

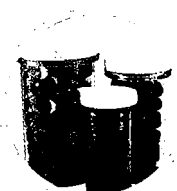


www.harvardpilgrim.org



Find a doctor

See if your doctor participates with Harvard Pilgrim, find physician quality information, or search for a new provider by location, gender, specialty or by other characteristics.



Order Mail Service prescriptions

Place your order online to participate in our Mail Service Prescription Drug Program and request your maintenance medications and health products through the mail.



Get the most up-to-date info on Your Member SavingsSM

Find discounts on fitness clubs, athletic footwear, bike helmets, eyewear, home fitness equipment and more.



Look up medications

Access information about your prescriptions. Look up your medications by tier to determine your copay, by drug category to help discuss drug options with your provider or by retail price to help determine potential out-of-pocket expenses.



Log on to *HPHConnect* for Members

Get the most out of your membership. With a secure *HPHConnect* account, you can check benefit and plan details, review prescription drug and medical claim histories, change PCPs, compare hospitals and much more.



Harvard Pilgrim
Health Care

This information refers to products and services offered by Harvard Pilgrim Health Care and its affiliates, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

For
EVERYTHING
you can do
online ►

Important information about your plan

The following information refers to plans offered by Harvard Pilgrim Health Care and its affiliates (“Harvard Pilgrim”).

When you’re in the hospital

If your primary care physician* (PCP), or the specialist to whom your PCP referred you, admits you to a hospital for a test, surgery or other procedure, including admission for surgical day care, hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few procedures that require Harvard Pilgrim’s authorization, and your doctor is aware of the procedures he/she must discuss with us before they take place.

To find out where Harvard Pilgrim’s doctors admit patients, visit our online directory at www.harvardpilgrim.org. Or you can call to have one of our representatives assist you.

MEMBERS: (888) 333-4742

NON-MEMBERS: (800) 848-9995

TTY: (800) 637-8257

Harvard Pilgrim’s nurse care managers work with your doctors and other providers to ensure you receive the care that you need. When you’re hospitalized, nurse care managers may evaluate the quality and appropriateness of the services you receive. When you no longer need hospital care, nurse care managers work with your medical team to coordinate the services you need in the most appropriate setting (e.g., at home, or in a skilled nursing or rehabilitation facility).

Member confidentiality

Harvard Pilgrim is committed to ensuring and safeguarding the confidentiality of its members’ personal information, including medical information, in all settings. Harvard Pilgrim staff use and disclose members’ personal information only in connection with providing services and benefits and in accordance with Harvard Pilgrim’s confidentiality policies. Harvard Pilgrim permits only designated employees who are trained in the proper handling of member information to have access to and use of your information.

Harvard Pilgrim sometimes contracts with other organizations or entities to assist with the delivery of care or administration of benefits. Any such entity must agree to adhere to Harvard Pilgrim’s confidentiality and privacy standards.

When Harvard Pilgrim uses or discloses your personal information, it does so using the minimum amount of information necessary to accomplish the specific activity. Harvard Pilgrim discloses its members’ personal information only: (1) in connection with the delivery of care or administration of benefits, such as utilization review, quality assurance activities and third-party reimbursement by other payers, including self-insured employer groups; (2) when you specifically authorize the disclosure; (3) in connection with certain activities allowed under law, such as research and fraud detection; (4) when required by law; or (5) as otherwise allowed under the terms of your *Benefit Handbook*. Whenever possible, Harvard Pilgrim discloses member information without member identifiers and in all cases only discloses the amount of information necessary to achieve the purpose for which it was disclosed. Harvard Pilgrim will not disclose to other third parties, such as employers, member-specific information (i.e., information from which you are personally identifiable) without your specific consent unless permitted by law or as necessary to accomplish the types of activities described above.

In accordance with applicable laws, Harvard Pilgrim and all of its contracted health care providers agree to give members access to, and a copy of, their medical records upon a member’s request. In addition, your medical records cannot be released to a third party without your consent or unless permitted by law.

Visit www.harvardpilgrim.org for a copy of Harvard Pilgrim’s *Notice of Privacy Practices*.

* Members enrolled in PPOs are not required to have a primary care physician.



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—from among thousands that accept Harvard Pilgrim—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 primary care physician (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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Harvard Pilgrim
HealthCare

The Harvard Pilgrim POS Plan

The Harvard Pilgrim POS Plan gives you flexible choices for your health care needs.

- ▶ You're covered for routine, preventive, specialty and emergency care.
- ▶ You'll choose a primary care physician—from among thousands that accept Harvard Pilgrim—who can provide or coordinate your care.
- ▶ When you receive in-network services from your PCP or with your PCP's referral, you have lower out-of-pocket costs and little paperwork.
- ▶ You can choose to receive out-of-network services from virtually any provider—without your PCP's referral—for higher out-of-pocket costs and some paperwork.
- ▶ When you're traveling, your coverage travels with you.

Your primary care physician's role

Your primary care physician (PCP) can 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 can 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 be covered at your out-of-network benefit level.

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.

In-network services

In-network services are covered services that your PCP:

- provides to you directly
- arranges for you to receive from other Harvard Pilgrim *participating providers*

Typically, receiving in-network services means *lower out-of-pocket costs*. Your care is covered after you pay a *copayment* at the doctor's office, and there are normally no bills or paperwork involved.

Out-of-network services

Out-of-network services are covered services that you receive:

- from participating providers *without* your PCP's referral
- from *non-participating providers*

Continued on reverse ▶



Harvard Pilgrim
HealthCare

Q & A:

Your Prescription Drug Benefit



**Harvard Pilgrim
Health Care**

This information refers to products and services offered by Harvard Pilgrim Health Care and its affiliates, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Harvard Pilgrim's prescription drug program is designed to give you and your physician as much choice as possible for your medication needs. Your coverage includes a three-tier prescription drug benefit to help make paying for medications more affordable. Following are some common questions and answers about prescription drug coverage.

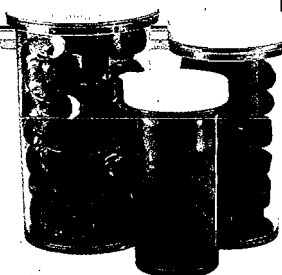
(NOTE: This Q & A provides highlights of your prescription drug coverage. You will receive a complete description of your pharmacy benefit, including limitations and exclusions, after you enroll.)

The three-tier benefit

How does this benefit work?

The three-tier prescription drug benefit places all covered medications into one of three levels or tiers.

TIER 1	Tier 1 is primarily made up of generic drugs. These drugs contain the same active ingredients as their brand-name counterparts. Tier 1 may also include brand-name drugs that the plan has determined to be more effective, less costly or to have fewer side effects than similar medications. You pay the lowest copayment or coinsurance amount for Tier 1 drugs.
TIER 2	Tier 2 is primarily made up of brand-name drugs for which generic equivalents are not available. These drugs have been selected by the plan based on review of the relative safety, effectiveness and cost of the many brand-name drugs on the market. Tier 2 may also include generic drugs that the plan has determined to be more costly than their brand-name alternatives.
TIER 3	Tier 3 is made up of drugs that the plan has not included in Tier 1 or Tier 2. You pay the highest copayment or coinsurance amount on Tier 3 drugs.



What do I pay for my medications?

Depending on your plan, your payments—also called “cost-sharing”—may include a combination of copayments, coinsurance or a deductible. See the *Prescription Drug Coverage* insert to find out what you will pay for prescriptions. All payments are due to the pharmacy at the time you purchase your medications.

- ▶ **COPAYMENT:** A fixed dollar amount you pay per prescription. In most cases, there are different copayments for each of the three tiers. Each copayment covers up to a 30-day supply for each prescription or refill, except where limited by the plan. If your physician prescribes less than a 30-day supply of a medication, each copayment covers the amount prescribed. Harvard Pilgrim may limit the quantity of a drug available per 30-day period or per copayment.
- ▶ **COINSURANCE:** A percentage amount you pay for a medication. The percentage may be different for each of the three tiers.
- ▶ **DEDUCTIBLE:** A specific dollar amount you must pay each year for prescription drugs before coverage begins. The deductible applies to drugs in all three tiers. The prescription drug deductible does not apply to drugs purchased through the Mail Service Prescription Drug Program.*

*If you have our Best Buy HSA PPO coverage, all covered drugs, including those purchased through the Mail Service Prescription Drug Program, apply toward your in-network medical deductible.

How can I learn which drugs are in each tier?

For the most up-to-date information, visit our Web site at www.harvardpilgrim.org. Click on “Pharmacy Program” to use the Drug Tier Look-up. You can also call to request a copy of Harvard Pilgrim’s *Three-Tier Prescription Drug List*. For phone numbers, see “Questions” at the end of this document.

Who determines which drugs go in which tier?

Harvard Pilgrim’s Pharmacy and Therapeutics Committee is an advisory group that makes recommendations for placing drugs in different tiers, as well as for setting exclusions and limitations on drug coverage. The committee is comprised of physicians and pharmacists who are advised by physician consultants from a large number of medical specialties. The committee makes recommendations to Harvard Pilgrim’s Pharmacy Services clinical team, who are responsible for making all decisions about tier assignment.

Do drugs ever change tiers?

The tier placement of covered drugs may change from time to time. Harvard Pilgrim is working to control rising drug costs in a rapidly changing prescription drug market, while still preserving choice for our members and their physicians. When new information comes to light about prescription drugs, either from the federal Food and Drug Administration (FDA) or as a result of marketplace developments, Harvard Pilgrim evaluates the information and assesses whether any tier changes are necessary.

Drug coverage

What drugs are covered?

Your prescription drug benefit covers all FDA-approved drugs that require a prescription, except a limited number of drugs that Harvard Pilgrim has excluded from coverage. Your benefit also covers certain non-prescription items. All covered drugs are subject to the applicable cost sharing amounts. Please see the *Prescription Drug Coverage* insert for the cost-sharing amounts that apply to your coverage.

What drugs are not covered?

Currently, the only drugs not covered are drugs primarily used for cosmetic purposes or weight loss.

Are there limitations on certain drugs?

Harvard Pilgrim limits the coverage of specific drugs for reasons of cost and to ensure their safe and effective use. Limitations may be placed on either the quantity of a drug covered or the medical conditions for which a covered drug may be prescribed. Harvard Pilgrim also requires prior authorization for certain medications.

For the most up-to-date information, visit our Web site at www.harvardpilgrim.org and click on “Pharmacy Program” for lists. You may also call to request a copy of the *Three-Tier Prescription Drug List*. For phone numbers, see “Questions” at the end of this document.

Are exceptions available?

Harvard Pilgrim providers may request exceptions on behalf of members for coverage of any drug that is excluded or limited. Exceptions may be granted only for clinical reasons. Harvard Pilgrim will not grant exceptions to waive or reduce the copayment or coinsurance amount of a particular drug. However, Harvard Pilgrim providers may submit a request to the Pharmacy and Therapeutics Committee to review a drug for placement in a lower tier.

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Buying prescriptions

Where can I buy prescriptions?

There are thousands of pharmacies in our network (more than 50,000 nationwide), including major chains such as CVS/pharmacy, Kmart Pharmacy, Rite Aid Pharmacy, Stop & Shop, Walgreens and Wal-Mart. You can also fill prescriptions at many local, independent pharmacies. Just present your member ID card and pay your appropriate cost-sharing amount.

To find out if a certain pharmacy participates in our network, visit the "Pharmacy Program" page at www.harvardpilgrim.org and click on "Find a retail pharmacy near you." You can also call us. For phone numbers, see "Questions?"

Can I buy prescriptions through the mail?

You may purchase up to a 90-day supply of maintenance medications through our Mail Service Prescription Drug Program. In addition to saving a trip to the pharmacy, some plans provide lower cost-sharing amounts when you purchase drugs through this program.

See the *Prescription Drug Coverage* insert for your mail service copayments or coinsurance percentages.

Questions?

If you have questions about your prescription drugs, please speak with your doctor. To learn more about Harvard Pilgrim's pharmacy program, visit www.harvardpilgrim.org. Or:

- 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.



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