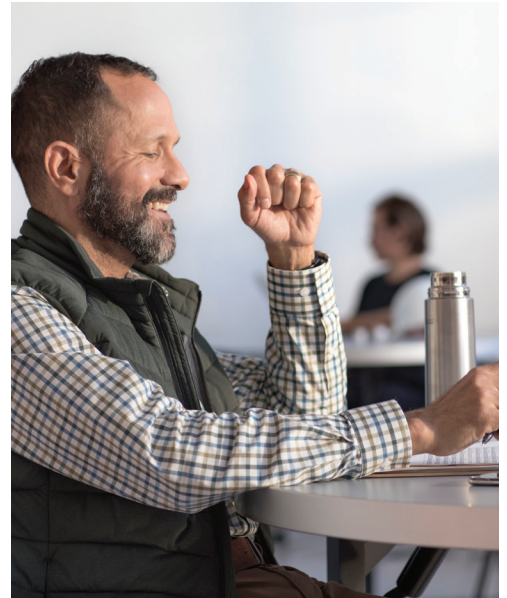
Referrals needed for most specialists



Option to open a Health Savings Account (HSA)



In-network coverage only



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.

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.

You and each of your dependents can choose different PCPs from our network of participating providers.

Your PCP's role

- Provides preventive and routine medical care
- Refers you to participating medical specialists, when needed
- Knows your health history and educates you about healthy lifestyle choices

Two ways to find a PCP:

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



Visit **harvardpilgrim.org/providerdirectory**



Call us:

Already a member:

(888) 333-4742

Not yet a member:

(866) 874-0817

TTY: **711**

Getting care with the HMO HSA 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 extra charge for routine annual exams with your PCP and many preventive tests and services. Other tests and services your PCP orders may require cost sharing.

Specialty care

You will need your PCP's referral before your plan will cover most kinds of specialty care (e.g., dermatology, physical therapy, etc.). Certain types of visits (e.g., routine eye exams and OB-GYN care) do not require referrals.

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 a referral from your PCP or specialist for any tests, surgery or treatment you receive 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 without referrals on most plans.

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

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

**Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.

Once you're a member

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!

Take advantage of an HSA

With this plan, you can set up a health savings account (HSA), provided you meet Internal Revenue Service eligibility guidelines. You can use HSA funds to help pay for qualified health care expenses or save them for future health care needs. Both you and your employer can contribute to your HSA, which may be available through your company or through a bank.

The advantages of an HSA include:

- You can contribute to your account through pre-tax deductions, which lowers your taxable income.
- Your interest earnings and withdrawals for qualified health care expenses are tax-free.
- Any unused amounts in your HSA carry over from year to year.
- Once you establish your HSA, you can use it to pay for all eligible expenses tax-free for the rest of your life. If you no longer meet eligibility guidelines (e.g., you enroll in a new plan that's not HSA-qualified), you lose only your ability to make additional contributions.
- Your HSA is portable – when you change jobs or retire, your money stays with you.



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Need help?

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