Point32Health

Specialty Products Overview



Comprehensive care. Simple to manage. Easy to use.

When health care works together it's just better, which is why we're pleased to introduce our latest products to deliver simpler, effective and better care to employer clients and their workforce.

Point32Health Dental and Point32Health Vision

are the newest products to join our portfolio of health and well-being programs and services. When integrated with medical coverage, these products deliver valuable benefits to both employer clients and their workforce.

Available for quoting: January 2024*

Point32Health Dental





2 out of ! actively wor of benefits.



of those employers are integrating with a single insurance carrier versus multiple carriers.



3

4 out of 5 employers prefer benefit design and management to be easier.

2 out of 5 employers are thinking about or actively working toward more integration

Medical. Dental. Vision all together. **better**



Helps employers maintain a healthier workforce for improved productivity.

Reduces the number of carriers and vendors to manage.



Supports attractive benefit design packages to acquire and retain talent.



Offers attractive discounts when bundled with our medical plans.



Delivers comprehensive care – focused on preventive physical, oral and vision health .





Key Features

Point32Health Dental

Point32Health

Vision

Annual Maximum

Co-insurance

Orthodontia

maximums

Dental Network

Frequency

Vision Exam Copay

• Ranging from \$0 - \$20

Eye Glass Copay

• Ranging from \$0 - \$25

Frame Allowance

Vision Providers

independent providers

7

• Ranging from \$1,000 - \$2,500

• Diagnostic & Preventive (Class 1) - 100%

• Basic Restorative (Class 2) – 80 – 90%

• Major Restorative (Class 3) – 50 – 60%

• 50% coinsurance with a variety of orthodontia lifetime

• Convenient access to more than 350,000 dental access points nationwide – one of the largest PPO networks in the industry

• Eye Exam: every 12 months

• Lens Coverage: every 12 months

• Frame Coverage: every 12 or 24 months

• Ranging from \$100 - \$200

• Vision benefits may be used at national retailers and

Integrating medical, dental and vision benefits into health plan designs delivers improved health and better management of care.

Harvard Pilgrim HealthCare For employers seeking robust and flexible medical plan options – consider Harvard Pilgrim Health Care. We offer an array of medical plans to support employers of all sizes and industries throughout New England and nationwide. For more than 50 years, we have been the trusted health plan of more than 1 million members and businesses in your community.

Availability*

Point32Health Dental and Point32Health Vision will be available for quoting to groups (51+) in January 2024, for plans and coverage effective beginning July 1, 2024.

Point32Health Dental



*Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company, Inc. Point32Health Dental and Point32Health Vision is underwritten by HPHC Insurance Company, Inc. – and available to employer groups (51+) sitused in Massachusetts, New Hampshire, Maine and/or Rhode Island. Bundled product discounts subject to criteria and eligibility when combined with Harvard Pilgrim Health Care's medical plan products for accounts (51+).