

Side-by-Side Grid



Harvard Pilgrim Health Care

a Point32Health company

Side-by-Side Grid

2025 Allowable Combinations	2026 Allowable Combinations	Plan Name	HMO 25 - Flex	HMO 1000 - Flex	HMO 1500 - Flex	HMO 2000 - Flex	HMO 2000 Value - Flex	HMO 2500 - Flex	HMO 3000 - Flex	HMO 4000 - Flex	HMO 5000 - Flex	HMO HSA 2000 - Flex	HMO HSA 3000 - Flex	HMO HSA 3400 - Flex	HMO HSA 4000 - Flex	Focus Network HMO 1000	Focus Network HMO 2000	Focus Network HMO 3000	Focus Network HMO HSA 3400	PPO Access 25 - Flex	PPO Access 1000 - Flex	PPO Access 1500 - Flex	PPO Access 2000 - Flex	PPO Access 2000 Value - Flex	PPO Access 3000 - Flex	PPO Access 4000 - Flex	PPO Access HSA 3000 - Flex	PPO Access HSA 5000 - Flex	National Access EPO 2000	National Access EPO 3000	National Access EPO HSA 4000	Standard Platinum - Flex	Standard High Gold	Standard Silver	Standard Low Silver HSA - Flex	Standard High Bronze HSA - Flex	HMO 2000 Value II - Flex	PPO Access HSA 2500 - Flex	HMO 3500 - Flex	
9	14	HMO 25 - Flex																																						
17	20	HMO 1000 - Flex																																						
20	23	HMO 1500 - Flex																																						
20	22	HMO 2000 - Flex																																						
20	22	HMO 2000 Value - Flex																																						
19	21	HMO 2500 - Flex																																						
17	19	HMO 3000 - Flex																																						
11	15	HMO 4000 - Flex																																						
5	8	HMO 5000 - Flex																																						
20	22	HMO HSA 2000 - Flex																																						
17	19	HMO HSA 3000 - Flex																																						
13	16	HMO HSA 3400 - Flex																																						
11	15	HMO HSA 4000 - Flex																																						
3	11	Focus Network HMO 1000																																						
5	11	Focus Network HMO 2000																																						
4	9	Focus Network HMO 3000																																						
3	6	Focus Network HMO HSA 3400																																						
5	6	PPO Access 25 - Flex																																						
11	10	PPO Access 1000 - Flex																																						
15	12	PPO Access 1500 - Flex																																						
18	17	PPO Access 2000 - Flex																																						
18	17	PPO Access 2000 Value - Flex																																						
19	20	PPO Access 3000 - Flex																																						
14	22	PPO Access 4000 - Flex																																						
19	20	PPO Access HSA 3000 - Flex																																						
6	14	PPO Access HSA 5000 - Flex																																						
0	11	National Access EPO 2000																																						
0	14	National Access EPO 3000																																						
0	17	National Access EPO HSA 4000																																						
8	7	Standard Platinum - Flex																																						
8	7	Standard High Gold																																						
8	7	Standard Silver																																						
8	7	Standard Low Silver HSA - Flex																																						
8	7	Standard High Bronze HSA - Flex																																						
26	27	HMO 2000 Value II - Flex																																						
25	23	PPO Access HSA 2500 - Flex																																						
21	22	HMO 3500 - Flex																																						

 = Plans are valid plan pairings

The maximum deductible spread between plans is limited to \$2,500.
All PPO and EPO offerings are limited to the same or greater deductible than the HMO plan (\$2,500 limit applies).
A group must have and maintain 6 benefit eligible employees to offer two plans.
A group must have and maintain 20 enrolled subscribers to offer three plans.

A PPO or EPO plan may be added to a group of 2 or more benefit eligible employees as a second plan for Out of Area members when the primary group plan is a Flex or Standard Plan.
Focus plans can only be paired with other Focus plans., except when there are out-of-area members, then a PPO or EPO plan can be offered within the deductible spread.
Out-of-Area Plan Pairing: allow PPO or EPO pairing for out-of-area members alongside Focus plans within the deductible spread.