

# The Harvard Pilgrim PPO

*Plan Description*



Harvard Pilgrim  
HealthCare

**T**hank you for your interest in **The Harvard Pilgrim PPO**. Our preferred provider option (PPO) offers the highest level of choice. You can see any doctor you want, anytime and anywhere. Choose to receive care from doctors and other providers who participate in our extensive network—or from those who don't. With no referrals needed, it's entirely up to you. When you see providers that belong to Harvard Pilgrim's network, you'll pay lower out-of-pocket costs and have little or no paperwork. If you decide that you want to receive care from providers that don't participate in our network, you're still covered.

### A few definitions

First, let us define some terms for you: *Participating providers* are the doctors, hospitals and other medical professionals that are contracted to care for our members and belong to Harvard Pilgrim's *provider network*. (Outside of Massachusetts, Maine, New Hampshire and Rhode Island, participating providers also include the Private Healthcare Systems network of more than 4,700 hospitals and 360,000 physicians across the United States.) The providers that do not participate in our network are called *non-participating providers*.

### Receive care from participating providers . . .

When you receive your care from providers that participate in our network, your care is covered at the in-network benefit payment level. Typically, receiving care from participating providers means lower out-of-pocket expenses. Your care is covered in full after you make a copayment at the doctor's office, and there are normally no bills or paperwork involved. Find a participating physician by visiting our online directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org). You can also call to have one of our representatives assist you or to order a printed directory. If you're already a member, call Member Services at **1-888-333-4742**. (Hours of operation are 8 a.m. - 7:30 p.m. on Monday and Wednesday, and 8 a.m. - 5:30 p.m. on Tuesday, Thursday and Friday.) If you're not yet a member, please call **1-800-848-9995**.

### Or from non-participating providers

If you want to see a specialist or receive care at a hospital that doesn't belong to Harvard Pilgrim's network, your care will be covered at the out-of-network benefit payment level. Here your coverage works like traditional insurance. Your care is covered in full after you pay a yearly deductible and, for most services, an amount that is called coinsurance. You may need to submit claim forms to Harvard Pilgrim to be reimbursed for covered services. It's also possible that you'll receive bills if a provider's charges exceed Harvard Pilgrim's payments and your deductibles and coinsurance.

(See the *Schedule of Benefits* for your in-network and out-of-network coverage amounts.)



Here's an example of a \$100 physician office visit to show the differences between the *in-network* and *out-of-network* benefit payment levels.

Visit to a participating provider	Visit to a non-participating provider
copayment: \$10	copayment: none
coinsurance: none	coinsurance: \$20
total out-of-pocket expenses: \$10	total out-of-pocket expenses: \$20 (if your \$250 deductible has been paid)

In this example, a member who visits a participating provider pays the \$10 office visit copayment. A member who visits a non-participating provider pays 20% coinsurance because a \$250 deductible has already been met. Also, the non-participating provider's charge did not exceed the Plan's usual, customary and reasonable payment schedule. See the *Schedule of Benefits* for the specific copayment, deductible and coinsurance amounts that apply to your coverage.

### Going to the hospital

When you're going to be admitted to the hospital, it's important to know that services are covered according to what combination of providers you use. For example, suppose that a non-participating doctor sends you to a participating hospital. In this case your hospital visit is covered at the in-network benefit payment level, and the doctor's services are covered at the out-of-network benefit payment level. Please remember that whenever a non-participating doctor or hospital is involved, most services just require that Harvard Pilgrim is notified.

When a participating doctor sends you to a participating hospital,\* the doctor will make the arrangements and get the necessary approvals. To ensure that you get high-quality care during a hospital stay, nurses who are part of

\*If your doctor recommends a procedure or admittance to a hospital, including admission from surgical day care, hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few elective procedures that require authorization by Harvard Pilgrim, and your doctor is aware of the procedures he/she must discuss with us before they take place.

your medical team will review the care and services you receive in the hospital and provide you with case management services as needed. When you no longer need acute care, the nurse case managers will work with both you and your primary care physician to ensure that you continue to get the care you need at home or at an alternative health care setting, if necessary.

### You're covered when you're traveling . . .

Whether you're in another part of the country or another part of the world, you're covered for any care you may need if you become sick or injured. Harvard Pilgrim covers any unexpected or unforeseen care (e.g., for earaches, flu, poisoning, broken bones or medical emergencies) at the in-network benefit payment level when you're traveling outside of the service area (i.e., the state in which you live).

### And in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, shock, major blood loss, choking, severe head injury, loss of consciousness, seizures or convulsions) at the in-network benefit payment level. Just go to the nearest emergency facility or call 911 or another local emergency number.

If you are hospitalized, call Harvard Pilgrim within 48 hours, or as soon as you can (or ask someone to do this for you).

### Questions?

We think you'll appreciate the flexibility and choice this plan offers. If you're already a member, call the Member Services department with questions at **1-888-333-4742**. (Hours of operation are 8 a.m. - 7:30 p.m. on Monday and Wednesday, and 8 a.m. - 5:30 p.m. on Tuesday, Thursday and Friday.) If you're not yet a member, please call **1-800-848-9995**. To learn more about Harvard Pilgrim in general, including our member savings programs and online health support services, visit our web site at **[www.harvardpilgrim.org](http://www.harvardpilgrim.org)**.



**Making great health care a little easier.<sup>SM</sup>**

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