

# "After one call, I saved."

**Pay less in out-of-pocket expenses for procedures and tests. And get cash rewards.**

At Harvard Pilgrim, we help you save money. Like with our voluntary Reduce My Costs program.

If you're scheduled to receive outpatient procedures or diagnostic tests, this voluntary program will help you find lower-cost providers. Plus, we'll reward you for choosing to save money.

**Read on for more details.**



The individual shown is representative only.  
The comment is a composite of sentiments often expressed by our members.

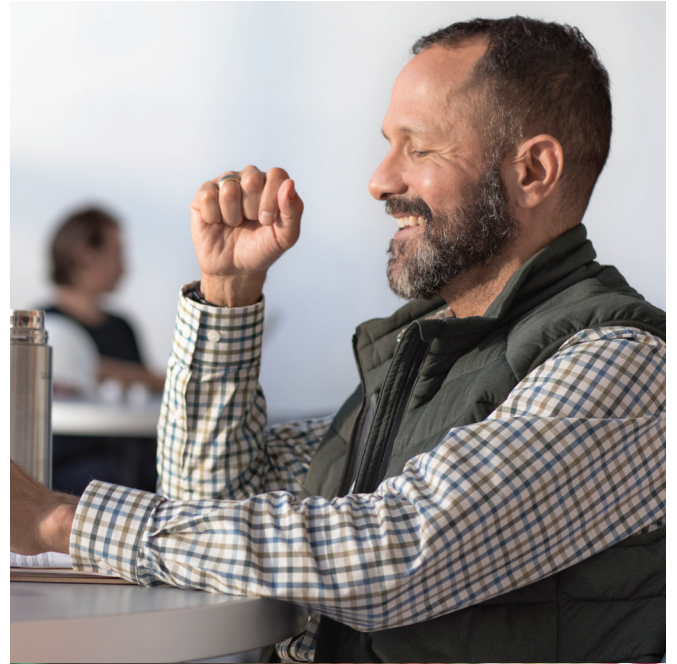
## How Reduce My Costs\* works

1. Call **(855) 772-8366** whenever your doctor recommends an outpatient test or procedure such as:
  - Radiology (e.g., MRI and CT scan)
  - Lab work
  - Mammogram
  - Ultrasound
  - Bone density study
  - Colonoscopy
  - Other non-emergency outpatient tests and procedures
2. You'll speak with an experienced nurse who will:
  - Compare provider costs and inform you of the lower-cost providers in your area
  - Assist with scheduling or rescheduling your appointment and help with any paperwork
3. If you're already seeing a lower-cost provider, you'll receive a reward just for calling.\*\*
4. If you decide to receive care from a lower-cost provider, you will earn a cash reward, depending on the service and the associated cost savings.

\*Not available with ElevateHealth and ElevateHealth Options plans. Your health plan may require a referral and/or prior authorization before you receive services from the lower-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

Rewards are considered taxable income; please consult with your tax advisor. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.

\*\*\$150 minimum savings for reward.



**Make a quick phone call. And start cashing in on your smart health care decisions.**

**[harvardpilgrim.org](https://www.harvardpilgrim.org)**

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.