



**Access America<sup>SM</sup>  
Value**

# A guide to your medical coverage



## Once you're a member

Register for your member account at [harvardpilgrim.org](https://harvardpilgrim.org):

- Look up the details of your plan.
- Compare costs for tests and procedures.
- Explore different health topics and ways to be well.
- Check out ways to save with discounts on eyewear, reimbursement for fitness programs and more!



Coverage underwritten or administered by HPHC Insurance Company, Inc., an affiliate of Harvard Pilgrim Health Care, Inc., in Massachusetts, Maine and New Hampshire, and United Healthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

### Need help?

Already a member: **(888) 333-4742**

Not yet a member: **(866) 874-0817**

TTY: **711**

# How the Access America<sup>SM</sup> Value plan works

The Access America<sup>SM</sup> Value plan gives you flexibility and choice with the providers you see and the hospitals you use.

## Features



**In-network coverage only**



**No referrals required**

With Access America Value, you can visit Harvard Pilgrim's participating doctors, health professionals and hospitals in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's participating doctors, health professionals and hospitals in all other states. Visit the Access America Value online provider directory at [harvardpilgrim.org](http://harvardpilgrim.org) to see if your providers participate.

### A primary care provider is key to good health

A primary care provider (PCP) is the doctor, nurse practitioner or other qualified medical professional you see for annual check-ups and for treatment when you're sick or injured.

We strongly recommend having a PCP to work with even though this plan doesn't require you to have one. A PCP will keep a record of your care and can help you make informed decisions about your health.

You and each of your dependents can choose different PCPs from our network of participating providers.

### The role of a PCP

- Provides preventive and routine medical care
- Refers you to participating medical specialists, when needed
- Knows your health history and educates you about healthy lifestyle choices



### Two ways to find a PCP:

Find a PCP or see if your current provider is in our network.



Visit [harvardpilgrim.org/providerdirectory](http://harvardpilgrim.org/providerdirectory)



Call us:  
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 Not yet a member:  
**(866) 874-0817**  
 TTY: 711

# Getting care with the Access America<sup>SM</sup> Value plan

With this plan, you will need to receive care from medical professionals and hospitals that participate in Harvard Pilgrim's provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

### Routine and preventive care\*

There's no extra charge for routine annual exams with a PCP and many preventive tests and services. Other tests and services your provider orders may require cost sharing.

### Specialty care

You do not need a PCP referral to receive covered services from specialists.

### Behavioral health care\*\*

Your plan covers in-person visits with thousands of participating licensed clinicians. Virtual visits via smartphone, tablet or computer are also available.

### Hospital care

You will need to receive covered tests, surgery or treatment at a participating hospital, except in a medical emergency. If you are admitted to the hospital from the emergency room, we encourage you to work with a PCP to arrange for any follow-up care you may need.

### Care when you're traveling

Your plan covers emergency care if you get sick or injured while traveling anywhere in the world.

### Acupuncture and chiropractic treatments

Acupuncture and chiropractic benefits are included on most plans.

## Urgent and emergency care

If you have a non-life-threatening illness or injury and your doctor's office is closed, you have a variety of options for getting care. Of course, if you think you're having a medical emergency, go to the emergency room or call 911.

		Commonly treated conditions	
	<b>Virtual visits</b> Real-time virtual visit with providers via smartphone, tablet or computer	Non-life-threatening illnesses and injuries (coughs/ colds, sore/strep throat, nausea/diarrhea, etc.)	\$
	<b>Convenience care/retail clinic</b> Walk-in, convenience care or retail clinics	Minor illnesses and infections (bronchitis, strep throat, ear & eye infections, etc.)	\$\$
	<b>Urgent care center</b> Walk-in clinic for urgent care	Minor illnesses, injuries and infections (burns, bites, colds & flu, sprains & strains, etc.)	\$\$\$
	<b>Emergency room (ER)</b> Part of a hospital that provides immediate treatment for life-threatening illnesses and injuries	Medical emergencies (heart attack, stroke, choking, loss of consciousness, seizures, etc.)	\$\$\$\$

Visit [www.harvardpilgrim.org/urgentcareoptions](http://www.harvardpilgrim.org/urgentcareoptions) for more information about these options.

\*Services that fall under the federal Affordable Care Act.

\*\*Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.