

**"I want an
affordable
health plan
without the
hassle of
referrals."**

HMO and POS Open Access plans

**Ease and flexibility, with more
affordable premiums**

Available to Maine employer groups
with 51+ full time equivalents.

Read on for more details.

Pending regulatory approval by
the Maine Bureau of Insurance.



The individual shown is representative only. The comment is
a composite of sentiments often expressed by our members.

An easier experience for members.

Harvard Pilgrim's HMO and POS Open Access plans offer the best of both worlds to members—a strong focus on the member-primary care provider (PCP) relationship, yet flexibility so members can see other participating providers without a referral.



**HMO Open
Access**



**POS Open
Access**



**HMO Open
Access HSA**



**POS Open
Access HSA**

How the plans work

- Members must choose a PCP, who helps guide their care.
- No PCP referrals required.
- For HSA plan designs, eligible members can open health savings accounts to help pay for qualified health care expenses.
- All members have access to Harvard Pilgrim providers in New England, plus POS members can access UnitedHealthcare providers nationwide.
- For POS plans, members can visit non-participating providers for out-of-network coverage.



Talk with your Harvard Pilgrim account executive to learn more.

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.