

Introducing Virtual ChoiceSM HMO

A flexible, family-friendly plan with the option of virtual primary care

More and more people are becoming comfortable with virtual health care because it offers the freedom to visit the doctor from anywhere — at home, in the workplace, while traveling. But, is it right for everyone in your family?

With Harvard Pilgrim's new **Virtual ChoiceSM HMO**, your family gets the best of both worlds. Adults age 19+ can choose how they receive care from their primary care provider (PCP) — virtually or in person. Those who prefer virtual primary care can select a PCP through Doctor On Demand.

Those who are more comfortable with a traditional office-based experience can choose a PCP from Harvard Pilgrim's full HMO network.

Members under the age of 19 must receive office-based primary care from their PCP.



One plan that fits everyone

With the growing popularity of virtual visits, you may be looking for more flexible health plan options for your family. Virtual ChoiceSM HMO is a unique plan that lets adult members age 19+ choose how they receive care from their PCP — virtually or in person.



Members under the age of 19 must select a Harvard Pilgrim network PCP and continue to receive office-based care. They'll always pay the lowest cost sharing.

How Virtual ChoiceSM HMO works



Virtual primary care

For adults age 19+ only



Office-based primary care

For all members



Perfect for ...	An adult member who likes the convenience of virtual visits and is comfortable using technology to interact with their PCP.	A member who prefers more traditional office-based care and is more comfortable interacting with their PCP face to face.
PCP visits	You have 24/7 access to PCPs through virtual visits with Doctor On Demand. Once you choose a Doctor On Demand virtual PCP, all visits take place virtually through video and voice communication via your smartphone, tablet or computer — in real time.	All members age 19+ and members under the age of 19 must select a PCP from Harvard Pilgrim's network and receive office-based care.
Specialist visits	Referrals are required for most specialist visits. Your Doctor On Demand PCP will refer you to providers in Harvard Pilgrim's network for specialist consultations, labs, X-rays and immunizations.	Referrals are required for most specialist visits. Your Harvard Pilgrim network PCP will refer you to a Harvard Pilgrim network provider for specialist consultations, labs, X-rays and immunizations.
Cost sharing	Cost sharing depends on the member's PCP choice. Members with a Doctor On Demand PCP always pay lower cost sharing.	Cost sharing depends on the member's PCP choice: <ul style="list-style-type: none">• Adults age 19+ with an office-based PCP always pay higher cost sharing.• Members under the age of 19 always pay lower cost sharing.
Behavioral health	Members can choose providers through Doctor On Demand or from the full United Behavioral Health network.	

What makes virtual primary care unique?



Seamless continuity of care — your preventive care, urgent care and integrated behavioral health are all available on your smartphone, tablet or computer.



A compassionate, efficient experience — meeting you when and where it's most convenient, with more emphasis on shared decision-making, and providers who take the time to guide you through medical concerns.



A dedicated team, 24/7/365 — you have access to an entire care team, including nurses, care managers and nutritionists, plus:

- Weekend appointments for some PCPs.
- The option to schedule a visit with another Doctor On Demand PCP when yours isn't available.
- Personalized care plans.
- Fast responses when you reach out to your care team.



Prescriptions and refills at local and select mail order pharmacies.

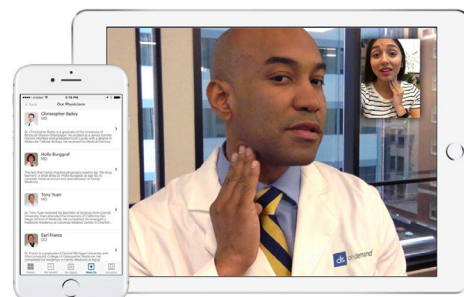
Getting started with Doctor On Demand

After enrolling with Harvard Pilgrim, members who choose the virtual PCP option will:

- Register with Doctor On Demand
- Select and virtually meet their PCP*
- Receive a Care Kit, which includes a thermometer, blood pressure cuff and welcome materials

Once you are registered, Doctor On Demand will contact you with more resources:

- Welcome to Doctor On Demand
- Walkthrough kit
- How to set up a wellness appointment



Doctor On Demand is a nationwide health care service that provides video visits with board-certified physicians, psychiatrists and licensed psychologists via smartphone, tablet and computer.

Patients download the Doctor On Demand app or visit www.doctorondemand.com, provide a list of their symptoms, and are connected for a video visit within minutes. Prescriptions, if needed, are sent directly to the pharmacy of choice. Doctor On Demand physicians can also order lab work, allowing for the treatment of a broader range of conditions and chronic care management.



For office-based PCPs



Members who choose to have an office-based PCP must select their PCP from Harvard Pilgrim's HMO directory at www.harvardpilgrim.org/providerdirectory.

* A member must establish a relationship with a provider by: (1) registering with Doctor On Demand in the state the member resides, and (2) completing a PCP appointment in the same state.