



# Medical Coverage Guide

## ChoiceNet HMO

With this plan, you will need to receive care from providers and hospitals that participate in Harvard Pilgrim's tiered provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

- › **Primary care provider (PCP) required**
- › **Referrals needed for most specialists**
- › **In-network coverage only**
- › **Tiered network encourages you to choose high-quality, cost-effective providers**

### Understanding the three tiers

- Harvard Pilgrim places network providers and hospitals into one of three tiers based on cost and quality performance. You will pay different cost sharing based on a provider's assigned benefit tier. When you see participating providers in a lower tier, you'll pay less.
- Within each tier, you'll pay one copayment level for PCP visits and a higher copayment for specialist visits. The amount of the copayment also varies based on the provider's tier.
- In-network providers such as chiropractors, optometrists, behavioral health and substance use services, as well as physical, occupational, and speech therapists are automatically placed into Tier 1.
- You can save money on x-rays or high-end radiology tests by going to a lower-cost facility, such as an independent or non-hospital-based imaging center or a Tier 1 hospital.

Visit [harvardpilgrim.org/providerdirectory](https://www.harvardpilgrim.org/providerdirectory) to find a PCP or to see if your current provider is in our network.

# Getting care with the ChoiceNet HMO plan

## Routine and preventive care<sup>1</sup>

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.

## 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.

## Behavioral health care<sup>2</sup>

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.

## Care when you're traveling

Your plan covers emergency care if you get sick or injured anywhere in the world.

## Acupuncture and chiropractic treatments

These benefits are included on most plans. Referrals are not required.

## 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. Learn more about your care options at [harvardpilgrim.org/urgentcareoptions](https://www.harvardpilgrim.org/urgentcareoptions)

## Hospital admissions and coverage

When you are admitted to the hospital, services are covered according to what combination of providers you use. For example, if you are sent to a Tier 1 hospital by a Tier 3 doctor, your hospital visit is covered at the Tier 1 benefit level, and the doctor's services are covered at the Tier 3 benefit level.<sup>3</sup>

<sup>1</sup> Preventive services that fall under the federal Affordable Care Act.

<sup>2</sup> Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.

<sup>3</sup> Except in an emergency, you must notify member services before a hospital admission when visiting an out-of-network provider.

This plan includes a tiered network called "ChoiceNet." In this plan, members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or medical supply. A provider's benefit tier may change annually on January 1. Please consult the Harvard Pilgrim ChoiceNet provider directory or visit the provider search tool at [harvardpilgrim.org](https://www.harvardpilgrim.org) to determine a provider's tier in the ChoiceNet network. You also may call Harvard Pilgrim to request a paper copy of the provider directory be mailed to you at no charge.

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

Learn more at [harvardpilgrim.org](https://www.harvardpilgrim.org) or call member services at (888) 333-4742