

Access AmericaSM

Seamless, affordable coverage for your employees, no matter where they are



Together, **Harvard Pilgrim Health Care** and **UnitedHealthcare** offer the ideal solution for multi-site, multi-state employers. Through the Access America program, you can choose from dozens of design options, as well as fully or self-insured funding arrangements—all with a complete Harvard Pilgrim customer experience and an extensive nationwide network of providers.

What is Access America?

Access America is the name of Harvard Pilgrim's plans and experience for multi-state, multi-site employers seeking a national insurance solution. This program features Harvard Pilgrim benefit plans with a seamless, national network and full Harvard Pilgrim customer service, support programs, medical management, health and wellness programs, and online tools. Members have access to Harvard Pilgrim providers throughout Massachusetts, Maine and New Hampshire, and UnitedHealthcare's network of providers in other states.

What does Access America offer employers and employees?

Access America offers a full Harvard Pilgrim customer experience — the same one that has earned Harvard Pilgrim recognition among America's highest-rated health plans. Access America plans offer a uniform set of benefits for members, one approach to wellness and medical management, one prescription drug program, one ID card and one online experience. Coverage can include Harvard Pilgrim's HSA and HRA options as well.

When is Access America available?

Access America is being quoted as of 7/1/12 for 1/1/13 effective dates and beyond.

What size employers are eligible for Access America?

Access America is available to fully insured employers with 150+ eligible subscribers and self-funded employers with 150-999 eligible subscribers. (Under 250 lives - minimum of 20% of employees located outside of MA, NH and ME. Over 250 lives - minimum of 50 employees located outside of MA, NH and ME.)

Are HMO plans available?

Massachusetts, Maine and New Hampshire employers can offer Harvard Pilgrim HMO plans with Harvard Pilgrim's regional provider network side-by-side with Access America plans—Access America, Access America Best Buy and Access America Best Buy HSA.

Is there a separate Access America rate for my Harvard Pilgrim service area employees than for my other employees?

No. A composite rate will be developed to cover all employees, regardless of residence.

What are the overall benefits to Harvard Pilgrim customers?

Access America offers:

- **One seamless solution and experience for you and your employees.** No matter where your employees live, they will enjoy Harvard Pilgrim's high-quality benefits, superior wellness and care management programs, valuable member savings programs and powerful online tools and information.

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- **High-quality coverage** – Harvard Pilgrim Access America plans offer an array of benefit design options to meet your company’s needs. Choose from a variety of trusted benefit plans, all with the convenience of in- and out-of-network benefits and no referrals.
- **Coast-to-coast nationwide access** to doctors and hospitals your employees know and trust. In addition to offering a broad network of more than 28,000 providers and 135 hospitals through Harvard Pilgrim in Massachusetts, Maine and New Hampshire, outside those states employees can get care through the 650,000 doctors and allied health professionals, and 5,050 hospitals that make up UnitedHealthcare’s extensive network across the United States.
- **Superior account and member service** – whether your employees live in New Hampshire, Maine or California, they’ll enjoy the same high quality of service and close attention that customers expect from Harvard Pilgrim.
- **Administrative ease and simplicity** – a consistent member experience for your employees working and living across the nation and around the corner. One employee benefit solution, one bill, one point of contact and easy access to all the information you need, when you need it through *HPHConnect*, Harvard Pilgrim’s secure online transaction service.
- **Member satisfaction** – easy access to one of the nation’s most extensive networks of providers and facilities, coupled with outstanding service, wellness and care management programs.

What about the Passport Connect program?

Our Passport Connect program with UnitedHealthcare remains available for self funded employers with 1,000+ eligible subscribers.

Is Access America the only national network solution available through the Harvard Pilgrim/UnitedHealthcare alliance?

No. Building on our successful seven-year strategic alliance that covers more than two million members nationwide, this new, simple approach makes it easier than ever to give multi-site, multi-state customers the solutions they want. Simply put, employer customers choose the experience that best fits their needs:

A complete Harvard Pilgrim customer experience

through our new Harvard Pilgrim Access America program offering Harvard Pilgrim benefit plans and full Harvard Pilgrim customer service, support programs and online tools.

or

A complete UnitedHealthcare customer experience

offering the Choice, Choice Plus, and Options PPO solutions, and full UnitedHealthcare customer service, support programs and online tools.

No matter which experience an employer customer chooses, it will be delivered by two leading organizations working together to provide the highest-quality coverage and network access.

What is Harvard Pilgrim’s relationship with UnitedHealthcare?

Harvard Pilgrim is an independent, regional, not-for-profit health benefits company, focused on giving our constituents best-in-class service, quality and overall value. We have a strategic business and marketing partnership with UnitedHealthcare, an industry leader in health and well being, so that we can offer you and your employees seamless, nationwide networks and benefit coverage.



Coverage underwritten or administered by HPHC Insurance Company, Inc. and UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates.