

# "After one call, I saved \$150."

**Pay less in out-of-pocket expenses for procedures and tests. And get cash rewards.**

At Harvard Pilgrim, we help you save money, like with our voluntary **Reduce My Costs** program.

If you're scheduled to receive elective, outpatient medical procedures or diagnostic tests, this program can help you find lower-cost providers. Plus, we'll reward you for choosing to save money.

**Read on for more details.**



The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

## How Reduce My Costs<sup>1</sup> works

1. Contact a Reduce My Costs nurse at (855) 772-8366 or use the chat feature by logging into your member account whenever your doctor recommends elective outpatient medical procedures or diagnostic tests.<sup>2</sup> The phone line and chat feature are available Monday through Friday from 8 a.m. to 6 p.m. ET.
2. You'll speak with an experienced nurse who will:
  - Compare provider costs and inform you of the lower-cost providers in your area
  - Assist with scheduling or rescheduling your appointment and help with any paperwork
3. If you're already seeing a lower-cost provider, you'll receive a reward just for calling.<sup>3</sup>
4. If you decide to receive care from a lower-cost provider, you'll earn a cash reward, depending on the service and the associated cost savings.

### Potential savings per service

Colonoscopy	Average range: \$1,780-\$4,660 Average savings: \$2,880
MRI	Average range: \$780-\$2,230 Average savings: \$1,450
Labs	Average range: \$120-\$550 Average savings: \$420

Ranges are based on Harvard Pilgrim's data.  
Actual service prices vary by provider type and location.  
The figures represent Q1 2021.

<sup>1</sup> To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

<sup>2</sup> For Maine-based members of a small group employer whose plans include a Health Savings Account (HSA), these additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information, please visit [www.harvardpilgrim.org/reducemycosts/maine](http://www.harvardpilgrim.org/reducemycosts/maine).

<sup>3</sup> Rewards are considered taxable income, so please consult with your tax advisor. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.

The Reduce My Costs program currently is not offered with the Littleton Options HMO. Please check with your sales executive.



**Make a quick phone call and start cashing in on your smart health care decisions.**

[www.harvardpilgrim.org](http://www.harvardpilgrim.org)