



**Neighborhood
Health Plan™**

7 ways to get the most out of your coverage



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Your PCP is your first link to great care

It's important to have a primary care provider (PCP) who gets to know you and ensures that you get the services you need. Your PCP provides you with preventive care to maintain your health and diagnose illness early—so it can be treated effectively. If you need specialty care that your PCP does not provide, your PCP will refer you to an NHP-contracted specialist (for example, a cardiologist) often with whom he or she is affiliated, either through a medical practice or hospital. When your doctors have close working relationships, it ensures timely and effective communication. This helps deliver a positive experience and a care plan that is best for you.

TO LOOK FOR THE PCP THAT'S RIGHT FOR YOU, USE OUR FIND-A-DOCTOR TOOL AT NHP.ORG/MYCOVERAGE

We know it can be hard to find a new PCP. We are working to make sure that the information we have about which doctors are accepting new patients is up to date. If you need help, call NHP Customer Service at the number on the back of your member ID card.

If you are an HMO member, you can also change your PCP at any time. Just log in to **mynhp.org**, select "My Plan," and then "Change my PCP."



2 Need care quickly? Understand your options.

We want to ensure you can get the care you need quickly. If it's an emergency, call 911 or go to your nearest emergency room. If it's not an emergency, call your PCP's office first, even if they are closed. They will always have a nurse or doctor on call—and many medical practices now offer urgent care coverage for your convenience.

OTHER CARE OPTIONS OFFER A LOWER COST SHARE AND SHORTER WAIT TIME THAN A HOSPITAL ER

When it is not an emergency, you have other options that are covered by NHP. Some are listed below. For more details on participating facilities, visit nhp.org/mycoverage.

WHERE	WHAT
Urgent Care Center <i>(example: CareWell Urgent Care)</i>	Good for urgent care needs such as cuts and bruises, bites, burns, sprains, coughs, colds and flus, and minor injuries.
Retail Walk-in Clinic <i>(example: CVS MinuteClinic)</i>	Provides walk-in care for minor medical issues like skin conditions, eye and ear infections, bronchitis, and strep throat.
24/7 Nurse Advice Line	Call 800-462-5449 to speak with a qualified professional any time, day or night with health questions you may have. There is no cost for this service.



3 Get important preventive services at no cost

When you visit an in-network provider, there's no cost to you for certain important preventive services like:

- **Annual checkups with your PCP**
- **Preventive screenings and routine lab tests**
- **Flu shots provided by your PCP or at an in-network pharmacy**

See your plan's list of covered preventive services at nhp.org/mycoverage

PREVENTIVE CARE CAN SOMETIMES TURN INTO OTHER CARE

It is important to understand that some care you may think is preventive may require cost sharing. Preventive care focuses on a defined list of services that include screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. Here are some examples:

- At your annual checkup, your PCP discusses your high blood pressure and high blood pressure medication. Your PCP will bill us for your annual checkup (no cost sharing for you) and a "condition-specific" visit (for your hypertension). You may have other cost sharing for the hypertension visit.
- During your routine well visit, your PCP recommends you get some lab tests. One test is for Vitamin D to see if your Vitamin D levels are normal. Vitamin D lab tests are covered, but they are diagnostic tests, not preventive. Cost sharing may apply.

The list of preventive care that is covered with no cost sharing is defined by law through the Affordable Care Act. We know that you may need help on this topic. Our customer service professionals can assist. Just call the number on the back of your member ID card.



4 Have questions about cost sharing? A free helpful guide is available.

While we try to design our coverage to make it easy to use, we know that figuring out what you need to pay for care can sometimes be a challenge. That's why we created a guide to health care costs that helps you understand the types of cost sharing that may apply to your plan such as deductibles, copays, and co-insurance. See *A Guide to Your Health Care Costs* at nhp.org/mycoverage. You can also call us for a free copy at the number on the back of your member ID card.

A cost estimator tool at mynhp.org lets you see and compare costs and providers for the best value in certain services, doctors, and conditions. Find the tool under "My Coverage."



5 You can start and boost your own wellness program

Your plan enables you to travel your own unique path to your wellness goals. Log in to mynhp.org to take the private, confidential health and wellness assessment to get started. Programs include:

- **Healthy eating/weight management/physical activity**
- **Stress management**
- **Tobacco cessation**
- **Behavioral health**
- **An Online Wellness Center rich with resources**

Coaching at no extra cost to you!
To connect with an NHP health coach who can help you achieve your health goals, call the customer service number on the back of your member ID card.

If you have a chronic condition like asthma or diabetes, we also have programs and support to help you manage your condition.



6 Put your pharmacy benefits to work for you

NHP provides you and your doctor with access to thousands of safe and effective medications to treat your conditions.* Visit nhp.org/mycoverage for links to look up specific covered medications. At mynhp.org you can see your specific level of pharmacy coverage cost sharing and find ways to save. Our partnership with CVS/caremark provides our members with high value and service.

HERE ARE SOME HIGHLIGHTS OF YOUR COVERAGE:

- **Access to tens of thousands of participating pharmacies nationwide**, including CVS/pharmacy, independent pharmacies, and major chains such as Walgreens, Stop & Shop, and more
- **Helpful online tools** like a drug lookup tool and a pharmacy locator tool to access the care you need, when you need it
- **24/7 service for pharmacy issues:** Just call the customer service number on the back of your NHP member ID card and select "pharmacy" when prompted

*Some employers do not include pharmacy coverage through NHP, so check mynhp.org if you have questions.

HERE ARE SOME WAYS TO SAVE:

- **A 90-day supply of maintenance medication:** Your cost sharing may be lower when you fill a 90-day prescription for maintenance medications in a local participating pharmacy or choose convenient delivery with our mail order program.
- **Free or reduced-cost over-the-counter drugs:** NHP members pay nothing or a reduced cost for many common over-the-counter drugs and products with a prescription at a participating pharmacy.
- **Discounts on health-related products with the CVS ExtraCare® Health Card:** You should have received this card in the mail. It provides members with a 20% discount on CVS brand health-related products including vitamins, skin care products, eye care products, and more. Members can use their ExtraCare discount card at any CVS location.
- **When you connect with CVS/caremark** through your secure account at **mynhp.org**, you can see specific recommendations on how you can save on your medications. Visit **mynhp.org** and select "My Pharmacy."



View all your plan's details @ mynhp.org

It is a good idea to understand the details of your coverage so you know what to expect. To see your plan's exact cost-sharing details, log in to **mynhp.org**. (It's easy to register and log in.) Your plan's Schedule of Benefits (which lists specifics of your covered services and cost sharing), your Summary of Benefits and Coverage (which provides a summary of your coverage), and your member handbook (which gives all your plan's details), are found there.

WE ARE HERE TO HELP

If you would like to talk with a customer service professional, call NHP Customer Service at the number on the back of your member ID card. We are available 8 a.m. to 6 p.m. Monday through Friday, and Thursday from 8 a.m. to 8 p.m. And don't forget that through our partnership with CVS/caremark, we offer 24/7 service for prescription issues. Please complete a quick survey about this guide at **nhp.org/survey**. This guide was developed with feedback we received from members like you. Your continued feedback is critical to our efforts to be always improving.

Thank you for your membership. We hope you found this information helpful.

**Neighborhood values
what you value.**



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