



## ***Iwaki America***

*Frequently Asked Questions for Group 001N98*

*Effective 11/1/2010*

### **What is an EPO?**

EPO stands for Exclusive Provider Organization. This is a network of doctors, hospitals, and other health care providers who have agreed to provide services at negotiated rates.

Health Plans is a wholly-owned subsidiary of Harvard Pilgrim Health Care, and as such our members have access to Harvard Pilgrim's PPO network. Harvard Pilgrim has consistently received the highest ratings in customer satisfaction by national survey organizations. To see if your providers are in the network, or to search for a new provider, you can visit our website at [www.healthplansinc.com](http://www.healthplansinc.com), click on **Members**, then **Provider Networks**, and then **Harvard Pilgrim Health Care provider network**. Then follow the steps in the Harvard Pilgrim PPO provider directory.

### **Do I need to obtain a referral from my primary care physician for specialty care?**

No, this plan does not require you to name a primary care physician at all, and therefore referrals are not utilized. You have the freedom to select any physician at any time. However, benefits are only provided if you obtain services from providers who participate in the PPO/EPO network. Please refer to your Summary of Benefits for specific benefit information.

### **Who do I call to ask if a certain service is covered, when I can expect payment of a claim, or with other questions about the health plan?**

You should contact Health Plans at **(800) 532-7575**. Our business hours are Monday through Friday, 8:00 AM – 5:00 PM (ET). You may also contact us online, at [www.healthplansinc.com](http://www.healthplansinc.com), by clicking on the **Contact Us** link.

### **Can an EPO provider bill me for any balance owed?**

If you use a network provider, you are not responsible for any charges beyond your in-network copayment, coinsurance, and/or in-network deductible if applicable (please refer to your specific Summary of Benefits). You should not receive a bill from a participating provider for the difference between the provider's regular fee and his/her network negotiated fee; this is known as "balance billing".

If you receive a bill from an EPO provider that you believe is incorrect, please contact Health Plans at **(800) 532-7575** so that we may investigate the matter and if necessary, contact the provider. (Please note that laboratory and diagnostic facilities may not have access to your health coverage information, and may send the bill directly to you.) However, if you obtain services from a provider who is not part of the network, you will be responsible for the entire charge.

### **How do I fill (or refill) a prescription through the mail service?**

The first time you use the mail service prescription program, you will need to mail an original prescription with a completed mail order form and the appropriate copayment (please refer to your Summary of Benefits). Payment can be made by check, money order, or with your credit card information.

Refilling mail order prescriptions is very easy. You can order refills online, by phone, or by mail (additional order forms are provided with each shipment). Please refer to your Member ID card to determine who your Prescription Benefit Manager is and how to contact them. You can also access your Prescription Benefit Manager online through the Health Plans website, [www.healthplansinc.com](http://www.healthplansinc.com). Click on **Members**, then **Your Coverage & Benefits**, and then **Pharmacy Benefits & Plan Information**. Complete the requested information, click **Submit**, and click on the link for your Prescription Benefit Manager (as shown on your Member ID card).

### **How does the Discount Program work?**

The Discount Program is offered through our partnership with Harvard Pilgrim Health Care. Through the program, you have the opportunity to take advantage of reduced prices on a wide variety of products and services related to health care. Available discounts include fitness club membership fees, eyewear and laser vision correction procedures, hearing aids, home and child safety products, elder care services, and more. To find full details about the Discount Program, log onto our website at [www.healthplansinc.com](http://www.healthplansinc.com), click on **Members**, then **Harvard Pilgrim Health Care Members**, and then **Your Member Savings**.

*(Please note: Health Plans members are not eligible for the \$150.00 Fitness Reimbursement Program described on the Harvard Pilgrim website. This program is available to Harvard Pilgrim HMO members only.)*

### **What is the Health Plans RENEW website?**

Health Plans' RENEW website is an interactive tool designed to help you set and sustain manageable wellness goals, and to improve your health and overall well-being. By combining information about your nutritional and activity habits with accepted, standardized formulas, you can use the RENEW website as a means for reaching your personal fitness, nutritional, and Wellness goals.

All active Health Plans members can use the RENEW website. Access is available from the Health & Wellness section of [www.healthplansinc.com](http://www.healthplansinc.com). Just click on the **Health & Wellness** link in the yellow bar at the top of the webpage, and then click on the **RENEW** link in the blue navigation bar on the right side.