



# Medical Coverage & Cost-Sharing Guide

## POS

With this plan, you may receive care from medical professionals and hospitals in or out of Harvard Pilgrim's network. Your costs will be lower when you receive care from in-network providers with your primary care physician (PCP)'s referral.

### > In-network coverage

### > PCP required

### > Out-of-network coverage

### > Referrals needed for specialists to receive the in-network benefit level

#### **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 participating 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 the Harvard Pilgrim allowed amount, and you will be responsible for paying the difference.