

5 facts to know about your ChoiceNet plan

You have choices: Being an educated health care consumer can save you money.

1 ChoiceNet has three tier levels for doctors and hospitals.

- All ChoiceNet participating doctors and clinicians, plus more than 130 hospitals, meet Harvard Pilgrim’s high standards for providing quality care.
- Tier 1 features doctors and hospitals who cost less.
- More than 75% of Harvard Pilgrim’s participating PCPs, specialists and hospitals are in Tier 1 and Tier 2.

Tier 1 also includes:

- Providers who aren’t medical doctors (like optometrists, chiropractors, and physical and speech therapists)
- X-rays at independent or freestanding facilities (e.g., not hospitals or those affiliated with specific doctors’ groups)
- Behavioral health services
- Care at skilled nursing facilities and outpatient rehabilitation
- Emergency Room coverage – *you’ll always pay the lowest tier in an emergency*

Your out-of-pocket costs	Tier 1	\$
	Tier 2	\$\$
	Tier 3	\$\$\$

2 You should know your doctors’ and hospitals’ tiers before you need care.

- Find your preferred doctors’ and hospitals’ tiers at www.harvardpilgrim.org/choicenet. Select “ChoiceNet HMO” or “ChoiceNet PPO” to find your providers. (Refer to your *Schedule of Benefits* to see if you have an HMO or PPO plan.)

- If you have an HMO, you must have a primary care provider (PCP) to refer you to most specialists. It’s important to know to whom your PCP refers to (and his/her tier) so you can know what you’ll pay for services in advance.
- PPO members can see specialists without referrals and can see non-participating Harvard Pilgrim providers.

3 You have three forms of cost sharing (what you pay for services within each tier).

- a. Covered in full. You pay nothing for most preventive care services.
- b. Copayments. You have fixed dollar amounts for primary care provider (PCP) visits and a slightly higher copayment for visits to specialists.
- c. Deductible. You’ll pay up to these dollar amounts for services subject to the deductible, like X-rays, blood-work and hospital care. Your deductible amount depends upon the tier of your provider who provides your care. If you receive services that apply to one tier’s deductible, that dollar amount applies toward the other tiers’ deductibles. Your Tier 3 deductible is the most you’ll pay for an annual deductible.

You’ll save money when you see providers in lower tiers. Refer to your *Schedule of Benefits* for specific plan details.

4 You have ways to save money on X-rays and high-end radiology tests.

- Pay Tier 1 cost sharing by having X-rays and high-end radiology tests like MRIs done at independent or freestanding facilities, or Tier 1 hospitals.

5 We’re here to help.

Call us!

- If you’re already a Harvard Pilgrim member, call Member Services with questions at **(888) 333-4742**. For TTY service, call (800) 637-8257. Representatives are available weekdays from 8 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 p.m.

ChoiceNet plans include a tiered provider network called “ChoiceNet.” In these plans, 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. To determine a provider’s tier in the ChoiceNet network, please consult the Harvard Pilgrim ChoiceNet provider directory by visiting the provider search tool at www.harvardpilgrim.org/choicenet. You also may call Harvard Pilgrim to request a paper copy of the provider directory at no charge.