

NO MORE REFERRALS!

It just got easier to see your In-Plan specialist!

Starting January 1, 2007, you don't need a referral to see any In-Plan specialist*. Up until then you needed a referral from your primary care physician (PCP) for:

- Dermatology
- Allergy-related services
- Rehabilitative services (physical, occupational and speech therapy)
- Cardiac rehabilitation

Now, you can set up an appointment with one of these or any other specialist **without** getting a referral. Your PCP is still the best person to coordinate your care. He or she will discuss treatment options and help decide where you can get the services you need.

Just remember, this change only applies to In-Plan specialty referrals. You still need Prior Approval for certain services and Out-of-Plan care. Services that need Prior Approval are listed in your Explanation of Coverage (EOC). Any benefit limits and cost sharing requirements (copayments, deductibles, coinsurance) still apply as well.

If you have any questions, please contact our Member Services Department at 413-787-4004 or 800-310-2835, Monday through Friday from 8 a.m. to 5 p.m.

* If you receive this announcement, it applies to your plan. At this time, this announcement does not apply to members enrolled through the Commonwealth of Massachusetts GIC Plan.