

## HOW IT WORKS:



# The Harvard Pilgrim HSA POS Plan – *Maine*

**The Harvard Pilgrim HSA POS (point-of-service) Plan** gives you flexible choices for your health care needs. It has a higher deductible, but offers freedom of choice and may allow you to set up a Health Savings Account to help offset your medical costs.

- ▶ **If you live within the plan's service area\*, you'll choose a primary care provider (PCP) to deliver or arrange for your medical care.**
- ▶ **Your plan has in-network coverage and out-of-network coverage, which gives you flexibility with referrals and more choices among providers and hospitals.**
- ▶ **You'll have coverage for routine, preventive, specialty and emergency care services.**

### Your PCP's role

Your PCP is the doctor, physician assistant or nurse practitioner who will see you for routine check-ups and treat you when you're sick or injured. If you need care from a specialist, your PCP can give you a referral, which can help keep your out-of-pocket costs lower.

If you live within the plan's service area\* and you do not choose a PCP when you enroll, we will assign one to you and to any dependents on your policy. You will receive a letter with the names of the providers we assigned, but you can log in to your member account at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) once your coverage becomes effective to see who we assigned and to make any changes.

To find the names of participating PCPs, use the provider look-up at [www.harvardpilgrim.org](http://www.harvardpilgrim.org). You can also call us for help and to request a copy of our Provider Directory. The call and the directory are free.

### How does in-network coverage work?

With in-network coverage, you'll typically have lower cost sharing (e.g., copayments, deductibles and coinsurance) than you will with out-of-network coverage. You will have in-network coverage when you receive care for covered services:

- Directly from your PCP
- From other Harvard Pilgrim participating providers with the appropriate referrals

### How does out-of-network coverage work?

With out-of-network coverage, you'll typically have higher cost sharing than you will with in-network coverage. You will have out-of-network coverage when you receive care for covered services from:

- Harvard Pilgrim participating providers without your PCP's referral
- Non-participating providers

\*The plan's service area includes Maine, Massachusetts, New Hampshire, Connecticut, Rhode Island and Vermont. If you live outside of the service area, you are not required to have a PCP; however, we recommend you have one to coordinate your care.



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If you see a non-participating provider, it's possible that the provider will charge more than Harvard Pilgrim's allowed amount for the care you received. In that case, you would be responsible for paying the difference between the provider's charges and Harvard Pilgrim's allowed amount; this is sometimes called "balance billing." The balance you pay would not count toward your out-of-pocket maximum.

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

### Going to the hospital

If you need tests or surgery at a hospital, services are covered depending on what combination of providers you use; see the following table for an illustration. Except in an emergency, you must notify us before a hospital admission when non-participating providers are involved.

	<b>Admitted by:</b> Participating provider with a referral	<b>Admitted by:</b> Non-participating provider or a participating provider without a referral
<b>Admitted to:</b> Participating hospital	<b>Hospital:</b> In-network benefit level  <b>Physician:</b> In-network benefit level	<b>Hospital:</b> In-network benefit level  <b>Physician:</b> Out-of-network benefit level
<b>Admitted to:</b> Non-participating hospital	<b>Hospital:</b> Out-of-network benefit level  <b>Physician:</b> In-network benefit level	<b>Hospital:</b> Out-of-network benefit level  <b>Physician:</b> Out-of-network benefit level

## GLOSSARY

**COST SHARING:** This is what you pay for specific health care services (e.g., office visits, X-rays and hospital services). Coinsurance, copayments and deductibles are all examples of cost sharing.

**COINSURANCE:** This is a fixed percentage of costs that you pay for covered services. For example, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.

**COPAYMENT:** This is a flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits and specialist visits). Copayments are normally due when you have your appointment.

**DEDUCTIBLE:** This is a set amount of money that you have to pay out of your own pocket for certain services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. If you receive care for services that fall under the deductible, your provider will send you a bill.

**NON-PARTICIPATING PROVIDERS:** Health professionals and hospitals that do not have contracts with Harvard Pilgrim to care for our members, and are therefore not in our network.

**PARTICIPATING PROVIDERS:** Health professionals and hospitals that have contracts with Harvard Pilgrim to care for our members, and are therefore in our network.

**OUT-OF-POCKET MAXIMUM:** This is a limit on the total amount of cost sharing you have to pay annually for covered services. This generally includes copayments, coinsurance and deductibles. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.

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.

### Coverage when you're traveling

When you need care for covered services while you're outside the plan's service area (Maine, Massachusetts, New Hampshire, Connecticut, Rhode Island and Vermont) you will have in-network coverage when you visit participating providers and out-of-network coverage when you visit non-participating providers. You will have in-network coverage in a medical emergency.



### 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. Once you are out of the hospital, please follow up with your PCP for any additional care you may need.

### 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 about us in general, visit **[www.harvardpilgrim.org](http://www.harvardpilgrim.org)**.



## What is a Health Savings Account?

A Health Savings Account is a fund you can establish to pay for medical expenses associated with a High Deductible Health Plan or invest for your future health care needs.

Under federal guidelines, you need to enroll in a High Deductible Health Plan to be able to set up a Health Savings Account. The HSA POS (point-of-service) plan is not a Health Savings Account. It is a qualified High Deductible Health Plan that may allow you to set up and contribute to a Health Savings Account. Check with your employer to find out whether it has arrangements with particular banks or financial institutions for Health Savings Accounts.

## Why set up a Health Savings Account?

### Tax savings

- You can contribute to your Health Savings Account through pre-tax payroll deductions, which lowers your taxable income.
- Your interest earnings and withdrawals for qualified health care expenses are tax-free as well.

### No “use-it-or-lose-it”

- Any unused amounts in your Health Savings Account carry over from year to year.
- You don't have to worry about forfeiting your contributions at the end of the year.

### It's yours

- You own your Health Savings Account. When you change jobs or retire, your money stays with you.
- The funds in your account are yours to spend on medical expenses associated with your High Deductible Health Plan or save for future health care needs.

### It's flexible

- Both you and your employer can contribute to your Health Savings Account.
- Funds in your Health Savings Account can be used to pay for health care services not covered by your High Deductible Health Plan, such as laser eye surgery or alternative care.
- You can use Health Savings Account funds for non-medical expenses, but withdrawals are subject to a penalty or taxation.

### Use it for the future

- Health Savings Accounts may be an effective way to invest for future health care needs and retirement.
- Contact your Health Savings Account administrator to find out how to get the most from your Health Savings Account.



Harvard Pilgrim  
Health Care