Harvard Pilgrim Health Care | UnitedHealthcare®

a Point32Health company



Medical Coverage & Cost-Sharing Guide

Ocean State Access America

With this plan, you may receive care from medical professionals and hospitals in or out of the Ocean State Access America network. Your costs will be lower when you receive care from in-network providers.

- **In-network coverage**
- **Out-of-network coverage**
- **No referrals required**

In-network coverage

You get in-network coverage — which typically costs less — when you receive care from participating providers. Our network is vast, with thousands of providers and hospitals across the country. Chances are very good that you can receive all of your care with in-network providers.

Out-of-network coverage

You get out-of-network coverage — which typically costs more — when you receive care from non-participating providers. Our network providers have agreed to certain charges. When you choose out-of-network providers, they can charge more than our allowed amount and you will be responsible for paying the difference.

P1424834711-0724

Getting care with the Ocean State Access America plan

Routine and preventive care*

There's no extra charge for routine annual exams and many preventive tests and services with in-network providers. Other tests and services your in-network provider orders may require cost-sharing.

Specialty care

You can see specialists inside or outside of Harvard Pilgrim's network for covered services. Referrals are not required.

Behavioral health care**

Your plan covers in-person visits with thousands of participating licensed clinicians. Virtual visits via smartphone, tablet or computer are also available.

Care when you're traveling

Your plan covers emergency care at the in-network level if you get sick or injured while traveling anywhere in the world.

Acupuncture and chiropractic treatments

Acupuncture and chiropractic benefits are included on most plans. Referrals are not required.

Urgent and emergency care

If you have a non-life-threatening illness or injury and your doctor's office is closed, you have a variety of options for getting care. Of course, if you think you're having a medical emergency, go to the emergency room or call 911. Learn more about your care options at **harvardpilgrim.org/urgentcareoptions**



*Preventive services that fall under the federal Affordable Care Act.
**Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.

P1424834711-0724



Coverage and important information

With Ocean State Access America, you can visit Harvard Pilgrim's participating doctors, health professionals and hospitals in Rhode Island, Massachusetts, Maine and New Hampshire, and UnitedHealth care's participating doctors, health professionals and hospitals in all other states.

A note about hospital admissions

When you're going to be admitted to the hospital, services are covered according to what combination of providers you use. Suppose that you are being sent to a participating hospital by a non-participating doctor. In this case your hospital visit is covered at the in-network benefit level, and the doctor's services are covered at the out-of-network benefit level. Except in an emergency, you must notify us before a hospital admission when non-participating providers are involved. Just give Member Services a call.

A primary care provider (PCP) is key to good health

A PCP is the doctor, nurse practitioner or other qualified medical professional you see for annual checkups and for treatment when you're sick or injured. We strongly recommend having a PCP to work with even though this plan doesn't require you to have one.

- A PCP will keep a record of your care and can help you make informed decisions about your health.
- You and each of your dependents can choose different PCPs from our network of participating providers.
- Find a PCP or see if your current provider is in our network at **harvardpilgrim.org/providerdirectory**

Cost-sharing overview

No cost-sharing when received in-network:
Routine & preventive care*

- Annual checkup with your PCP
- Preventive screenings and tests
- Immunizations, including flu shots
- Routine prenatal and postpartum visits

Cost-sharing may apply:
PCP and specialist visits, diagnostic tests & services, hospital services

- Visits to your provider when you're sick or injured
- Diagnostic screenings and tests outside of preventive care
- X-rays, CT scans and MRIs
- Inpatient and outpatient hospital care
- Emergency room visits
- Prescription drugs**

What you pay for services

Cost-sharing is the portion you pay for specific services like office visits, X-rays and prescriptions.** Copayments, deductibles and coinsurance are examples of cost-sharing.

Coinsurance: A fixed percentage of costs 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 your full annual deductible.

Copayment: 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, specialist visits and prescription drugs). Copayments are normally due when you have your appointment or pick up prescriptions at the pharmacy.

Deductible: A set amount of money you pay out of your own pocket for certain covered 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. Copayments and coinsurance do not count toward your deductible.

Out-of-pocket maximum: A limit on the total amount of cost-sharing you pay annually for covered services. This generally includes copayments, deductibles and coinsurance. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.

See the Schedule of Benefits for more details on your coverage and cost-sharing amounts.

Learn more at harvardpilgrim.org or call member services at 888-333-4742

* Preventive services that fall under the federal Affordable Care Act.
** Not all employer-sponsored plans offer Harvard Pilgrim prescription drug benefits.

Coverage underwritten or administered by HPHC Insurance Company, Inc., an affiliate of Harvard Pilgrim Health Care, Inc., in Rhode Island, Massachusetts, Maine and New Hampshire, and United Health care Insurance Company, United Health care Services, Inc. or their affiliates.
Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

P1424834711-0724