

WHAT YOU NEED TO KNOW:

Primary ChoiceSM

Which providers and hospitals can I visit?

You can use only providers (doctors and other medical professionals) and hospitals that belong to the Primary Choice network, except in a medical emergency.

Do I need a primary care provider (PCP)?

Yes. You must have your PCP provide your care (except in emergencies) and give you referrals for most kinds of specialty care for the product to provide coverage for the service. Make sure that the PCP you choose has admitting privileges at a Primary Choice hospital.

After you enroll, call Member Services to tell us who your PCP is. If you do not, we will assign a PCP to you upon enrollment.

My family and I already have PCPs that we like. Can we continue to see them?

Yes, if your PCPs are part of the Primary Choice network. To find out, use the Primary Choice provider directory at www.harvardpilgrim.org/gic. Make sure your PCPs have admitting privileges at Primary Choice hospitals.

Do I need referrals to visit specialists?

Yes, you need your PCP's referral for most visits to Primary Choice specialists. Please make sure your specialist has admitting privileges at and refers you to a Primary Choice hospital. You can get routine eye exams and most kinds of gynecological care without your PCP's referral, but you must see Primary Choice providers for these services.

What about going to the hospital?

If you need tests or surgery at a hospital, **you must be sure that your PCP or specialist sends you to a Primary Choice hospital.** The only time you don't need a referral to go to the hospital is in a medical emergency.

Can I go to providers and hospitals that are not part of the Primary Choice network?

No. Except in a medical emergency, if you go to a provider or hospital that is not part of the Primary Choice network, you will be responsible for paying all charges.

What do I do in a medical emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), call 911 or go to the nearest emergency room. Once you are out of the hospital, be sure to follow up with your PCP for any additional care you may need.

Do I have coverage when I'm traveling?

You have coverage for unexpected or unforeseen urgent care (e.g., earache, flu or sprain) and for medical emergencies when you're traveling outside the state where you live. Otherwise, you must receive care from Primary Choice providers and hospitals, (generally) coordinated by your PCP.



Before you choose this product . . .

Except in an emergency, you can receive care only from Primary Choice providers and hospitals.

Some providers and hospitals that belong to the Harvard Pilgrim/Independence Plan network do not belong to the Primary Choice network.

If there are certain PCPs, specialists and hospitals that are important to you, you must make sure they participate in the Primary Choice network and that the PCPs and specialists have admitting privileges at Primary Choice hospitals.

Your PCP or specialist must refer you to other Primary Choice providers and hospitals for coverage to be provided. Otherwise you will be responsible for paying all charges.