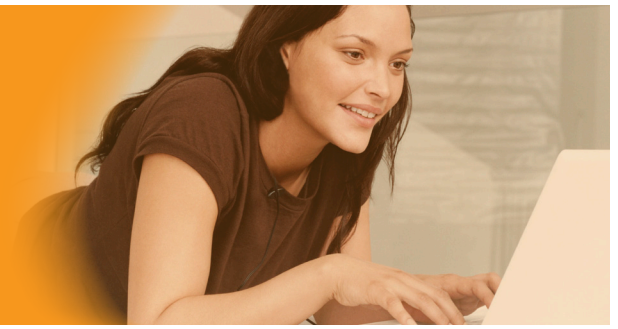


Now iKnowSM

A better way for your employees to shop for health care



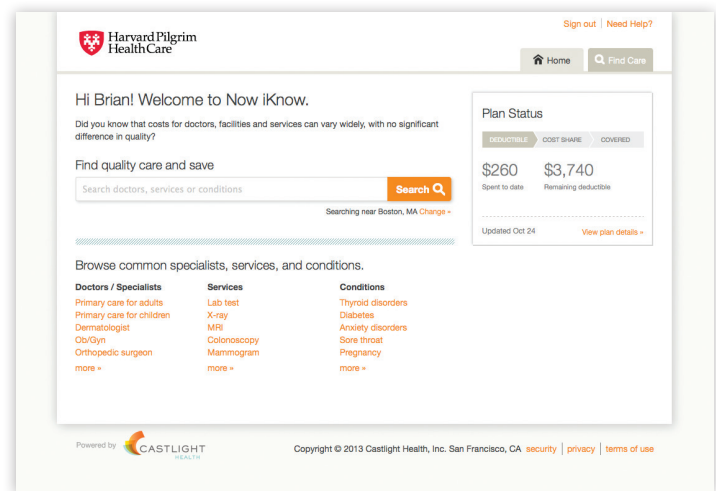
Now more than ever, it's important for your employees to have access to the right information at the right time, so they can make better decisions about their care.

That's why Harvard Pilgrim offers Now iKnow, an online tool to help your employees compare cost and quality information and choose lower-cost, high-quality providers.

What makes Now iKnow unique?

Available through the member's secure *HPHConnect* account, this innovative tool provides:

- Comparative cost information, updated monthly, for our network of providers in Massachusetts, Maine and New Hampshire
- Estimates for hundreds of services and conditions, based on the member's specific plan
- Physician and hospital quality ratings based on national benchmarking data
- Up-to-date cost-sharing information for the member's specific plan, such as deductible requirements



What can Now iKnow do for your employees?

- Help them engage in their own health care decisions
- Let them compare cost information and quality ratings
- Help them prepare financially for care—from office visits to surgery, and everything in between
- Give them more control so they can save money and make smarter choices

Better transparency. Better choices. Better savings.

Examples of cost savings in Massachusetts – Member has an HSA plan with a \$4,000 family deductible

1 Dermatology office visit (follow-up)			2 MRI - lower back (without contrast)		
Lowest price	Highest price	Savings	Lowest price	Highest price	Savings
\$90	\$172	\$82	\$602	\$890	\$288

Estimates are generated by Castlight and Harvard Pilgrim. They are personalized estimates based on Harvard Pilgrim historical claims data and may not reflect the actual total price. Estimates are based on the member's Harvard Pilgrim plan as of the search date. The actual cost may differ if the member receives additional services, the coverage changes or the provider bills the service differently. Members should not rely exclusively on Now iKnow or any other price estimate to make health care purchasing decisions.



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Questions?

Contact your Harvard Pilgrim Account Executive.