

Tiered Network Plan

Choosing a health plan is one of the most important decisions you can make for your employees. The **Tiered Network Plan from Southcoast Health Plan Employer Solutions** aims to help organizations find the perfect balance between managing expenses and offering a robust and competitive health plan.

Your Health Plan is Important

The decision you make will help you retain and attract employees. Keep these questions in mind when thinking about your plan:

- Does it offer **substantial benefits**?
- Does it provide choice through a **wide network of doctors, hospitals and specialists**?
- Does it **encourage your employees to be healthy** through wellness programs and incentives?
- Does it offer **expert administration and customer service**?
- Does it help you **save on the bottom line**?

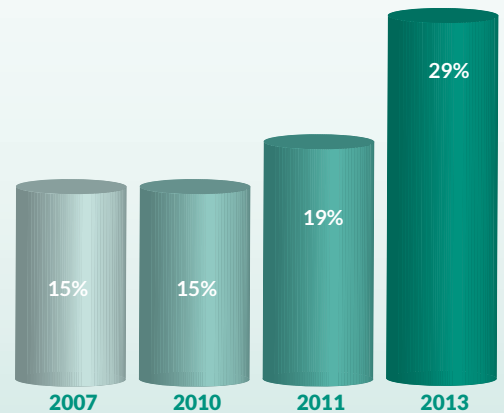
Tiered Networks Offer Incentives and Add Value

A tiered network can help you save and give your employees the freedom of choice.

Providers are grouped based on cost and quality measures. A tiered structure encourages employees to visit doctors and hospitals who provide high quality services at a low cost. **Employees have lower copayments or cost sharing** when they visit providers in the first and second tiers. **Employers save** when high-cost services (i.e., inpatient and other hospital services) are received from the providers who offer the best value.

We Will Meet Your Needs

Southcoast Health Plan Employer Solutions gives you the incentives and value of a tiered plan and the opportunity to earn additional savings on claims that traditionally have the highest cost.



In the Northeast, the number of organizations offering a tiered network in their health plan increased from 15% in 2007 to 29% in 2013.*

*Source: 2013 Annual Survey, Employer Health Benefits, Exhibit 14.4

Southcoast
Health Plan
Employer
Solutions
Tiers

Tier 1 - Southcoast® Health:
Where you and your employees will see increased savings.

Tier 2 - Harvard Pilgrim Health Care Preferred Providers:
The benefits and cost sharing that you currently offer.

Tier 3 - Non-Preferred and Out-of-Network Providers:
Offers freedom of choice, but includes the most cost-sharing.

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