

# Which product is right for you?

	The Harvard Pilgrim Primary Choice Plan	The Harvard Pilgrim Independence Plan POS
Choose this product if . . .	You want to save money with a lower monthly premium and you will be sure to use a smaller provider and hospital network (except in medical emergencies).	You are willing to pay a higher monthly premium for additional choices of providers and hospitals.
Do I need to select a primary care provider (PCP) and get referrals from my PCP to see specialists?	Yes	Yes. For in-network coverage you must get your PCP's referral for most kinds of specialty care.
Do I have an opportunity to save with lower-cost Tier 1 and Tier 2 providers and hospitals?	Yes	Yes
Which providers and hospitals can I visit?	Only the providers and hospitals that participate in the Primary Choice network. This is a smaller network than the Independence Plan/Harvard Pilgrim network.  <b>Important: This is a limited network product. Except in a medical emergency, you will have to pay for your care if you use doctors or hospitals that are not part of the Primary Choice network.</b>	Any of those doctors and hospitals that participate in the Harvard Pilgrim network. For in-network coverage, you must get your PCP's referral when you need to see participating specialists or when you receive non-emergency care from participating hospitals.  -plus- You can use doctors and hospitals that are not part of the Harvard Pilgrim network, but you must pay a deductible and coinsurance to do so.*
Office visit copayments	PCP level copayment: \$20  Specialist copayments: \$30 or \$60	<b>In-network:</b> PCP level copayment: \$10, \$20 or \$40 Specialist copayments: \$30, \$60 or \$75  <b>Out-of-network:</b> Deductible and coinsurance
Prescription drug copayments	<b>The GIC provides prescription drug coverage through Express Scripts. Visit <a href="http://express-scripts.com/gicrx">express-scripts.com/gicrx</a> or call (855) 283-7679 for more information.</b> Deductible: \$100 per member/\$200 per family, then: \$10/\$30/\$65 (up to 30-day supply) \$25/\$75/\$165 (up to 90-day supply; for maintenance medications only)	
Who can enroll?	GIC enrollees (active employees, or retired and not eligible for Medicare) who live in Massachusetts, excluding Barnstable County, Martha's Vineyard and Nantucket.  <b>Please note that there is a very limited network in Berkshire County.</b> If you live in that area please check whether your providers and hospitals participate.	GIC enrollees (active employees, or retired and not eligible for Medicare) who live in Harvard Pilgrim's service area (Massachusetts, Connecticut, Maine, New Hampshire and Rhode Island).

\* Please note that non-participating providers may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services.

Please see the Summary of Benefits for other applicable cost-sharing amounts, including deductibles and coinsurance.