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facts to know about your Maine's ChoiceSM HMO plan

1 Maine's Choice HMO has two tier levels for doctors and hospitals

- The **Preferred** tier includes all eligible PCPs, specialists and hospitals from leading provider groups throughout Central and Southern Maine. By receiving your care from Preferred tier providers, you'll pay lower deductibles, lower copayments, and lower out-of-pocket costs.
- The **Standard** tier includes all other doctors and hospitals in Harvard Pilgrim's New England-wide network.
- To maximize your savings, be sure you know your doctors' and hospitals' tiers before you receive care.

2 Some services are always in the Preferred tier, regardless of who provides them

- These services include behavioral health, emergency care, lab, radiology, anesthesiology, pediatric dental care, pharmacy and ancillary services (such as home health care, hearing aids, durable medical equipment, dialysis, etc.).

3 Certain services are covered at no charge

- Your copayment will be waived for your first non-routine PCP visit (such as a sick visit) and your first behavioral health visit in the calendar year.
- Certain preventive services and tests are covered in full. (Please note that you may receive some tests and services during a preventive visit that are subject to cost sharing.)

The Maine's Choice HMO plan includes a tiered provider network, with two benefit levels, or tiers, known as: 1) Preferred tier, which includes primary care providers (PCPs) and 2) Standard tier. In this plan, members pay different levels of cost sharing depending on the affiliation of the provider delivering a covered service. If a provider changes affiliations at any time, the tier of that provider may also change. Please consult the Maine's Choice HMO provider directory online at www.harvardpilgrim.org/maineschoice to determine a provider's tier in the network.

4 You have four forms of cost sharing (what you pay for services), depending on the service and the provider's tier

- **Covered in full.** You pay nothing for most preventive care services.
- **Copayments.** You have fixed dollar amounts for PCP visits and a slightly higher copayment for visits to specialists.
- **Deductible.** You'll pay up to this dollar amount for services subject to the deductible, like X-rays, bloodwork and hospital care. Your deductible amount depends upon the tier of your provider and the services you receive. If you receive services that apply to one tier's deductible, that dollar amount does not apply toward the other tier's deductible.
- **Coinsurance.** You pay a percentage of the cost of covered services after you have paid your full, annual deductible amount.

Please note: your plan has an out-of-pocket maximum. This is the maximum amount you are required to pay in copayments, coinsurance and deductible amounts annually. Refer to your *Schedule of Benefits* for specific plan details.

5 Harvard Pilgrim will send you an Activity Summary for the services you receive

- The Activity Summary is not a bill. It lists the services you received, any payments Harvard Pilgrim made to the provider for your care, and any amounts you may owe the provider. A new summary will post each month to your secure *HPHConnect* for Members account at www.harvardpilgrim.org.
- You'll receive a monthly Activity Summary in the mail when you are responsible for a deductible, coinsurance or an amount not covered by your plan.
- Your provider will bill you separately. Compare the provider's bill with your Harvard Pilgrim statement to verify the services you received and any amounts you may have paid or still may owe to the provider.

If you have questions about your Harvard Pilgrim Maine's Choice HMO plan, call Member Services at (888) 333-4742. For TTY service, call 711.



Harvard Pilgrim
Health Care

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