

Small Group Health Plan Bundles

For Massachusetts small groups
20-50 subscribers



Harvard Pilgrim's Small Group Bundles are designed to simplify plan selection while delivering enhanced value for employers and employees. By pairing quality coverage with programs that support care navigation, behavioral health, wellness, and member engagement, the bundles make it easier to align plan recommendations with clients' goals. Backed by Harvard Pilgrim's local expertise, brokers can help employers make informed decisions that support both organizational priorities and employee well-being.

5 Smart Bundle Options for Massachusetts Small Group

BUNDLES	MEDICAL PLAN ID	PRODUCT NAME
Bundle 1: 2027 MA Secure* <i>Ideal for employers</i> looking to strengthen employee retention through a compelling benefits package.	MD0000201856	HMO HSA 2000 - Flex
	MD0000201861	Focus Network HMO 2000
	MD0000201874	National Access EPO 2500
Bundle 2: 2027 MA Balance <i>Ideal for employers</i> who want to offer employees more choice while maintaining sustainable healthcare costs.	MD0000201857	HMO HSA 3000 - Flex
	MD0000201862	Focus Network HMO 3000
	MD0000201876	National Access EPO HSA 4500
Bundle 3: 2027 MA Value <i>Ideal for employers</i> looking to reduce premium costs while preserving access to high-quality coverage.	MD0000201859	HMO HSA 4000 - Flex
	MD0000201863	Focus Network HMO 4000
	MD0000201876	National Access EPO HSA 4500
Bundle 4: 2027 MA Prime* <i>Ideal for employers</i> seeking to expand plan options without compromising care quality.	MD0000201881	ChoiceNet HMO 2000
	MD0000201856	HMO HSA 2000 - Flex
	MD0000201874	National Access EPO 2500
Bundle 5: 2027 MA Essential <i>Ideal for employers</i> who want to deliver valuable benefits while keeping costs manageable.	MD0000201882	ChoiceNet HMO 3000
	MD0000201857	HMO HSA 3000 - Flex
	MD0000201876	National Access EPO HSA 4500

* Only for groups with OOA employees and only the OOA employees can enroll in EPO plan.
EPO plans – Employers want to provide OOA employees with similar deductible plan choice

Visit harvardpilgrim.org to learn more.



a [Point32Health](https://point32health.com) company

Enhanced Member Value Through Three Key Focus Areas

Enhanced programs are designed to improve access to care, simplify healthcare decisions, promote financial wellness, and encourage healthy lifestyles through personalized tools and resources.

Navigation & Support

Help employees access the right care and resources when they need them.

- **HYKE Plan Selection Tool:** Enrollment decision support
- **Smart Start** onboarding support
- **Virtual Primary Care (Doctor on Demand)** benefit feature available January 1, 2027 or upon the group's 2027 renewal date.
- **Urgent care and behavioral telehealth services**
- **Expanded behavioral health** provider access, including **Spectrum Health, Meru Health, and Grow Therapy**
- **Wellthy®** care support services, including family caregiving, health condition navigation, finding in-home support and living facilities, pet care assistance, disaster relief support and end-of-life planning

Financial Wellness

Tools and resources that help members make informed healthcare spending decisions.

- **Fidelity® No-Fee HSA***
- **Reduce My Costs** provides site-of-care cost comparison support with **enhanced education and engagement services at no additional cost to the employer**, helping members earn cash rewards and potentially lower their out-of-pocket costs by selecting cost-effective health care providers.

Healthy Behaviors

Programs that support healthier lifestyles and improved outcomes.

- **Healthy Weight** nutrition program with virtual registered dietitian support
- Maternal and women's health support through **Ovia, Tinyhood, and ProgenyHealth.**
- **Fitness reimbursement**
- **Living Well** rewards program
- **Discounted and free eyewear** options through vision partners, Eyemed and Visionworks

Why Choose Harvard Pilgrim Bundles

- Simplified plan evaluation and recommendation process
- Enhanced member support and engagement
- Programs designed to help members navigate care, manage costs, and improve health outcomes
- Additional value for employer groups without added complexity

HYKE is available exclusively to small group employers with a bundled plan arrangement.

* For employers with an existing HSA arrangement, or those interested in working with one of our other vendor partners, that flexibility is available, although associated fees may apply.

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