

Harbor Health

OUT-OF-AREA MEMBER GUIDE



Benefit overview

Welcome to Harbor Health Insurance Company

Harbor Health is excited to have you join our growing family. This guide is designed to offer a quick reference to how your plan works and how to find care.

Harbor Health is committed to helping members access high-quality, affordable health care. As an out-of-area member, you have access to a broad network of providers through Harbor Health's national provider network partnership.

This guide explains how to find care, understand your benefits, reduce your health care costs, and get the most value from your Harbor Health plan.

How to find care

A step-by-step guide to finding care covered under your **Harbor Health out-of-area plan**.

Step 1: Confirm you have an out-of-area plan

If you live or work outside Austin, San Antonio, Dallas or El Paso, you may be enrolled in a Harbor Health out-of-area plan.*



Step 2: Visit the Out-of-Area provider directory

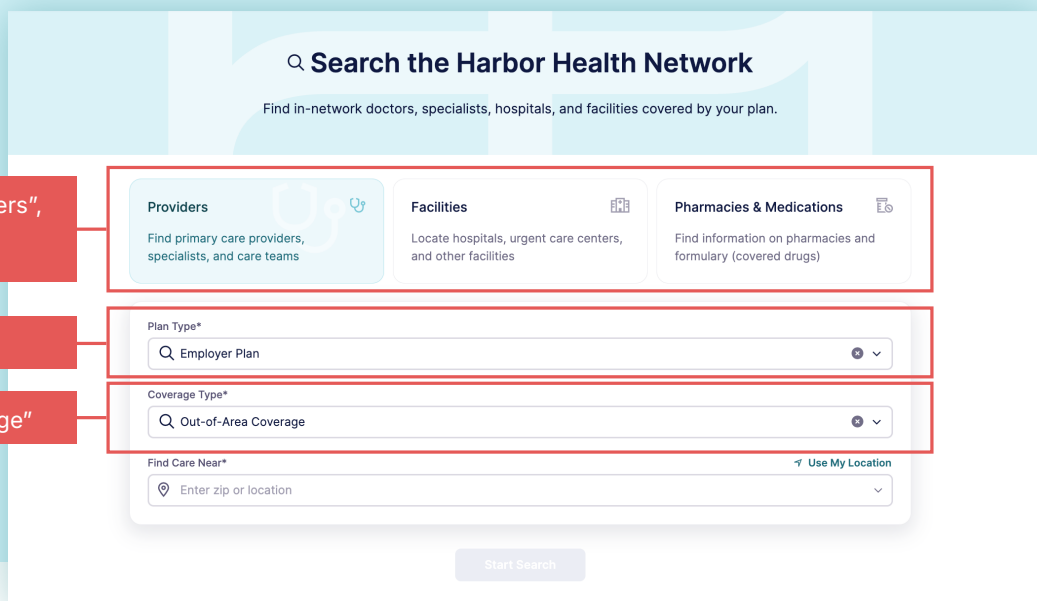
Visit [HarborHealth.com](https://www.harborhealth.com) and access the out-of-area provider directory. You'll be redirected to our national health care network's provider search tool.

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. Select "Employer Plan" under "Plan Type" and "Out-of-Area Coverage" under "Coverage Type".

Then click "Start Search."

Note: all fields are required to start your search



The screenshot shows the "Search the Harbor Health Network" interface. At the top, it says "Find in-network doctors, specialists, hospitals, and facilities covered by your plan." Below this are three tabs: "Providers" (with a magnifying glass icon), "Facilities" (with a building icon), and "Pharmacies & Medications" (with a pill icon). Each tab has a brief description of what can be found. Below the tabs are three dropdown menus: "Plan Type*" with "Employer Plan" selected, "Coverage Type*" with "Out-of-Area Coverage" selected, and "Find Care Near*" with a location input field and a "Use My Location" button. A "Start Search" button is at the bottom. Three red boxes with white text and arrows point to the "Providers" tab, the "Plan Type" dropdown, and the "Coverage Type" dropdown.

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

Choose "Employer Plan"

Choose "Out-of-Area Coverage"

*Out-of-Area plans are for individuals who live outside the following counties: Bastrop, Bell, Bexar, Blanco, Burnet, Caldwell, Collin, Comal, Dallas, Denton, Ellis, El Paso, Guadalupe, Hays, Hood, Johnson, Kaufman, Lee, Milam, Parker, Rockwall, Tarrant, Travis, Williamson, Wise

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 up to date network information.
- If you have an out-of-area plan, please do not search the in-area providers. The Harbor Health network is specially built 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.

Search
Provider name or NPI
Find Care Near* 9909 Manchaca Road, Austin, Texas 78748, United States Use My Current Location

Care Team & Network Within 50 miles Primary Care (PCP) Specialty Gender Preference Speaks Languages
Accepting New Patients 1. Sort by Relevance Clear All Filters

Need a specialist? Start with your PCP.
Your PCP can guide you to the right specialist, often with better quality care and lower out-of-pocket costs.
Find a Primary Care Provider

12023 Results

Sundra Davis Harbor Care Team Primary Care Provider
Nurse Practitioner, Primary Care
✓ Accepting new patients
Village Medical - Congress (VMW)
120 W Slaughter Ln Austin, TX 78748
737-256-6570
See 1 more location
See Profile

Todd Thacker Harbor Care Team Primary Care Provider
Family Medicine
✓ Accepting new patients
Village Medical - Congress (VMW)
120 W Slaughter Ln Austin, TX 78748
737-256-6570
See Profile

Glendalyz Alberto Harbor Care Team Primary Care Provider
Internal Medicine
✓ Accepting new patients
HHMG - Onion Creek
701 FM 1626, Ste 100 Austin, TX 78748
855-481-8375
See Profile

Aroldo Ibarra Harbor Care Team Primary Care Provider
Physician Assistant
✓ Accepting new patients
HHMG - Onion Creek
701 FM 1626, Ste 100 Austin, TX 78748
855-481-8375
See Profile

Michael Sellechio Harbor Care Team Primary Care Provider
Family Medicine
✓ Accepting new patients
HHMG - Onion Creek
701 FM 1626, Ste 100 Austin, TX 78748
855-481-8375
See Profile



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:

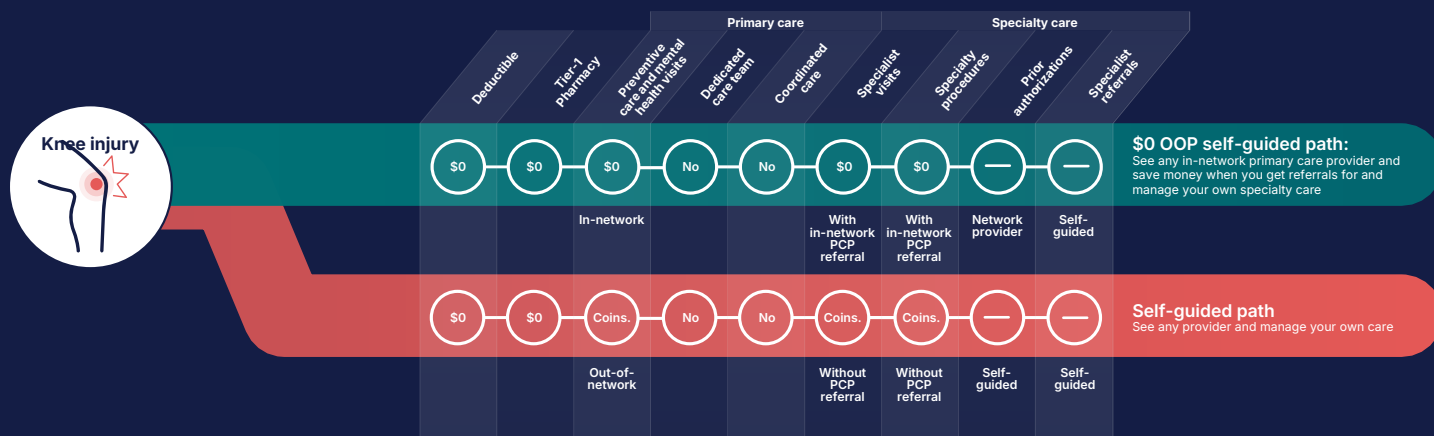
- You can see any network provider who participates in the plan.
- However, your care team is your first point of contact for non-emergency, general health concerns.
- They can help evaluate your current symptoms or diagnosis and guide you toward the appropriate next steps.
- Your care team plays a key 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 Harbor Health ID card contains important information you'll need when visiting providers, scheduling care, filling prescriptions, and managing your benefits.

Front side (Member Information)

- 1

Member Name
Verify that your name matches your legal identification.
- 2

Member ID Number
Use this number when scheduling appointments, speaking with Member Services, or accessing benefits.
- 3

Copay Information
Displays common cost-sharing information for covered services.
- 4

Pharmacy/Prescription Info
Present this information when filling prescriptions.

Back side (Support and Access Information)

- 1

Member Support Phone Number
Member Support can help with:
 - Benefits questions
 - Claims support
 - Billing assistance
 - Finding providers
 - Understanding coverage
- 2

Emergency Care
For medical emergencies:
 - Call 911 immediately
 - Go to the nearest emergency room

Emergency services are covered regardless of location.

Harbor Health

HH

Capital Rx

Subscriber: 123456789-01	Medical Plan	Coinurance 80/20%
1 Member Name: John Smith	Deductible	Out-of-Pocket
2 Member ID: 123456789-12	Individual: \$0	Individual: \$5,000
Group #: 00000000	Family: \$0	Family: \$12,500
Plan Type: POS	Copays	3
Effective Date: 09/01/2026	Primary Care Provider \$0	Urgent care \$80
	Mental health visits \$0	ER \$500
	Pharmacy Plan	Rx Group
		HHCOM
	Rx BIN	Rx PCN
	610852	CHM
	Rx Copays	4
	Tier 1 Prescription Drug: \$0	
	Tier 2 Prescription Drug: \$50	
	Tier 3 Prescription Drug: \$100	

Underwritten by Harbor Health Insurance Company TDI

HarborHealth.com

Harbor Health

Medical Claims Submission	Customer Service
Harbor Payer ID: HARBR	Provider Network Services: 855-481-0525
Claim Address: HARBOR HEALTH PO BOX: 211262 EAGAN, MN 55121	Member Services: 855-481-0225
	Pharmacy Services: 855-481-1620
	1
	2
	MEMBER: Call to report all emergency admissions within 24 hours: 855-481-0225

Possession of this card or obtaining pre-treatment authorization does not guarantee coverage or payment for the service or procedure reviewed. Please call the provider network services number to verify eligibility.

First Health Network

Complementary

Quick Tips

- ✓

Keep your ID card with you at all times.
- ✓

Take a photo of your card as a backup.
- ✓

Present your card at every health care visit.
- ✓

Bring your card when picking up prescriptions.

How to find the right care

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

In-network urgent care facility

Visit for minor illness, injury and non-life-threatening needs:

- ✓ Ear infections
- ✓ Minor cuts that may need stitches
- ✓ Fever without a rash
- ✓ Wheezing

Emergency room

Visit for serious, life-threatening symptoms or injuries that can't wait:

- ✓ Broken bones
- ✓ Chest pain
- ✓ Shortness of breath
- ✓ Loss of consciousness
- ✓ Uncontrolled breathing
- ✓ Severe abdominal pain

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.

Actual out-of-pocket costs vary by plan.



Travel Reminder

Out-of-Area members have access to participating providers nationwide. Always verify provider participation before receiving non-emergency care.

Harbor Health



Need help? Talk to Harbor Health today!
Reach out to Health Member Support at (855) 481-0225.



HarborHealth.com