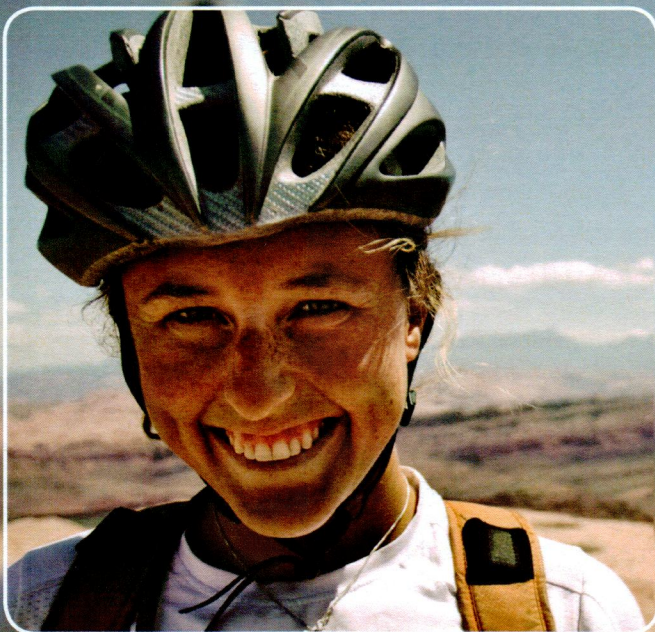




Harvard Pilgrim
Health Care

Harvard Pilgrim's Focus NetworkSM - MA



*Comprehensive
coverage and quality
care from providers
you know and trust*

A quality, cost-saving plan with an expansive choice of providers

Focus Network - MA is specially designed to help lower your costs while still offering the benefits you want and need. It gives you and your family comprehensive HMO coverage with care from our extensive, high-performance network of efficient and effective providers across Massachusetts, including major hospitals. In fact, Focus Network - MA is the largest defined network in Massachusetts, with more than 16,000 physicians and more than 60 hospitals.*

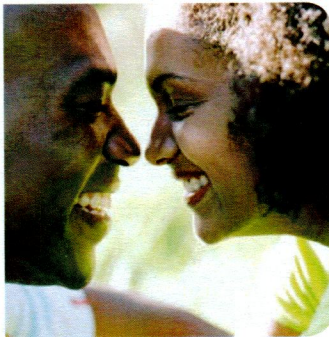


With Focus Network - MA, you can enjoy the combination of outstanding quality, savings and choice. And, you can feel confident knowing that we've been consistently ranked among the nation's highest-rated health plans,** committed to helping you find your way to better with wellness programs, personalized support and savings opportunities.

How it works

Focus Network - MA in-network providers are called Easy Access providers.

- You'll choose a primary care provider (PCP) for yourself and each family member. Your options include thousands listed in the Focus Network - MA provider directory. In fact, most leading practices are Easy Access providers. So chances are you and your family can continue to see the doctors you already know and trust.
- Specialty care is available with a referral from your PCP to an Easy Access specialist. Referrals are not necessary for some services, such as routine eye exams and most gynecological care.
- In the rare event that specialty care cannot be provided by an Easy Access specialist or facility, we have a limited number of additional providers who can be seen after a medical review and an authorization for care is granted from Harvard Pilgrim. These additional providers are called Authorized Access providers and are not otherwise available for standard care.
- Please Note: Not all Massachusetts doctors and hospitals participate in Focus Network - MA. Before you receive services, it's important for you to confirm that the provider is in Focus Network - MA.



Like all Harvard Pilgrim plans, Focus Network - MA provides coverage for routine, preventive, specialty and emergency care. You're also covered when traveling and need urgent or emergency care.

This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In this plan, members have coverage only from providers in the Focus Network - MA provider network. Please consult the Focus Network - MA provider directory or visit the provider search tool at www.harvardpilgrim.org/focus for a list of providers in Focus Network - MA. You may also call Harvard Pilgrim to request a paper copy of the provider directory free of charge.

*Based on publicly available data as of May 2015.

**NCQA's Private Health Insurance Plan Rankings, 2011-15, HMO/POS/PPO. NCQA's Health Insurance Plan Rankings 2010-11 – Private. *U.S. News/NCQA America's Best Health Insurance Plans 2005-2009* (annual). America's Best Health Insurance Plans is a trademark of *U.S. News & World Report*. NCQA The State of Health Care Quality 2004.



Trusted, quality support

The medical plans offered with Focus Network - MA are HMO plans. HMOs provide coverage for many preventive services and come with online wellness programs to support your good health. And, Harvard Pilgrim's care management and health services programs ensure that you'll have a smooth transition. Plus, you can save on a wide range of products and services to help you stay healthy.

Focus Network - MA Q&A

What is the enrollment area for Focus Network - MA?

To be eligible to enroll in Focus Network - MA through your employer, you must live in Massachusetts or in certain cities and towns in bordering states. The Buy Direct (nongroup) enrollment area varies from above, as it covers all of Massachusetts with the exception of the Cape, the Islands and the town of Wareham.

Visit www.harvardpilgrim.org/focus for enrollment area eligibility details.

How can I find a Focus Network - MA PCP?

Finding a PCP is easy:

- Use our online directory (updated weekly) at www.harvardpilgrim.org/focus. Please select "Focus Network - MA" when asked to select a plan.
- Use our printed Focus Network - MA provider directory (your employer may have a copy, or you can call Harvard Pilgrim at (800) 848-9995 to request one)
- Your dependents each can have a different PCP. If you don't choose a PCP, we'll assign one to you. Once you're enrolled, you can choose a different PCP for any reason.

Which hospitals are in the Focus Network?***

The following hospitals are Easy Access and do not require additional reviews and requests for authorization.

PARTICIPATING EASY ACCESS HOSPITALS:

Addison Gilbert Hospital
Anna Jaques Hospital
Athol Hospital
Baystate Medical Center
Berkshire Medical Center
Beth Israel Deaconess Hospital – Milton
Beth Israel Deaconess Hospital – Needham Campus
Beth Israel Deaconess Hospital – Plymouth
Beth Israel Deaconess Medical Center
Beverly Hospital
Boston Children's Hospital at Lexington
Boston Children's Hospital at Peabody
Boston Children's Hospital at Waltham
Boston Medical Center
Cambridge Health Alliance
Carney Hospital
Charlton Memorial Hospital
Clinton Hospital
Dana-Farber Cancer Institute

Emerson Hospital
Fairview Hospital
Floating Hospital for Children
Franklin Medical Center
Good Samaritan Medical Center
Harrington Healthcare at Hubbard
Harrington Memorial Hospital
HealthAlliance Hospital – Burbank
HealthAlliance Hospital – Leominster
Heywood Hospital
Holy Family Hospital
Holyoke Medical Center
Lahey Clinic Hospital
Lawrence General Hospital
Lawrence Memorial Hospital
Lowell General Hospital
Marlborough Hospital
Mary Lane Hospital
Massachusetts Eye and Ear Infirmary
Melrose-Wakefield Hospital
Mercy Medical Center
Merrimack Valley Hospital

Metrowest Medical Centers
Morton Hospital
Mt. Auburn Hospital
Nashoba Valley Medical Center
New England Baptist Hospital
Noble Hospital
Norwood Hospital
St. Anne's Hospital
St. Elizabeth's Medical Center
St. Luke's Hospital
Saints Medical Center (now part of Lowell General Hospital)
Saint Vincent Hospital
Signature Healthcare Brockton Hospital
Somerville Hospital
Sturdy Memorial Hospital
Tobey Hospital
Tufts Medical Center
Whidden Hospital
Winchester Hospital
Wing Memorial Hospital

***Changes to our network may occur at any time. For the most current information, visit the provider search tool at www.harvardpilgrim.org/focus.

Which hospitals are Authorized Access?***

There are two Authorized Access hospitals – Boston Children's Hospital and UMass Memorial Medical Center in Worcester.

IMPORTANT NOTE: You will need to ensure that authorization to see an Authorized Access provider is approved in advance in order to be covered for this care. These doctors and hospitals are indicated in the Focus Network - MA provider directory (both online and in print) by the symbol ▲.

What else do I get with the Focus Network - MA?

With all our plans, we offer many programs and outstanding support to help our members on their path to wellness and to make informed decisions about their care. That includes care management and health services support, such as a personal health coach. Our member Web site contains a wide range of resources and information, including life stage-based wellness content and interactive tools.

And our Your Member Savings program provides great savings on many products and services supporting good health, including a free eyewear program, fitness club discounts and much more.

Whom can I contact with questions about the Focus Network - MA?

Our dedicated Focus Network - MA team is ready to help you with any questions. To learn more about Harvard Pilgrim and the Focus Network - MA, talk to your employer, visit us at www.harvardpilgrim.org/focus or call us at (800) 848-9995. For TTY service, call (800) 637-8257.

Representatives are available weekdays from 8:00 a.m. to 5:30 p.m. and until 7:30 p.m. on Monday and Wednesday.

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