

HOW IT WORKS:



The Harvard Pilgrim Maine's ChoiceSM HMO

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. It features a two-tiered provider network: the Preferred tier and the Standard tier.

- The **Preferred** tier includes all eligible primary care providers (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 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.

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.

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.

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

The *Schedule of Benefits* has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

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Harvard Pilgrim
HealthCare

Maine's Choice Preferred tier hospitals and providers

You can see any provider in Harvard Pilgrim's New England network, but, you'll pay less when you receive care from these Preferred tier hospitals and physician groups, and their affiliated providers.

Preferred tier hospitals:	Preferred tier physicians:
<ul style="list-style-type: none">• 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	<p>Many leading provider groups have physicians in the Preferred tier, including:</p> <ul style="list-style-type: none">• InterMed• Kennebec Region Health Alliance• Maine Medical Center PHO• Martin's Point Health Care• Spectrum Medical Group• York Hospital <p>For a complete listing of participating Preferred tier physicians, visit the Maine's Choice HMO provider directory at www.harvardpilgrim.org/maineschoice.</p>

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 PCP's role

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 "Finding a PCP is easy."

Finding a PCP is easy

To find a PCP:

- Use our online provider directory (updated weekly) at www.harvardpilgrim.org/maineschoice.
- Call one of our representatives (see "Questions?" at the end 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.





Facts about referrals

If you need specialty care, you will need a referral from your PCP. Referrals are not necessary for some services, such as routine eye exams (if covered under your plan) or most gynecological care.

While there are many providers who take care of Harvard

Pilgrim members, your PCP will usually 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.

PCPs typically develop strong working relationships with particular specialists. This helps them 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 PCP about the referral process and why he or she recommends a certain specialist. Your PCP may occasionally make a referral 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.

Coverage when you're traveling

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

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, be sure to follow up with your PCP for any additional medical care after you are released.

With Maine's Choice, emergency services are subject to a copayment. Whenever you are admitted directly to the hospital from the emergency room, you do not have to pay the emergency room copayment.

Be well, save money and more

Our Web site has resources to help you get the most out of your Maine's Choice plan. Learn about different health topics and ways to be well on our Health and Wellness page. Find out how you can save money on eyewear, fitness and nutrition programs, and more with Your Member Savings, our discount program. Look up your plan details and find out about typical costs for tests and procedures through *HPHConnect* for Members, our secure Web site. Visit www.harvardpilgrim.org/members to learn more.

Questions?

If you're already a 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**.

To learn more, visit **www.harvardpilgrim.org/maineschoice**.

