

# Save money on select services

Costs for medical tests and procedures often vary widely with no significant difference in quality. So why pay more if you don't have to?

**With our Flex plans, you can visit select providers and pay lower out-of-pocket costs<sup>1</sup> for:**

- Lab tests (excluding genetic testing)
- Outpatient surgery services

**Depending on your plan,<sup>2</sup> you may also pay lower cost sharing for:**

- MRI, CT/CAT and PET scans
- Physical, speech and occupational therapy

Visit [www.harvardpilgrim.org/flexplans](http://www.harvardpilgrim.org/flexplans) to learn more and to find providers who can help you save money.

**Note:** HMO plans require a referral from your primary care provider or specialist. See the Benefit Handbook for details. Review your Schedule of Benefits for details on cost sharing.

## When you use select providers:



The deductible will not apply.<sup>1,2</sup>



You'll pay a copayment for outpatient surgery.<sup>1,2</sup>



You'll pay a copayment or coinsurance for physical, speech and occupational therapy.<sup>1,2</sup>



There is no charge for covered lab tests, excluding genetic testing.<sup>1,2</sup>



You'll pay a copayment or coinsurance for MRI, CT and PET scans.<sup>1,2</sup>

<sup>1</sup> Members on HSA plans have to meet their annual deductible first, and then they may pay lower out-of-pocket costs.

<sup>2</sup> Different member cost sharing may apply. Check your Schedule of Benefits for details. The Schedule of Benefits governs in the event that the information in this document is different.