

Health Forward

Affordable ways to put **your employees' health first**

Let's face it. Life is different these days. At home or at work, we've all been dealing with a lot — and health care needs have been put on the back burner.

So, we're making it easier for members to reprioritize their health with advanced benefits that offer more ways to live their best, healthiest life.

We're pleased to introduce Health Forward.

With extra medical, behavioral health, acupuncture and chiropractic benefits, members can save money on out-of-pocket costs and get the kinds of care that can enhance their total health.

Learn more

Contact your broker or your Harvard Pilgrim sales executive today for details. Or visit: www.harvardpilgrim.org/healthforward

Health Forward is available with

- HMO and HMO - Flex
- PPO and PPO - Flex
- Focus Network - MA HMO
- Access America and Access America Value

Note: Health Forward is offered only with non-HSA plans.

What members get with Health Forward

| Coverage | Copay(s) |
|---|---------------|
| Two PCP office or virtual visits (non-preventive) | \$0 |
| Two behavioral health office visits | \$0 |
| Behavioral health virtual visits | \$0 |
| Urgent care virtual visits with Doctor On Demand | \$0 |
| Unlimited chiropractic and acupuncture visits | Copay applies |

For HMO plans, none of these services require referrals. For PPO and Access America plans, Health Forward coverage applies only to services received from in-network providers. Available for large groups in Massachusetts.