

"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 outpatient procedures or diagnostic tests, this voluntary 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 Costs¹ works

1. Call **(855) 772-8366** whenever your doctor recommends an outpatient test or procedure² such as:

- Radiology (e.g., MRI and CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient tests and procedures

The Reduce My Costs line is available Monday through Friday from 8 a.m.-6 p.m. Or, log into your Harvard Pilgrim member account to chat with Reduce My Costs.

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.³
4. If you decide to receive care from a lower-cost provider, you will earn a cash reward, depending on the service and the associated cost savings.

Potential savings per service

Colonoscopy	Price range: \$1,060-\$3,500 Potential savings: \$2,440 Potential reward: \$75
MRI lumbar spine (without dye)	Price range: \$299-\$1,657 Potential savings: \$1,358 Potential reward: \$50
Common routine lab	Price range: \$84-\$911 Potential savings: \$827 Potential reward: \$25

Ranges are based on Harvard Pilgrim's data. Actual service prices vary by provider type and location.

¹ Your health plan may require a referral and/or prior authorization before you receive services from the lower-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

² 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.

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



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

www.harvardpilgrim.org

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.