

Which Health Plan is Right for You?

Choosing your health plan is an important decision.

This year you may want to find out more about your Harvard Pilgrim options and think about how each fits with your own needs. Here is some information to help make the choice that's best for you.

The Harvard Pilgrim HMO

HMO members choose a primary care provider (PCP) who will provide or arrange care for all of their medical needs, including most referrals to specialists. Harvard Pilgrim's network includes thousands of PCPs in a wide variety of settings—from small private practices to large multispecialty groups. The HMO is easy to use, as services are covered with copayments, which eliminates the hassle of bills or claim forms.

The Harvard Pilgrim PPO

PPO plan members are not required to choose a PCP, and referrals are not necessary. Seek care from participating providers and you'll pay copayments for covered services. Or you can choose to see providers who do not participate. However, using the "out-of-network" option results in more out-of-pocket costs with coinsurance and deductibles, as well as paperwork like bills and claim forms.

If you are currently a PPO member, you may want to consider joining the HMO—here's why:

The HMO provides comprehensive coverage that's more affordable

- › You'll have less money deducted from your paycheck. Of course, it may make sense for you to remain in the PPO, depending on your preferences or needs.
- › HMO coverage offers simple copayments, virtually no paperwork, as well as worldwide emergency coverage and 100% coverage for hospitalizations (just like the in-network level of coverage provided through the PPO).
- › No referrals are necessary for certain procedures like annual eye exams and annual OB/GYN visits.

Our HMO network offers choice and a variety of practice settings

- › As an HMO member, you'll choose a primary care provider (PCP) who will provide or coordinate your care. Your PCP ensures you get the care you need, providing or arranging for all your medical care, including most referrals to specialists. If you are presently a PPO member, one of your current doctors may already be a participating PCP.
- › Participating PCPs also practice in a wide variety of settings—from small private medical practices, to Boston medical institutions, to group practices that conveniently offer many services at one location. Our network also includes 183 of the area's leading community, teaching and specialty hospitals.

The following charts compare the HMO and PPO plans, and will help you make the choice that's right for you and your dependents. First, here's a comparison based on costs, paperwork and choice.

Question	HMO	PPO
How much would I potentially have to pay for my coverage?	+ Lower premium (less deducted from pay) = Most care covered with simple copayments	- Higher premium (more deducted from pay) = Most in network care covered with simple copayments - Out of network care has higher out-of-pocket costs with coinsurance and deductibles
How important is it to have a plan with minimal paperwork (doctor's bills, claim forms, etc.)?	+ Less paperwork	- More paperwork for out-of-network services like bills and claim forms
How much choice would I have among doctors?	- PCP coordinates care. When you require specialty care, your PCP will most often refer you to someone in a local medical practice or hospital with which he or she is personally affiliated. Referrals not necessary for some services.	+ No PCP or referrals necessary Can see non-participating providers

Second, here's a comparison of your HMO and PPO benefits:

	HMO	PPO	
		In-network	Out-of-network
Physicians' Services	\$25 copayment per visit	\$25 copayment per visit	Covered at 80% after deductible is met
Hospitalization	Covered in full	Covered in full	Covered at 80% after deductible is met
Deductibles	None	None	\$250 per member and \$500 per family per calendar year
Coinsurance	None	None	Covered up to 80% for certain services after deductible is met

Whichever Harvard Pilgrim plan you choose, you'll also enjoy these benefits of your Harvard Pilgrim membership:

A website that offers tools to improve your health

- › Through harvardpilgrim.org, you can confidentially email your health questions to clinical experts, find expert health information fast, connect with a personal health coach and learn about preventive care.

Savings on products and services to help you live a healthy lifestyle

- › With Harvard Pilgrim's discounts and savings program, take advantage of discounts on eyewear, healthy eating programs, holistic wellness, smoking cessation, mindfulness programs and more. Go to harvardpilgrim.org for a complete list.

We have valued your Harvard Pilgrim membership and look forward to continuing to serve you.



For more information about your Harvard Pilgrim options, please call (866) 623-0184.