

Four Facts About the Harvard Pilgrim Best Buy HSA HMO – *Maine*

① **Most services, including prescription drugs, are subject to the deductible.***

Please see the other side of this flyer for a partial list of services that are subject to the deductible. Once you have paid the full, annual deductible amount, you may need to pay coinsurance. Your plan also includes an out-of-pocket maximum, which is a limit on the amount of cost sharing that you have to pay annually for covered services.

② **Your plan may have an embedded individual deductible.**

If you have family coverage, check your *Summary of Benefits* to see whether your plan includes an individual deductible embedded within the family deductible.

An embedded individual deductible puts a limit on how much each one of your family members has to pay toward the family deductible. Once he or she reaches the individual deductible amount, then that family member no longer has to pay deductible costs for the rest of the year. Other family members will continue to pay toward the family deductible.

If you do not have an embedded individual deductible, then all family members on your policy will pay deductible costs until the total family deductible amount is reached.

③ **Certain preventive tests and services are covered in full.**

Some preventive tests and services are covered at no charge. Please note that you may receive some tests and services that are subject to the deductible during a preventive visit.

④ **Harvard Pilgrim will send you an Activity Summary for services you receive.**

The Activity Summary is not a bill. It lists the services you received, any payments Harvard Pilgrim made to the provider for your care, and any amounts you may owe the provider. Your provider will bill you separately.

Compare the provider's bill with your Activity Summary to verify the services you received and any amounts you may have paid or still may owe to the provider. Contact a Member Services representative with questions about your Activity Summary or your annual deductible balance.

If you have questions about your Best Buy HSA HMO coverage, please call the Member Services department at (888) 333-4742. For TTY service, please call (800) 637-8257.

* The deductible will not apply to certain preventive medications if your plan includes the Preventive Drug Benefit.



The Harvard Pilgrim Best Buy HSA HMO – Maine

This is a partial list of covered services. Refer to the *Summary of Benefits* for details and a complete list of benefits.
The *Summary of Benefits* governs in any case in which the information in this document is different.

No charge	Deductible, then coinsurance
<ul style="list-style-type: none">• Preventive tests and services, including:<ul style="list-style-type: none">- Adult annual visits- Well child visits- Annual gynecological visits- Routine pre-natal and post-partum visits- Cervical cancer screening, including Pap smears- Immunizations, including flu shots (for children and adults as appropriate)- Colorectal cancer screening, including colonoscopy, sigmoidoscopy and fecal occult blood test- Cholesterol screening (adults only) and total cholesterol tests- Diabetes screenings- Blood pressure screening (adults, without known hypertension)- Breast cancer screening, including mammograms and counseling for genetic susceptibility• Annual eye exams• Fetal ultrasounds• Inpatient physician care for healthy newborn	<ul style="list-style-type: none">• Exams for illness or injuries• Lab tests and diagnostic procedures, including EKGs, MRIs, X-rays and colonoscopies, other than those listed under "Preventive tests and services"• Treatments and procedures, including chemotherapy, surgical procedures, allergy treatments and dialysis• Therapeutic procedures, including occupational therapy, speech therapy, physical therapy, early intervention and cardiac rehabilitation• Inpatient hospital services, including inpatient maternity• Inpatient mental health, drug and alcohol rehabilitation, and detoxification• Hospital outpatient department services and day surgery• Outpatient mental health services• Home health care services• Skilled nursing care• Ambulance transport

Please note: Services you receive during different kinds of visits and exams may be subject to the deductible.



Harvard Pilgrim
HealthCare