

Take charge of
your health care.
Start by talking
with your doctor.
It's easy as 1, 2, 3.



1

You need an MRI on your knee and your doctor has ordered a test at the hospital where she performs surgery.

Ask your doctor:

- "Is there a specific reason why I need to have the scan at the hospital?"
- "Would you be willing to order the same test at an imaging center nearby since it'll cost me less?"

Explain how you have different amounts of cost sharing for services at different facilities based on the cost-sharing tier. Maybe you can have your test done at an independent or freestanding imaging center instead, which likely will cost you less.

2

You're referred to a specialist who's in a more expensive cost-sharing tier.

Ask your doctor:

- "Is there a particular reason you want me to see that doctor?"
- "Are there other specialists you recommend? If so, may I get their names to look up their tiers?"

Explain to your provider that you'd like to try to find a specialist in a lower-cost tier, or understand better why he refers you to a specific doctor. Once you know your options, you decide what's right for you.

Continued ▶

This plan includes a tiered provider network called ChoiceNet. In this plan, 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. Please consult the Harvard Pilgrim ChoiceNet provider directory or visit the provider search tool at www.harvardpilgrim.org/choicenet to determine a provider's tier in the ChoiceNet network. You also may call Harvard Pilgrim at (800) 848-9995 to request a paper copy of the provider directory.



**Harvard Pilgrim
HealthCare**

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care and its affiliates, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

 CLIP AND SAVE WALLET CARD.

Fast-Find Tier Guide

Look up your providers' tiers at www.harvardpilgrim.org/choicenet. Fill in below.

MY PRIMARY CARE PROVIDER	TIER
_____	_____
MY SPECIALISTS	TIER
_____	_____
_____	_____
_____	_____
HOSPITAL MY DOCTORS MOST LIKELY WOULD ADMIT ME TO, OR ORDER TESTS FROM	TIER
_____	_____
_____	_____

Are your doctors in a higher-cost tier?

- To find lower-tier providers and learn about your options, visit www.harvardpilgrim.org/choicenet or call us at (800) 848-9995.

List your prescription medication on reverse side.

3

You're prescribed a medication that's covered by your plan but at the highest, most expensive tier level.*

Ask your doctor:

- "Do you feel any other medications would be as effective?"
- "Is there a lower-cost generic substitute?"

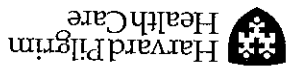
Explain that while your health plan covers virtually all FDA-approved drugs, you'll pay significantly more for this medication. And if a less costly drug works effectively, you might be able to save even more if your plan has a cost-saving, mail order prescription drug program.

* Pharmacies are not tiered under ChoiceNet, only hospitals and doctors. Harvard Pilgrim's prescription drug programs do, however, tier medications. Taking lower-cost drugs, when available and prescribed by your doctor, is another way to help you save money.

ChoiceNet's two levels of copayments per tier

Your PCP copayment applies to:	Your specialist copayment applies to:
<ul style="list-style-type: none"> • All PCPs, including: internal medicine doctors, family practitioners, general practitioners and pediatricians • Obstetricians and gynecologists • Certified nurse midwives¹ • Nurse practitioners¹ • Chiropractors¹ • Mental health providers (including those who treat for substance abuse disorders)¹ • Optometrists for covered eye exams • And others 	<ul style="list-style-type: none"> • All specialist physicians, e.g., cardiologists, endocrinologists, neurologists and rheumatologists • All others not listed under the PCP copayment level <p>Refer to your <i>Schedule of Benefits</i> for additional information.</p>

¹ All providers who are not medical doctors are automatically placed into Tier 1 at the lowest copayment level. Harvard Pilgrim only tiers physicians and hospitals for cost and quality performance.



Fast-Find Tier Guide

My ChoiceNet

— FOLD HERE —

MY PRESCRIPTIONS	TIER