

## LP Plans

## Save money on select services

Costs for medical tests and procedures often vary widely with no significant difference in quality. So why pay more if you don't have to?

Visit an LP provider and pay lower out-of-pocket costs for:

- Lab tests (excluding genetic testing)
- Outpatient surgery services

## When you use LP providers:



The deductible will not apply.



There is no charge for covered lab tests, excluding genetic testing.



You'll pay a copayment for outpatient surgery.\*

\* Different member cost sharing may apply. Check your Schedule of Benefits for details. The Schedule of Benefits governs in the event that the information in this document is different.

Visit harvardpilgrim.org/LPplans to learn more and to find LP providers who can help you save money.

**Note:** Most HMO plans require a referral from your primary care provider or specialist. See the Benefit Handbook for details. Review your Schedule of Benefits for details on cost sharing.

Depending on your plan,\* you may also pay lower cost sharing when you visit providers that are not affiliated with hospitals for:

- MRI, CT/CAT and PET scans
- Physical, speech and occupational therapy

The deductible will not apply, and you will pay either a copayment or coinsurance.\*

Check your Schedule of Benefits for details, and visit harvardpilgrim.org/LPplans to find non-hospital-affiliated providers.

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