

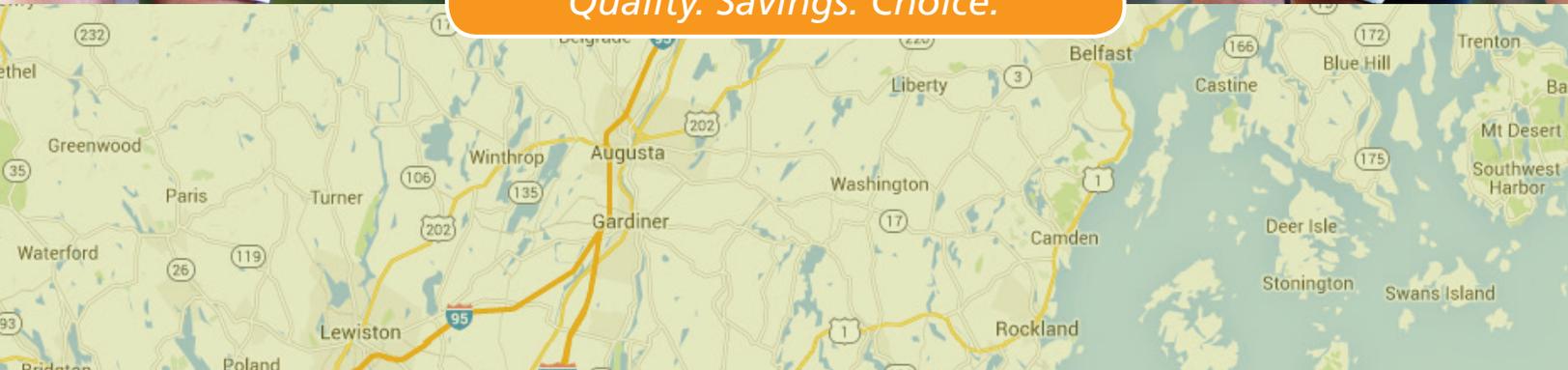


Harvard Pilgrim
Health Care

Harvard Pilgrim's Maine's ChoiceSM HMO



Quality. Savings. Choice.



Get more out of your health plan with Maine's ChoiceSM HMO

Harvard Pilgrim Health Care is partnering with leading doctors and health care providers in Southern and Central Maine to give you a higher-quality, more affordable health care experience.



Maine's Choice highlights

Maine's Choice is a plan that gives you the power of choice and can help you save 10-15% on your annual premium and cost sharing, while giving you access to many of the doctors and hospitals in the region that you already know and trust. Plus, you can feel confident knowing that Harvard Pilgrim is one of five private health plans in the country rated 5 out of 5 for 2015-2016.* Maine's Choice features a two-tiered provider network:

- The **Preferred** tier includes all eligible PCPs, specialists and hospitals from leading provider groups throughout Central and Southern Maine.
- The **Standard** tier includes all other doctors and hospitals in Harvard Pilgrim's extensive New England-wide network.
- You'll pay less to see providers in the Preferred tier; you'll pay more to see providers in the Standard tier. But regardless of their tier, all Harvard Pilgrim providers meet our strict quality standards.
- Some services are always included in the Preferred tier, regardless of who provides them. These 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.).
- You'll choose a primary care provider (PCP) from the Preferred tier to arrange your care.
- Most preventive care is covered in full.
- Your copayment will be waived for your first non-routine PCP visit, such as a visit when you're sick or injured. Your copayment is also waived for your first outpatient behavioral health visit in the calendar year.
- For some services, you'll pay a **copayment**; for other services, you must first satisfy a **deductible**, then you'll pay **coinsurance**.
- When you travel and need unforeseen care, your coverage travels with you.

Your out-of-pocket costs

Preferred tier	\$
Standard tier	\$ \$

Maine's Choice FACT

There is no copayment for your first non-routine PCP visit (sick visit) in the calendar year. Plus, most preventive care is covered in full.

Glossary

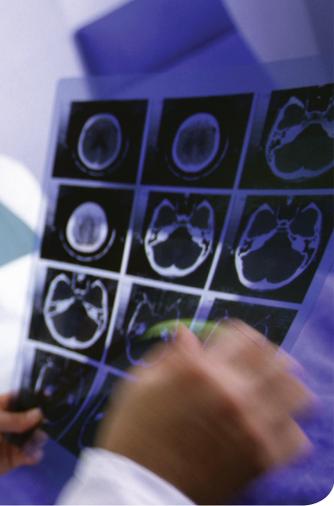
DEDUCTIBLE: A dollar amount you must pay annually before services are covered under your health plan. This means you may be required to pay all or part of a bill for services, until you have paid your total deductible amount. Some plans may require you to pay coinsurance after you pay your annual deductible.

COINSURANCE: A percentage of the cost of services that you must pay, where applicable.

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

The Harvard Pilgrim Maine's ChoiceSM HMO *Schedule of Benefits* has more details on specific benefits and cost sharing. It governs in the event that the information in this document is different.

* NCQA's Private Health Insurance Plan Rankings 2015-2016.



Save money by seeing Preferred tier providers

With Maine's Choice, you're in control of how you spend your health care dollars. By getting your care from hospitals, doctors and health care providers in the Preferred tier, you can keep your costs down. That's because Harvard Pilgrim has partnered with these leading providers to help you save money. You still have the option to receive care from Standard tier providers.

Whether you see a provider in the Preferred tier or Standard tier, you can feel good knowing that all Harvard Pilgrim providers meet strict quality standards.

Please refer to the *Schedule of Benefits* to find your specific cost-sharing amounts (including your copayment dollar amounts, annual deductible and, if any, additional coinsurance amounts), as well as other details about what is covered and what is not.



Maine's Choice FACT

There are over 700 PCPs and 3,000 specialists to choose from in the Preferred tier

Maine's Choice Preferred tier hospitals and providers

Pay less when you receive care from these Preferred tier hospitals and physician groups, and their affiliated providers.

Preferred tier hospitals:

- Franklin Memorial Hospital
- LincolnHealth – Miles campus
- LincolnHealth – St. Andrew's campus
- Maine General Medical Center
- Maine Medical Center
- The Memorial Hospital – North Conway, NH
- Mid Coast Hospital
- Penobscot Bay Medical Center
- Southern Maine Health Care – Biddeford & Sanford campuses
- St. Mary's Regional Medical Center
- Stephens Memorial Hospital
- Waldo County General Hospital
- York Hospital

Preferred tier physician organizations include:

- InterMed
- Kennebec Region Health Alliance
- Maine Medical Center PHO
- Martin's Point Health Care
- Spectrum Medical Group
- York Hospital

For more participating Preferred tier physicians, please visit the Maine's Choice HMO provider directory at www.harvardpilgrim.org/maineschoice.

This 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. 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. To determine a provider's tier in the network, please consult the Maine's Choice HMO provider directory or use the provider search tool at www.harvardpilgrim.org/maineschoice.

Your relationship with your PCP and other providers

Your PCP is the doctor, physician assistant or nurse practitioner who sees you for routine check-ups and treats you when you're sick or injured. If you need care from a specialist, you'll need a referral from your PCP. Your PCP helps coordinate all your care and ensures that specialists and other providers you see are aware of your medical history.

With Maine's Choice, **each enrolled member must choose a PCP from the Preferred tier** in order to obtain covered benefits. If you will have dependents on your plan, each can have a different PCP.

It's very important for you to choose a PCP from the Preferred tier 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. If your current PCP is not in the Preferred tier, please select a new one from the Preferred PCP listing in our online provider directory. See instructions below.

Finding a PCP is easy

If you have established relationships with certain doctors, you'll want to make sure you find out what tier they are in to help you plan for your health care costs. You'll also want to find out which hospitals they have admitting privileges to, and their tiers, too.

To find a PCP:

- Use our online directory (updated weekly). Go to www.harvardpilgrim.org/providerdirectory and click on "Maine's Choice HMO."
- Call one of our representatives. See the back cover of this document for phone numbers.
- Once you're a member, you can choose a different Preferred tier PCP for any reason. Just call Member Services or use *HPHConnect* for Members, a secure online account you can set up on our Web site after you're enrolled.

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 your Maine's Choice plan, emergency services may be subject to the deductible, copayment and/or coinsurance. Please check the *Schedule of Benefits* to see what kind of cost sharing you have to pay. Whenever you are admitted directly to the hospital from the emergency room, you do not have to pay the emergency room copayment.

Save money on prescription drugs

Your coverage includes Harvard Pilgrim's tiered Value prescription drug coverage: the lower the tier, the less you'll pay. Your cost sharing for prescriptions includes a combination of copayments, coinsurance and a deductible, and you have the option of getting your prescriptions filled at a retail pharmacy or through the mail. For more details on your prescription coverage, refer to the *Prescription Drug Brochure*.

Maine's Choice FACT

Once you and your covered family members choose a PCP from the Preferred tier, you will be able to see specialists in both the Preferred and Standard tiers.



The little extras make a big difference



A balanced approach to wellness

Harvard Pilgrim understands that there's more than one way to better health and well-being. That's why your Maine's Choice plan includes coverage for **20 acupuncture visits** per year. See the *Schedule of Benefits* for more details.

Discounts on products and services

With our Your Member Savings discount program, you can take advantage of:

- \$150 fitness reimbursement.*
- Savings on a wide range of products and services that can help you live a healthy life, including eyewear, dental services, weight and nutrition programs, smoking cessation and more.
- Discounts of up to 30% on complementary and alternative medicine services, such as holistic and naturopathic medicine, tai chi, yoga, massage therapy and more.



Special rewards – earn up to \$120 per year

Earn up to \$10 per month for buying healthy food at the grocery store through our innovative EatRight Rewards program. Learn more at www.harvardpilgrim.org/eatrightrewards.

Health coaches and nurse care managers

No matter what your health is like, we support your efforts to be the healthiest you can be. You'll find online programs and tools to help you take charge of your health, maintain a complete health record and live well. You can even request your own health coach or nurse to rally by your side.



- Blood pressure control
- Weight management
- Exercise
- Nutrition
- Smoking cessation
- Stress reduction and life balance
- Lowering cholesterol
- Dealing with back pain

Harvard Pilgrim's personal health coaches can help you set and achieve health improvement goals. Members age 18 and older can choose to receive personalized support by phone from a Harvard Pilgrim personal health coach, a registered nurse certified in lifestyle management coaching. Our coaches can work with you on:

Our dedicated nurse care managers help members deal with conditions such as asthma, diabetes, coronary artery disease or other complex conditions to minimize complications and improve their well-being.

Online tools and resources at www.harvardpilgrim.org

Harvard Pilgrim's member Web site can help you find the information you need to make the most of your plan. You can use our site to:

- Create a secure, online *HPHConnect* for Members account, to check your benefits, deductible, claims status and more 24/7.
- Shop for providers based on quality and cost information with our **Now iKnowSM** tool.
- Look up health topics from A to Z.
- Learn more about medications and find useful resources for where you are in life.



*\$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year. Restrictions apply.

Visit www.harvardpilgrim.org/maineschoice, or call us.

If you're already a Harvard Pilgrim member, call Member Services with questions at **(888) 333-4742**. For TTY service, call 711.

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



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.