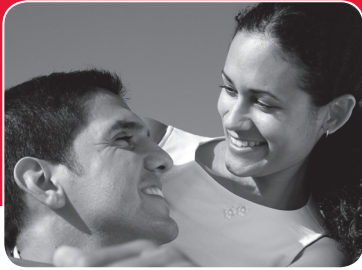


HOW IT WORKS:



Harvard Pilgrim's Access AmericaSM Plan

Harvard Pilgrim's Access America Plan is one of the most flexible options you can choose for your health care needs.

- ▶ You can receive care from almost any doctor or hospital — in Massachusetts or across the nation.
- ▶ You are not required to have a primary care provider or get referrals for care.
- ▶ You can receive in-network services from participating providers and out-of-network services from non-participating providers.

In-network services

In-network services are covered services you receive from **participating providers**.

Most often, receiving in-network services means paying **lower out-of-pocket costs**. Many services are covered after you pay a **copayment** at the doctor's office.* With some Access America plans you may need to pay a yearly **deductible and then coinsurance or copayments** for certain covered services that you receive inside our network. (Check the *Schedule of Benefits* to see if your plan has a deductible and additional cost sharing for in-network services.)

Out-of-network services

Out-of-network services are covered services you receive from **non-participating providers**.

Receiving out-of-network services usually means paying **higher out-of-pocket costs**. All services you receive outside the Access America network are subject to a yearly **deductible**.

After you have paid your total deductible amount for the year, you typically pay **coinsurance** for services you receive outside our network. You may need to send us claim forms to be reimbursed for covered services. Also, a non-participating provider may bill you for the difference between his or her charges and the amount we pay for that service.

How to find participating providers

With Harvard Pilgrim's Access America program, you can visit our participating doctors, hospitals and other providers in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's participating doctors, hospitals and other providers in all other states. So no matter where you live or work in the country, chances are very good that the doctors and hospitals you know and trust will accept your Access America plan.

- To find participating providers and hospitals, visit www.harvardpilgrim.org/providerdirectory and choose "Access America."
- If you don't have Internet access, call Member Services for a list of providers and hospitals near you. (The call and the list are free.)

* Deductibles, copayments and coinsurance do not apply to certain in-network preventive visits. Please see the *Schedule of Benefits* for details and for your cost-sharing amounts.

Continued on reverse ▶



GLOSSARY

PARTICIPATING PROVIDERS: Doctors, other health professionals and hospitals that have agreements to care for our members.

NON-PARTICIPATING PROVIDERS: Doctors, other health professionals and hospitals that do not have agreements to care for our members.

COPAYMENT: A dollar amount you pay for in-network services. The copayment is due at the time of your visit or when the provider bills you. Copayments are always fixed dollar amounts. Some plans may have two levels of copayments for office visits.

DEDUCTIBLE: A dollar amount you must pay annually before services are covered under your health plan. This means you may have to pay all or part of a bill for services until you have paid your total deductible amount. If your plan has a deductible for in-network services, check the *Schedule of Benefits* to see if your in-network deductible and out-of-network deductible are combined or separate from each other.

COINSURANCE: A percentage of the cost of covered services that you must pay for certain services after the deductible has been met.

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

Going to the hospital

When you're going to be admitted to the hospital, services are covered according to what combination of providers you use. Suppose that you are being sent to a participating hospital by a non-participating doctor. In this case your hospital visit is covered at the in-network benefit level, and the doctor's services are covered at the out-of-network benefit level. Except in an emergency, you must notify us before a hospital admission when non-participating providers are involved.

You have coverage when you're traveling...

If you seek care for covered services while traveling, they will be covered at the in-network benefit level when you visit participating providers, and at the out-of-network level when you visit non-participating providers. Emergency services are covered at the in-network benefit level.

And 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 us within 48 hours, or as soon as reasonably possible.

Your plan covers all medical emergencies at the in-network benefit level. Check the *Schedule of Benefits* to see what kind of cost sharing you have to pay.

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.

If you're not yet a member, call **(800) 848-9995**.

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



Harvard Pilgrim
Health Care

