

your health

Northern New England Edition
Summer 2012

***SLEEP: ARE YOU
SHORTCHANGING
YOUR HEALTH?***

PAGE 4

Eating healthy on a budget | 12

Federal health care reform
update | 13

***I NEED MORE
SLEEP!***

***WIN AN iPad!
SEE BACK COVER ...***



your health

Summer 2012

feature

[4] Sleep

health notes

[8] Take your medicine correctly

[12] Healthy eating doesn't have to be expensive

plan news

[10] Prescription drug mail service program

[11] Appeals

[13] Federal health care reform update

[16] Win a free iPad!

Information in *Your Health* is designed to complement, not replace, the care you receive from health professionals. Harvard Pilgrim does not assume any responsibility for the accuracy, completeness or clinical efficacy of information contained in the Internet Web sites referenced in *Your Health*. Benefits may vary according to your employer's arrangements with Harvard Pilgrim or the coverage of your individual plan. Therefore, certain *Your Health* articles on benefits and policies may not apply to you. Please check with your employer or consult your plan documents for your specific benefit information.

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Health and disease management programs: Here for you

Do you have heart disease? Are you concerned about your diabetes plan? Perhaps you are newly diagnosed with cancer or have questions about your medicines.

Whatever your health concerns, Harvard Pilgrim's award-winning health and disease management programs can help. Our health programs focus on pregnancy and specific conditions such as diabetes, asthma and heart health and include:

- Up-to-date health information
- Personal support from specially trained nurses
- Interactive Web tools and resources

Harvard Pilgrim also has programs that are designed to support you

if you are living with multiple or complex conditions, such as chronic kidney disease and cancer. Specialized nurse care managers (NCMs) are available to help make sense of the many, sometimes complicated, details. A nurse can work with you to come up with a personalized care plan.

To learn more about or to enroll in Harvard Pilgrim's disease management or complex case management programs:

- Visit www.harvardpilgrim.org/wellness
- Call us at 866-750-2068, or
- Email us at healthandwellness@harvardpilgrim.org

To download information about a specific health condition, visit www.harvardpilgrim.org/wellness.

NEED MORE INFO ON A HEALTH MATTER?

You can find a variety of health education materials and resources on our Web site at www.harvardpilgrim.org/wellness. Written and reviewed by trusted health experts, our up-to-date materials are available 24/7 to read, download or print for later reference. You can also request a hard copy of any of these materials. Just call us at 800-287-9793 to request one.

Here are some of the health topics you can find more information on and support for:

- Asthma • ADHD • Cancer • Chlamydia • COPD • Depression
- Diabetes • Heart health • Medication safety • Osteoporosis
- And many common health issues, such as back pain, blood pressure, sexually transmitted diseases, headaches and smoking

Thinking about retirement?

Test your knowledge

So you think you know your retirement health care options?

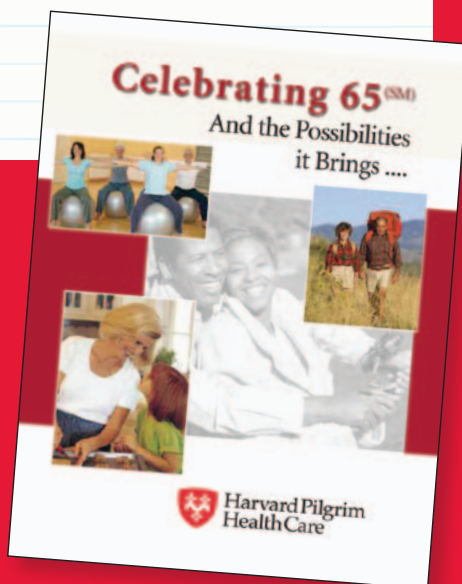
Take our quiz:

1. At what age are most individuals eligible for Medicare?
A. 62 B. 65 C. 67
2. Everyone must enroll in all four parts of Medicare (parts A, B, C and D.)
A. True B. False
3. What is considered Full Retirement Age?
A. 62 B. 65
C. It depends on the year in which you were born.
4. How does Social Security determine your benefits?
A. Social Security determines your benefits based on your 35 highest-earning years.
B. Social Security determines your benefits based on earnings from the last 10 working years.
C. None of the above.
5. At what age can you start receiving Social Security retiree benefits?
A. 55 B. 62 C. 70

Celebrating 65SM — Need to know more?

Many people are surprised by how much they don't know about Social Security, Medicare and their retirement health care options. If you'd like to learn more for yourself, your family or friends, call us at 877-645-5254. You can also visit our Web site at www.harvardpilgrim.org/celebrating65. Harvard Pilgrim's Celebrating 65SM is a free educational program designed to help you and loved ones plan for a healthy future.

Answers: 1. B, 2. B, 3. C, 4. A, 5. B



YOUR UPDATED HEALTH BENEFITS AND COVERAGE INFO — ALL ONLINE!

Now you can easily view, save and print your plan information at any time.

We know that health care and insurance can be complicated. *HPHConnect* is one of the many ways we're trying to make it simpler for our members.

HPHConnect is our secure online tool that gives you easy access to everything you need to know about your benefits and coverage. Get updated plan information. Review and print your Benefit Handbook and Schedule of Benefits. Find the right doctors, specialists and behavioral health providers.* Evaluate your care options, look up your records and find out how to get hospital services and emergency care.

**Please note that some employers do not offer behavioral health coverage through Harvard Pilgrim.*

***I HAD ANOTHER
SLEEPLESS
NIGHT!***

**HOW LACK OF SLEEP
IS AFFECTING OUR
HEALTH ...**



We know the basics of good health, right? Eat a balanced, nutritious diet. Get regular exercise. Keep on top of your medical appointments. And get enough sleep.

Sleep? Somehow one of our most basic life needs — sleep — is often overlooked. This is pretty surprising when you consider that sleep is the main opportunity our cells and tissues have to recover from the hard work they do each day. The human body needs sleep to restore itself and prepare for the next day.

But it's far more important than that. Studies continue to show that not getting enough sleep is linked to depression, weight gain, obesity, diabetes, low immune system functioning, hypertension and cardiovascular disease. Not only can poor sleep put us at greater risk for an array of health problems — it can also shorten life.

WAKE-UP CALL

Most health authorities will tell you that getting enough sleep is as important to your well-being as a balanced, nutritious diet and physical exercise. William Dement, a pioneer in the field of sleep science, puts it even more strongly. He believes that, “sleep is the most important predictor of how long you will live — perhaps even more important than smoking, exercise or high blood pressure.”

Other health problems associated with poor sleep include:

- **Hormone imbalances**
- **Depression and mood disorders**
- **Driving accidents and other hazards in the home or workplace**

WHY SLEEP GETS THE SHORT END OF THE STICK

Unfortunately, in our culture of getting more things done in less time, sleep is one of the first things to go. Many of the costs of poor sleep go unnoticed. Medical conditions, such as obesity, diabetes and cardiovascular disease, take a long time to develop. When so many other factors may contribute to disease (family history, poor nutrition, lack of exercise, etc.), it's hard to know how much each may have had to do with the onset of disease.

WHAT THE RESEARCH SHOWS

Below are some of the research findings that have shown links between lack of sleep and health issues:

Obesity: Several studies have linked insufficient sleep and weight gain. One study found that people who slept fewer than six hours per night on a regular basis were much more likely to have excess body weight, while people who slept an average of eight hours per night had the lowest relative body fat of the study group.

Diabetes: Studies have shown that people who reported sleeping fewer than five hours per night had a greatly increased risk of having or developing type 2 diabetes. Fortunately, studies have also found that improved sleep can positively influence blood sugar control and reduce the effects of type 2 diabetes.

Cardiovascular disease and hypertension: A recent study found that even modestly reduced sleep (six to seven hours per night) was associated with an increased risk for heart attack and heart disease.

Immune function: Studies suggest that sleep deprivation may decrease the body's ability to fight off infection.

The common cold: In a recent study, people who averaged less than seven hours of sleep a night were about three times more likely to develop cold symptoms than those who got eight or more hours of sleep when exposed to the virus that causes colds. And those who got better quality sleep were the least likely to come down with a cold.



**HOW TO GET
YOUR ZZZS ...**

Getting enough — and better quality — sleep will not only help you feel better, but also increase your odds of living a healthier, longer life. Although you might not be able to control all of the factors that interfere with your sleep, you can adopt healthy habits that encourage better sleep. Russell Sanna, PhD, executive director of Harvard Medical School's Division of Sleep Medicine, offers these tips for getting better sleep:

**THESE TIPS
SURE HELPED
ME GET SOME
SLEEP!**

Sleep well tonight

To read more about healthy sleep habits, visit www.harvardpilgrim.org/wellness and search for "sleep" in our Health Topics A-Z.

STICK TO A SCHEDULE

Go to bed and get up at the same time every day, even on weekends, holidays and days off. Being consistent reinforces your body's sleep-wake cycle and helps promote better sleep at night.

WATCH WHAT YOU EAT AND DRINK

Don't go to bed either hungry or too full of food. It's hard to sleep when you're uncomfortable. Take care with nicotine, caffeine and alcohol, too. The stimulating effects of nicotine and caffeine can take hours to wear off. Alcohol might make you feel a little drowsy at first but will disrupt sleep later in the night.

HAVE A BEDTIME RITUAL

Doing the same things each night sends your body a soothing message. Taking a bath, reading a book or listening to relaxing music send signals to your body to move from a state of wakefulness to sleep mode.

TAKE CONTROL OF THE DEVICES

Some research suggests that screen time or other media use before bedtime interferes with sleep. Turn off your phone and the TV when you're ready for sleep.



MAKE YOURSELF COMFORTABLE

This is when you can really indulge yourself. Make your bedroom your retreat. Most people sleep best in a room that's cool, dark and quiet. Sometimes this means some extra help: Room-darkening shades, earplugs, fans or sound-modifying devices can make your environment a comfortable one.

LIMIT DAYTIME NAPS

Long daytime naps can interfere with nighttime sleep — especially if you're struggling with insomnia or poor sleep quality at night. If you choose to nap during the day, limit yourself to about 10 to 30 minutes and try to have it in the midafternoon. If you work nights, you'll need to make an exception to the rules about daytime sleeping. In this case, keep your window coverings closed so that sunlight — which adjusts your internal clock — doesn't interrupt your daytime sleep.

GET ENOUGH PHYSICAL ACTIVITY

Regular physical activity can promote better sleep, helping you fall asleep faster and enjoy deeper sleep. Timing is important, though. If you exercise too close to bedtime, you might be too energized to fall asleep. If this seems to be an issue for you, exercise earlier in the day.

MANAGE STRESS

When you have too much to do — and too much to think about — your sleep will suffer. Find healthy strategies to manage stress that work for your personality. A time-honored tip: Write down what's on your mind before you go to bed so you can think about it tomorrow. Give yourself permission to take a break when you need one. You can only handle the other demands of your life when you take care of yourself first.

WHEN TO GET MORE HELP

Nearly everyone has problems sleeping now and then. But if you find that sleep problems are interfering with your life, see your doctor. He or she can help you find out if other issues — such as depression, anxiety, diabetes or arthritis — are affecting your sleep. Your doctor can also help you with treatment or give you a referral to a sleep specialist.

ADDITIONAL RESOURCES

American Academy of Sleep Medicine | www.sleepeducation.com
 National Sleep Foundation | www.sleepfoundation.org
 Harvard Medical School's Sleep and Health Education Program | www.understandingsleep.org



OBSTRUCTIVE SLEEP APNEA

One of the most common sleep problems affecting Americans is sleep apnea. Sleep apnea means that your breathing often is blocked or partly blocked during sleep. The most common form is obstructive sleep apnea. The problem can be mild to severe, based on how often your lungs don't get enough air. This may happen from five to more than 50 times an hour.

What causes it?

Blocked or narrowed airways in your nose, mouth or throat can cause sleep apnea. Your airway can become blocked when your throat muscles and tongue relax during sleep.

Sleep apnea can also occur if you have large tonsils or adenoids, or a large uvula. When you are awake and standing up during the day, these may not cause problems. But when you lie down at night, they can press down on your airway, narrowing it and causing sleep apnea. Sleep apnea can also occur if you have a problem with your jawbone. In children, the main cause of sleep apnea is large tonsils or adenoids.

Sleep apnea is more likely to occur if you are overweight, use certain medicines or alcohol before bed, or sleep on your back.

ADDITIONAL RESOURCES

American Sleep Apnea Association
www.sleepapnea.org

Why it's important to take your

Medicines only do what they are supposed to do when they are taken the right way — the way your doctor tells you to. Taking your medicine the way it was ordered by your doctor is called “medication adherence.” It means not only getting the prescription filled, but also understanding how and when to take the medicine. When you don't take your medicine the way your doctor tells you to, you are putting your health at risk.

Chronic conditions

Taking your medicine correctly is especially important if you have chronic (long-term) health problems. These include conditions such as diabetes, high blood pressure or high cholesterol. Missing medications or not following your doctor's instructions for managing chronic conditions can lead to serious health problems.

Ask for help

Talk with your doctor or pharmacist if you are having trouble taking your medicines. Sticking with your prescribed medicine routine is a lot easier if you understand why you're taking them — and what will happen if you don't! Ask lots of questions and don't leave the office or pharmacy if you have any remaining questions or concerns.

Check it off the list

Download our Better Health Checklist at

www.harvardpilgrim.org/wellness and bring it

with you to your next doctor's appointment. It will

help you to keep better track of your medications.

Here are some tips that can help you deal with common reasons why people don't take medicines as directed.

TOO MANY MEDICINES

Ask your doctor if your medicine routine can be simplified by using combination drugs or by removing medicines that you no longer need.

SIDE EFFECTS

(unintended results of a drug)

If you have side effects that cause problems, let your doctor know. There are often many medicines that can be used to treat a disease or health problem. You and your doctor can find the treatment option that works best for you.

FORGETFULNESS

- Set an alarm on your watch or cellphone.
- Ask a close friend or loved one to send you text message reminders.
- Use a daily or weekly pill organizer (see *Your Member Savings* on the next page.)

COST

Ask about generic alternatives or if a lower-tiered medicine (less expensive choice) is available.

medicine correctly

Percent of Americans who take at least one prescription medication:

Source: National Center for Health Statistics Study, September 2011

48% **25.3%**

of adults

of children and teens
younger than 18

TIPS

- Know why you're taking each medication that you are prescribed.
- Keep an updated medication list: Use an index card, or store it on your smartphone or computer.

ADDITIONAL RESOURCES

Got questions? Call our Well Rx pharmacist! We can help you make safe, smart choices about medicines, herbal supplements, vitamins and allergy and cold products. Call 800-287-9793 or visit www.harvardpilgrim.org/wellrx.



Your Member Savings

Maya System by MedMinder: Special savings for Harvard Pilgrim members

Is your medication schedule too complicated? The Maya electronic pillbox system can make it easier to remember taking your medicines on time. The Maya system:

- Alerts you when medications are not taken on time
- Immediately notifies caregivers if doses are missed or wrong ones are taken
- Looks and feels like a regular pillbox and is easy to use
- Does not require a phone line or Internet at home

What you get

Harvard Pilgrim members receive 20 percent off the regular membership fee.

■ LEARN MORE

Call 888-MED-MINDER (888-633-6463) or go to www.medminder.com and mention code "HPHC." Find out about the many other health-related products and services you can save on at www.harvardpilgrim.org/savings.

Important information about our prescription drug mail service program

Earlier this year, Harvard Pilgrim's former prescription drug mail service provider, BioScrip, became part of the Walgreens Mail Service Pharmacy. This change did not affect members' prescription drug coverage or cost-sharing in any way. And if you received your medications through the BioScrip mail service before, your current mail-order prescriptions that have valid refills remaining have already been transferred to Walgreens Mail Service Pharmacy.

By registering with **WalgreensHealth.com**, you can access your Walgreens Mail Service account 24/7 to:

- View and print your prescription history.
- Order refills.
- Check the refill status of your prescriptions and more.

How to get started

If you have ordered your medications by mail with us before, or if you'd like to start taking advantage of it now, here's what to do:

To register

Online: Create an account on **WalgreensHealth.com** (not **Walgreens.com**).

By phone: Call Walgreens at 866-312-7357 and say you would like to register with Walgreens Mail Service. (Be sure to have your member ID number and your insurance, shipping and credit card information ready when you call.)

To get your refills

Online: Log in to **WalgreensHealth.com** and click on the "Prescriptions & Orders" tab. You will be given instructions from there.

By phone: Call the Walgreens Customer Care Center at 877-347-3216 and say you want to order a prescription refill.



To order new prescriptions (or ones with no refills or that have expired)

Mail: Log in to your **WalgreensHealth.com** account and print the Registration & Order Form.

Fax: Log in to your **WalgreensHealth.com** account and print the Prescriber Fax Form. Fill out the member/patient areas on the form, including the company name. Have your doctor complete the prescription information and fax the form directly to Walgreens Mail Service Pharmacy.

Electronic RX: If your doctor is able to submit prescriptions electronically, ask him or her to "e-prescribe" the prescription to Walgreens Mail Service. Note that by law, prescription fax forms and e-prescriptions are valid only if sent from a prescriber's office.

Questions?

The Walgreens Mail Service Pharmacy Team is available 24/7 at 877-347-3216.

Not satisfied with a coverage decision? Here's what to do

You may file a complaint about a coverage decision or appeal that decision at any time with Harvard Pilgrim by contacting:

Harvard Pilgrim Health Care

Attention: Member Appeals
1600 Crown Colony Drive
Quincy, MA 02169
Phone: 888-333-4742
Fax: 617-509-3085

Appeals concerning behavioral health or substance abuse services should be directed to:

United Behavioral Health

Attention: Appeals Department
100 East Penn Square, Suite 400
Philadelphia, PA 19107
Phone: 888-777-4742
Fax: 888-881-7453

Certain types of appeals are eligible for further review by state independent external review agencies. Call the office in your state for more information:

Maine Bureau of Insurance

207-624-8475

Massachusetts Office of Patient Protection

800-436-7757

New Hampshire Insurance Department

800-852-3416

Rhode Island Department of Health

401-222-6015

If you need assistance filing your appeal, the following consumer assistance programs are available as well:

Maine

Consumers for Affordable Health Care
800-965-7476
www.mainecahc.org
Email: consumerhealth@mainecahc.org

Massachusetts

Health Care for All
800-272-4232
www.hcfama.org/helpline

New Hampshire

800-852-3416
www.nh.gov/insurance
Email: consumerservices@ins.nh.gov

Rhode Island

Rhode Island Department of Business Regulation
401-462-9520
www.dbr.state.ri.us and www.ohic.ri.gov
Email: InsuranceInquiry@dbr.ri.gov and HealthInsuranceInquiry@ohic.ri.gov

If your employer is self-insured, your appeal may be eligible for external review to the extent required by applicable federal law. Check with your employer about your company's specific policies, or call the Member Services department at 888-333-4742.

HOW WE MAKE DECISIONS ABOUT YOUR CARE

In most situations, Harvard Pilgrim relies on your doctor to determine which medical services you need. Plan authorization is required only for a limited number of elective, or nonurgent, services. When we do require authorization, Harvard Pilgrim's staff members review your benefit plan. This review ensures the existence of coverage and clinical information submitted by your doctor to evaluate the clinical appropriateness of requested services and make a coverage determination. This process is called Utilization Management.

Harvard Pilgrim does not offer or provide its Utilization Management and Care Management clinicians and staff, or affiliated providers, any incentives or compensation designed to restrict coverage for appropriate, medically necessary care or services in any way. In fact, we work closely with our clinicians and staff, and your physicians and providers, to ensure that everyone is aware of the potential for harm if medically necessary services are not provided.



Healthy eating doesn't have to be expensive

Your money or your health. When it comes to nutrition, sometimes it can seem like a choice between the two.

Eating the right foods, such as vegetables and whole grains, often can be more expensive than loading up on sugar and saturated fat, fast food or convenience foods. In fact, getting enough of just one nutrient — potassium — added up to an additional \$380 per year.

But don't turn to the dollar menu just yet. For one thing, these estimates may not apply to all areas of the country. And it's still possible to eat well without breaking the bank. Here's how:

- **Make a meal plan.** Each week, survey your pantry, scope out coupons and scour grocery-store circulars. Search for recipes using ingredients that are on sale or that you already have, and plot out healthy dishes for each meal. Then make a shopping list — and stick to it.
- **Savor the season.** Fruits and vegetables picked at their prime are less expensive. Search farmers markets for fresh, reasonably priced produce. Summertime favorites include corn, tomatoes, watermelon and zucchini.
- **Grow your own.** Even if you don't have space for a garden, you can grow lettuce in a window box, cherry tomatoes in a pot on your front porch or herbs in indoor containers.
- **Cut to it.** Whole produce often costs much less than precut. Chop your fruits and vegetables at home instead.
- **Learn to love legumes.** Kidney, garbanzo or black beans pack a powerful protein punch for less money than meat, and without the saturated fat. Buy them dried or canned.
- **Bulk out.** Buying staples like grains, nuts and spices from bulk bins can help you save.



The Affordable Care Act and your benefits

As you know, the United States Supreme Court recently voted to keep the key provisions of the Affordable Care Act in place.

Your Harvard Pilgrim coverage is not affected by this decision.

We will continue to work with government leaders and our health care partners to ensure that the communities we serve have access to high-quality and affordable health care.

The next two pages will give you even more information about federal health care reform and what it means for your benefits.

NEW INFORMATION WILL HELP YOU COMPARE PLAN BENEFITS

Beginning this fall, consumers will have new information to help them compare the benefits and value of health plans. As part of the Affordable Care Act, the Summary of Benefits and Coverage will be distributed by employers and insurers to members.

The Summary of Benefits and Coverage summarizes health plans' coverage in a standard template so consumers can more easily compare different plans. The new document allows you to compare things like covered and excluded services, plan deductibles, out-of-pocket limits, annual limits, and network and referral provisions. It also provides coverage examples to help consumers better understand the options.

The Summary of Benefits and Coverage will complement, but not replace, your current Benefit Handbooks and Schedules of Benefits, which are legal documents stating the terms and conditions of our plans.

HARVARD PILGRIM 5K — PORTLAND CORPORATE ROAD RACE

Corporate
Road Race 5K

Come celebrate with friends and co-workers!

Thursday, August 16

6:15 p.m. Start

Payson Park, Portland, Maine

MaineHealth
Community Partner

Federal health care reform update:

More women’s preventive services benefits

The U.S. Department of Health and Human Services has issued guidelines to ensure that all women have access to preventive health services necessary for women’s health and well-being.

These new guidelines require that several benefits for women’s preventive services be covered with no cost-sharing on in-network services.

As a Harvard Pilgrim member, there is no action you need to take. Your benefits will be updated to include the two new services according to federal guidelines.

Harvard Pilgrim will provide in-network coverage with no member cost-sharing for the following Women’s Preventive Services effective August 1, 2012:

Breast-feeding support, supplies and counseling

Comprehensive lactation support and counseling by a trained provider during pregnancy and/or in the post-partum period, and the costs for renting breast-feeding equipment in conjunction with each birth. Please note that if your plan has a durable medical equipment benefit limit, the cost of breast-feeding equipment will apply toward that limit.

Contraceptive methods and counseling

All FDA-approved contraceptive methods, sterilization procedures and patient education and counseling for all women with reproductive capacity. Please note that coverage for FDA-approved contraceptive methods other than sterilization procedures is only provided if your plan includes the outpatient pharmacy benefit.

These preventive services are already covered with no member cost-sharing under the terms of your plan:

Well-woman visits	Annual well-woman preventive care visit(s) to obtain the recommended preventive services that are age and developmentally appropriate
Gestational diabetes screenings	Screenings for pregnant women between 24 and 28 weeks of gestation and at first prenatal visit for pregnant women identified to be at high risk for diabetes
HPV (human papillomavirus) testing	High-risk human papillomavirus DNA testing in women with normal cytology results. Screenings for women to begin at age 30 and occur no more frequently than every three years.
Sexually transmitted diseases (STDs) counseling and screenings	Counseling and screenings for all sexually active women (included as part of an annual visit)
HIV counseling and screening	Counseling and screenings for HIV, the human immunodeficiency virus, which causes AIDS, for all sexually active women (included as part of an annual visit)
Interpersonal and domestic violence counseling and screenings	Counseling and screenings for interpersonal and domestic violence (included as part of an annual visit)

Important notes

- “Grandfathered” health plans are not required to implement these provisions. Also, special rules may apply for certain religious organizations. Check with your employer to see if your plan is grandfathered or if special rules apply to your organization.
- Some employers do not offer prescription drug coverage through Harvard Pilgrim. (If your employer has prescription drug coverage through Harvard Pilgrim, your prescription copayment information is noted on the front of your Harvard Pilgrim ID card.)



‘Preventive care’ explained

Here are some common questions members have about the preventive care services:

Are there wellness (preventive care) visits that I might be charged for?

Sometimes a routine care visit may include other services for which you may have to pay. For example, say you visit your doctor for a routine breast cancer screening. During the exam, the doctor finds an oddly shaped mole that she’d like to examine more closely. Perhaps she is even able to biopsy the mole at that time. What began as a wellness visit now includes additional diagnostic services. So you might be billed for the biopsy, according to the terms of your plan. But you will not be charged for the preventive care visit itself.

Are all wellness visits covered now?

They are as long as you follow the terms of your plan. For example, if your plan requires you to see in-network providers, you will still need to stay in-network. If you go to an out-of-network doctor for your wellness visit, you may be charged. It’s more important than ever to refer to and understand your plan benefits and coverage.

Where can I learn more?

You can get more information about preventive care coverage and other health care reform updates at www.harvardpilgrim.org/reform.

■ GET THE MOST UP-TO-DATE COPY OF YOUR PLAN ANYTIME USING HPHCONNECT

Log on to *HPHConnect* at any time to check your health care benefits and coverage. It’s all online at *HPHConnect* — our secure online tool for members. You can review your Benefit Handbook and Schedule of Benefits at any time. You can also look up your health records, such as prescriptions or claims history, or prepare for an upcoming procedure. Get started now at www.harvardpilgrim.org.

your health

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HARVARD PILGRIM HEALTH CARE

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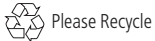
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529MB

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www.harvardpilgrim.org

Win an iPad!

Visit www.harvardpilgrim.org/yourhealth today.

Complete contest rules
are available on our
Web site at
www.harvardpilgrim.org.

Take the *Your Health* online survey and
tell us what you think of this newsletter.

You might win one of the following:

- iPad (one available)
- Amazon \$25 gift card (three available)
- Pedometer (five available)

To begin this quick online survey, visit www.harvardpilgrim.org/yourhealth. You must respond by September 7, 2012, to be entered in the prize drawing. Be sure to include your name and address in the survey so that we can contact you if you win.

*Note: You must be 18 years
of age or older to participate.
One survey allowed per
person. Responses are
confidential. However,
winners' names may be
disclosed as required by law.*