Harbor Health

IN-AREA MEMBER GUIDE

Benefit overview

Welcome to Harbor Health Insurance Company

Your health plan should be easy to understand—and easy to use.

We've created this guide to help you understand how your plan works, how to find the right care, and how to make the most of your benefits.

Your Harbor Health Point of Service (POS) plan is built around a carefully selected network of providers dedicated to delivering high-quality care while keeping your costs down. By choosing in-network care, you'll get the most value from your coverage.

Let's get started.

How to find in-network care

A step-by-step guide to find care covered under your **in-area Harbor Health Insurance plan**

Step 1: Make sure you have an in-area plan

If you live or work in our service area, you've got an in-area Harbor Health Insurance Plan.

Step 2: Visit our provider directory

Visit Harbor Health's provider directory at HarborHealth.com.

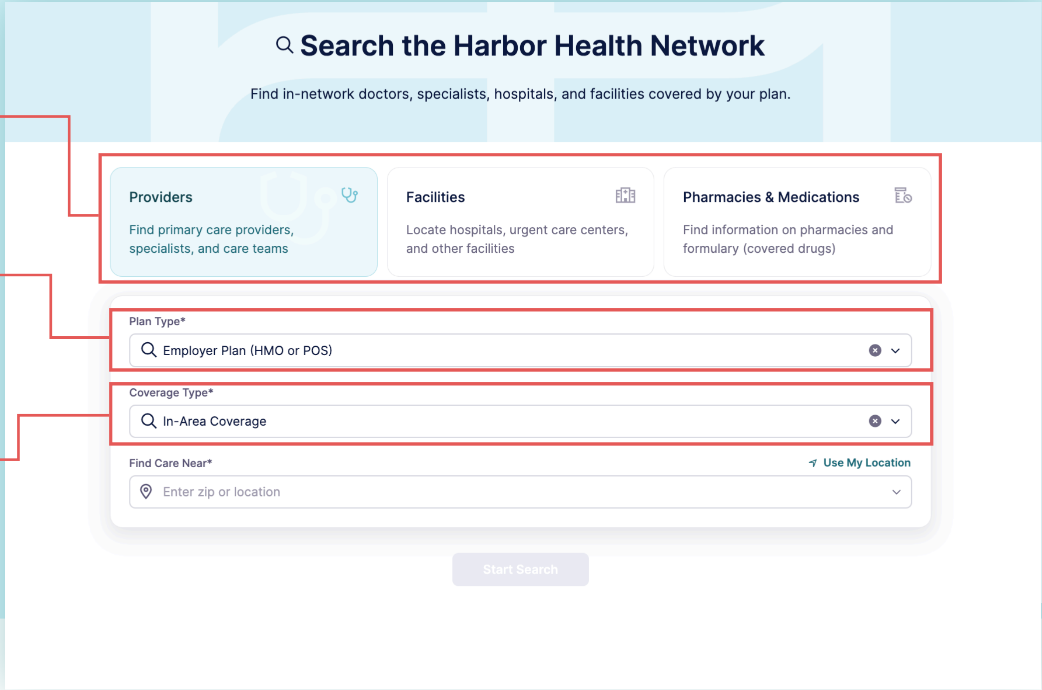
Step 3: Search for what you need

With our search tool, you can look up providers, facilities, or pharmacies and medications covered under your plan. Follow the step-by-step instructions below to get started.

Choose to search for "Providers," "Facilities," or "Pharmacies & Medications"

Choose "Employer Plan"

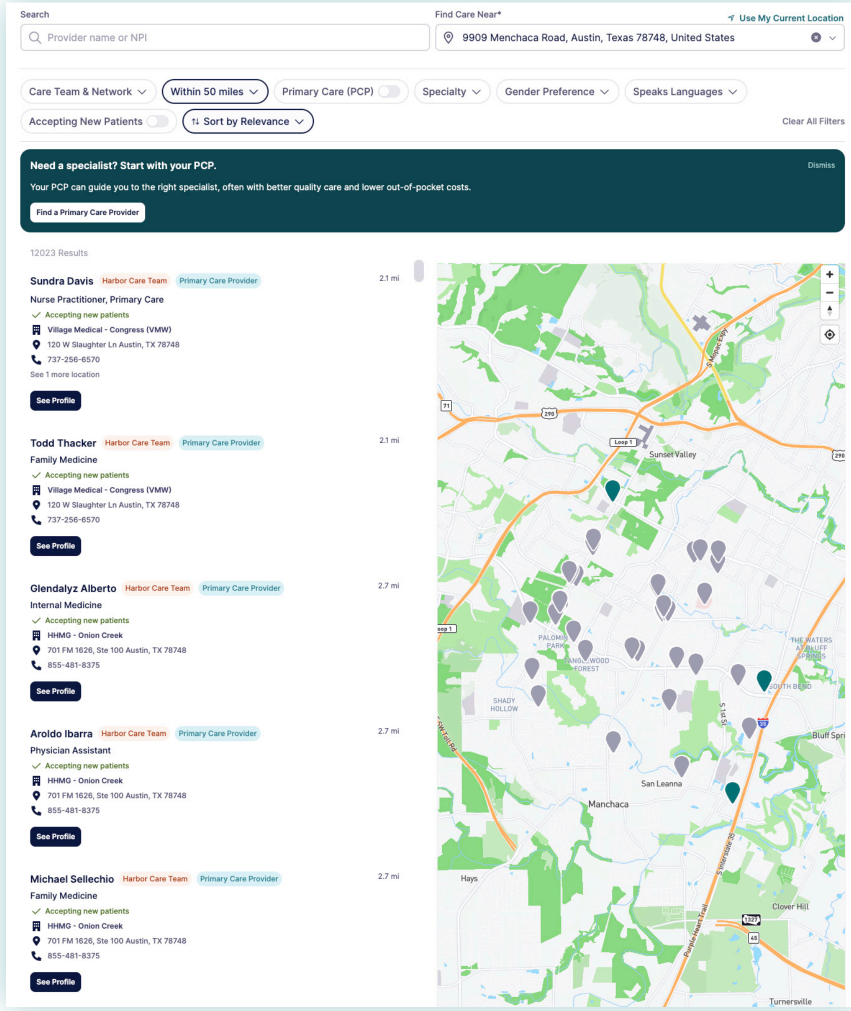
Choose "In-Area Coverage"



Note: all fields are required to start your search

Step 4: Choose the care or provider that's right for you

After you search, in-network results will appear. You can filter results in the tiles below and to the right of the search bar. Once you find the right provider or location, click "See Profile" to view more information. You can use the contact information to call and schedule an appointment.



Important tips:

- Make sure you use the search tool—it has the most updated network information.
- If you have an in-area plan, please do not search the out-of-area providers. The Harbor Health network is built specifically for our members.
- Note that, for pharmacy or medication searches, you will be taken to the Judi Rx search tool. Judi Rx is our trusted pharmacy partner. Simply type in your location and pharmacy name to find in-network pharmacies near you.

How to reduce your cost share

You may be able to reduce your cost share for some covered health services if you follow certain steps. Here are a few things to know:

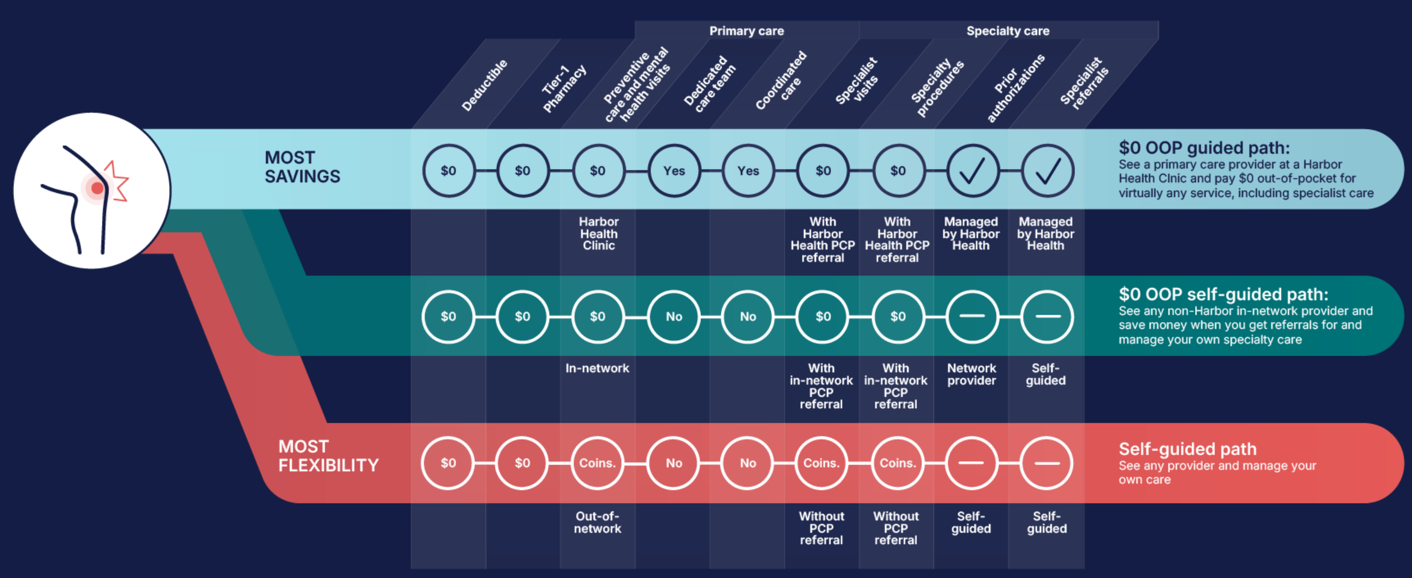
- You can see any network provider who participates in the plan.
- However, your care team is your first point of contact for non-emergency, general health concerns.
- They can help evaluate your current symptoms or diagnosis and guide you toward the appropriate next steps.
- Your care team plays a key role in connecting you with specialists and ensuring continuity across your broader team of providers.
- Your care team can also help you select a provider if you need to be treated by a network specialist or other network provider.
- If you follow the agreed-upon next steps and obtain a referral or medical order from your care team, you will be responsible for a lower cost share for certain services.
- If you do not obtain a referral or medical order from your care team, you will be responsible for a higher cost share.
- To be eligible for a reduced cost share for an office visit with a network specialist (cardiologist, orthopedist, neurologist, etc.), you must always obtain a referral from your care team.
- Here is the link to the **referral document** that you can provide to your PCP.

Once your care team refers you to a network specialist, the network specialist can write a medical order for certain services, such as diagnostic tests and outpatient rehabilitation, and you will be responsible for a lower cost share.

Refer to your Evidence of Coverage and Schedule of Benefits for more information about which covered health services are eligible for a reduced cost share. Not all Harbor Health plans have the option to reduce your cost share.

Make sure you keep a copy of the referral and send the referral form to: **HHIC-ClaimsOperations@HarborHealth.com**. If you have any issues please call Member Services at **(855) 481-0225**.

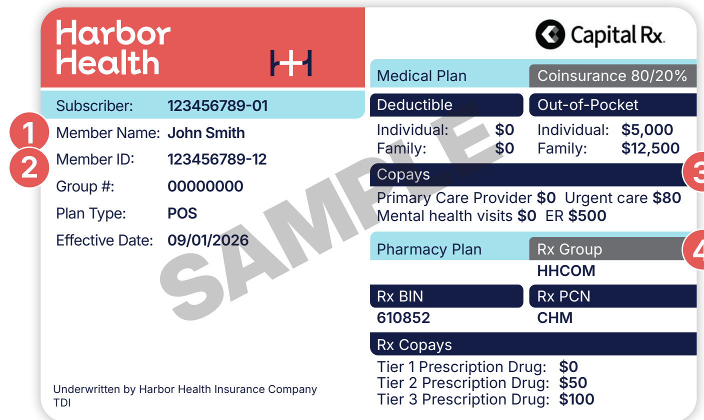
Example care journey: knee injury



How to read your member ID card

Your member ID card contains important information you'll need when visiting providers, scheduling care, or managing your benefits. Use the guide below to understand what each section means.

Front side (member information)



1. **Member name**

   This is your full name as it appears in the Harbor system. Always confirm this matches your legal identification.

2. **Member ID number**

   Your unique identification number. Use this when scheduling appointments, logging into portals, or speaking with support. Think of this as your primary reference number for all services.

3. **Copay information**

   Lists your out-of-pocket cost for common services (e.g., office visits, urgent care). This helps you know what you'll pay at the time of service.

4. **Pharmacy/Prescription info**

   Includes details needed to fill prescriptions. Show this section at the pharmacy.

Quick tips

- Keep your card with you at all times.
- Take a photo of it as a backup.
- Always present it at appointments and pharmacies.

Back side (support and access information)

1. **Member Support phone number**

   Call this number for help with:

   - Benefits questions
   - Billing support
   - Finding providers

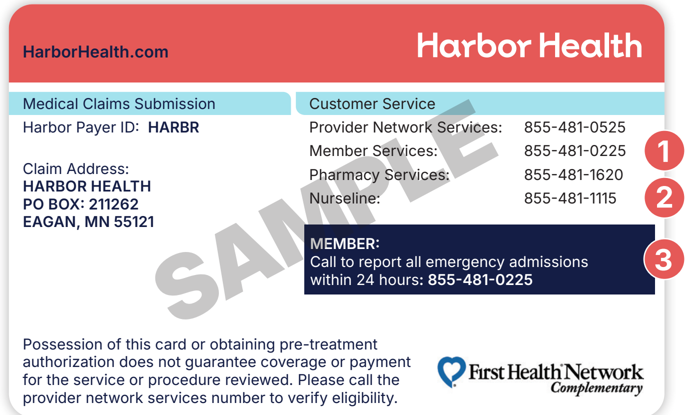
2. **Nurse help line phone number**

   Call this number when you have a medical concern and aren't sure what to do next. This line is typically available 24/7, including late at night or on weekends when your regular doctor's office is closed.

   - **Symptom advice**
     "My child has a 102°F fever; should I give them medicine or go to the ER?"
   - **Urgency checks**
     "I spiked a fever and have a cough — do I need urgent care now, or can I wait until my doctor opens tomorrow?"
   - **Minor injuries**
     Advice on how to treat a sprain, a burn, or a rash at home.
   - **Medication questions**
     "I missed a dose of my blood pressure medication, what should I do?"

3. **Emergency instructions**

   Guidance on what to do in an emergency.



How to find the right care

Helpful hints on where to get the right care at the right cost

Harbor Health Express Care	In-network urgent care facility	Emergency room
Out-of-pocket cost = $0*	**Out-of-pocket cost = $80***	**Out-of-pocket cost = $500***
Visit for minor illness and injuries:	Visit for minor illness, injury and non-life-threatening needs:	Visit for serious, life-threatening symptoms or injuries that can’t wait:
Fever	Ear infections	Broken bones
Cough or cold	Minor cuts that may need stitches	Chest pain
Rash	Fever without a rash	Shortness of breath
Minor burns	Wheezing	Loss of consciousness
Twisted ankle		Uncontrolled breathing
Sinus infection		Severe abdominal pain

*Actual out-of-pocket costs vary by plan.

This guide is for general information purposes only. For medical emergencies, call 911 or go to the nearest emergency room. Always follow the advice of your health care provider.

Harbor Health

Need help? Talk to a Harbor Health human!

Reach out to Member Services at (855) 481-0225.

HarborHealth.com