

Introducing YOUR personalized health-care shopping service:



Engagement:

Be a smart health-care shopper.

Choice:

Yours.

Value:

Earn cash rewards.

Here's how Tandem can help you save money and earn rewards:

1. Call or email Tandem if your doctor schedules you for an outpatient test or procedure at an outpatient facility, such as:
 - MRI
 - Lab tests
 - CT scan
 - Ultrasound
 - Mammogram
 - Outpatient surgery
 - Bone density study
 - Other outpatient tests and procedures
 - Colonoscopy
2. A Tandem nurse will help you compare the cost and quality of Harvard Pilgrim participating providers in your area.
3. If you choose a low-cost provider, Tandem will help you reschedule your appointment and you will receive a financial reward for being a smart health care shopper. Your reward will be mailed to your home after you receive an Activity Summary from Harvard Pilgrim.

Be sure to put your Harvard Pilgrim ID card in the enclosed card sleeve to help you remember to use this service. Call Tandem if you or your dependents need extra card sleeves.

Harvard Pilgrim may require a referral and/or prior authorization before you receive services from the low-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim for more information.



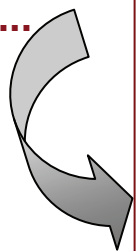
Questions?

1-866-797-4100

info@tandemcare.com

www.tandemcare.com

LEARN MORE...



HOW MUCH IS THE REWARD FOR USING A LOW-COST PROVIDER?

If you call Tandem and are already using a low-cost facility (that is a facility which is at least \$150 less than other facilities in your area) you will receive a \$20 reward.

If you call Tandem and switch to a lower-cost facility, the amount of your cash reward will depend on how much you save. You will receive:

- \$40 if you save between \$150 and \$249
- \$75 if you save between \$250 and \$449
- \$100 if you save between \$450 and \$649
- \$150 if you save between \$650 and \$999
- \$200 if you save \$1,000 or more

WHEN WILL I RECEIVE MY REWARD?

After your treatment or procedure, your provider will submit a claim for payment to Harvard Pilgrim. After Harvard Pilgrim determines that the service is covered and payment is made to the provider, you will receive your reward in the mail at home.

IS THERE A LIMIT TO THE REWARDS A PARTICIPANT MAY EARN?

No. Each time you or your dependant uses the Tandem Health Advantage service and chooses a lower-cost provider, you will receive a reward.

PLEASE NOTE: Rewards are taxable as income, regardless of amount, and will be subject to withholding.

HERE'S WHAT YOU NEED TO DO TO GET YOUR REWARD:

- 1** Call Tandem. You will **NOT** receive a reward unless you call prior to receiving your service.
- 2** Use one of the lower-cost providers identified by Tandem.
- 3** Your reward check will be mailed to you after you receive an Activity Summary from Harvard Pilgrim confirming that your services are covered and that payment has been made to the facility.

HOW DO I RESCHEDULE MY SERVICE IF I CHOOSE A LOW-COST PROVIDER?

Tandem Health Advantage's team of nurses will help you reschedule your service with the low-cost facility of your choice.

HOW DO I SIGN UP FOR TANDEM HEALTH ADVANTAGE?

There is no need to sign up for Tandem Health Advantage. If you are enrolled in the University System of New Hampshire (USNH) Harvard Pilgrim health plan, you are automatically eligible to use Tandem Health Advantage. If your dependants are enrolled, they are also eligible.

AM I REQUIRED TO USE TANDEM HEALTH ADVANTAGE?

No. Tandem Health Advantage is a voluntary program. It is up to you whether you use the service or not. You and your dependants may use Tandem Health Advantage for some services and not for others. But you will only earn a reward if you call Tandem and then use a low-cost facility.

WHO IS TANDEM CARE?

Tandem is an independent company based in New Hampshire. It is not affiliated with any health plan, health care provider or other health care organization. Tandem and Harvard Pilgrim work together to provide you and your dependents the comparative pricing and professional support offered by Tandem Health Advantage.

Tandem Health Advantage is not insurance.

**TO USE TANDEM
HEALTH ADVANTAGE:
Call: 1-866-797-4100
Email: info@tandemcare.com
Online: www.tandemcare.com**

