The Harvard Pilgrim HMO

The Harvard Pilgrim HMO is one of the simplest options you can choose for your health care needs.

- **you'll choose a primary care physician (PCP) to provide or coordinate all of your care**
- **you're covered for routine, preventive, specialty and emergency care**
- **there's little or no paperwork involved once you join**
- **when you're traveling, your coverage travels with you**

Your primary care physician's role

Your PCP will provide or arrange for all the health services you need—treating you when you're sick and providing routine check-ups, preventive screenings and immunizations. If you need care from a specialist, your PCP will give you a referral.

As a Plan member, you must choose a PCP when you enroll. If you do not have a PCP, non-emergency and most specialty services may not be covered.

Finding a primary care physician

Thousands of doctors participate in the Harvard Pilgrim provider network. To find one:

- use our online directory (updated weekly) at **www.harvardpilgrim.org**
- call one of our representatives (See "Questions?" at the end of this document for phone numbers.)
- use our printed *Provider Directory* (Your employer may have a copy, or you can call Harvard Pilgrim to request one.)

If you will have covered dependents on your policy, you can each have a different PCP. Please write the doctors' names *and provider ID codes* in the designated spaces on your enrollment form. If your employer uses *HPHConnect*, Harvard Pilgrim's Web-based transaction service, you may be able to enroll online at **www.harvardpilgrim.org**.

Once you're a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use *HPHConnect* to change doctors.

No paperwork, just copayments

In most cases, you won't receive bills or have to fill out claim forms with your Harvard Pilgrim HMO coverage. All you have to do when you visit your doctor is present your member identification card and pay a copayment.

Some plans have two levels of copayments for outpatient visits. For these plans the amount you pay depends on the type of provider you visit or service you receive. See the *Schedule of Benefits* for details and your specific copayment amounts.

Facts about referrals

If you need specialty care, your PCP will refer you to another physician or appropriate medical professional. (Referrals are not necessary for some services, such as certain gynecological exams.) While there are thousands of physicians who take care of Harvard Pilgrim members, your PCP will send you to a specialist affiliated with his or her own practice. If you need to visit a cardiologist, for example, your PCP will refer you to someone in a local medical practice or hospital with which he or she is affiliated.

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PCPs typically develop strong working relationships with particular specialists. This helps the doctors collaborate more effectively on their patients' care and helps ensure excellent communication, appropriate treatment and higher-quality care.

Whenever you need specialty care, feel free to ask your doctor about the referral process and why he or she recommends a certain specialist. Your PCP may occasionally make a referral to a physician outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

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

When you're away, you're covered for virtually any care you may need if you become sick or injured. Harvard Pilgrim covers unexpected or unforeseen care (e.g., for earaches, flu, poisoning, broken bones or medical emergencies) when you're traveling outside the state in which you live.

And in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number.

If you are hospitalized, call your PCP and Harvard Pilgrim within 48 hours, or as soon as you can (or ask someone to do this for you). If your attending physician notifies your PCP, this requirement will be met. Your PCP will arrange for any follow-up care you may need.

Questions?

If you're already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call (800) 637-8257. Representatives are available weekdays from 8:00 a.m. – 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday evenings.

If you're not yet a member, call **(800) 848-9995** on weekdays from 8:30 a.m. – 5:00 p.m.

To learn more about Harvard Pilgrim in general, including our member savings programs and online health support services, visit **www.harvardpilgrim.org**.

Harvard Pilgrim HealthCare

Harvard Pilgrim HealthCare *of New England*

Making great health care a little easier.℠

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