



## National Access EPO

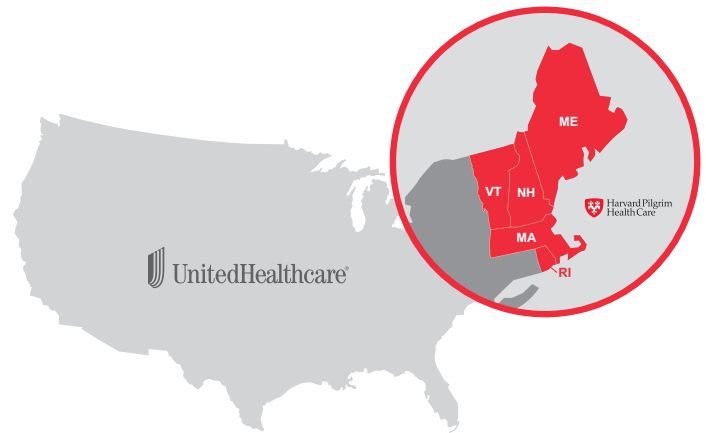
The National Access EPO product is Harvard Pilgrim's newest plan design for employer-sponsored coverage. With nationwide access and no requirements for primary care providers (PCPs) or referrals, the National Access EPO plan offers increased flexibility, convenience and choice.

- **Convenient:** Supports employers with multiple locations and employees living anywhere in the United States.
- **Cost effective:** Offers a lower cost option to PPO plans.
- **Complete access:** Offers nationwide access in addition to our robust regional network for more complete in-network coverage.
- **Flexible:** Removes requirements for PCPs and specialist referrals. HSA option available.
- **Service excellence:** Offers a consistent member service experience nationwide.
- **Product parity:** Allows employers to offer a consistent benefit design to all employees regardless of where they reside within the United States.

## Product Overview

The National Access EPO product relies on a robust nationwide network exclusive to Harvard Pilgrim's portfolio to deliver affordable and convenient care wherever employees live or work in the United States. Unlike traditional PPO plans that have in and out of network access, all care delivered through the EPO product maintains an in-network level of benefits.

- For in-network care received in the five (5) New England states, health plan members use the Harvard Pilgrim network.
- For in-network care received in the remaining 45 states, health plan members use the UnitedHealthcare network.



## Plan Pairing Options

**Large Group:** The National Access EPO product can be paired with a variety of our other plan designs for increased flexibility and choice.

- The National Access EPO can be paired with HMO, PPO or POS plans.\*
- The National Access EPO cannot be paired with our Access America plans due to eligibility requirements.

**Massachusetts Merged Market:** The National Access EPO product pairing requirements offers employers options to meet the various needs of their employees.

- The National Access EPO can be paired with HMO plans only.
- The National Access EPO can act as the second option for out of area members or the third plan option for groups with 20 enrolled subscribers.
- The National Access EPO cannot be paired with our limited network product, Focus Network HMO.

## Availability

The National Access EPO product is available for large group (51+ FTEs) employers and Massachusetts merged market members effective January 1, 2026.

### > Interested in more affordable plan designs with nationwide access?

Contact us to find out if this product is right for your organization's needs.

\* Offering National Access EPO with more than one other product type requires underwriting review.

Available to Harvard Pilgrim accounts situated in Massachusetts, New Hampshire, Rhode Island and Maine with 51 or more FTEs, as well as Massachusetts merged market for plans with effective dates of January 1, 2026 and beyond. National Access EPO product cannot be paired with Access America products. Subject to 2026 product filing approvals.