



**“I am ready for a plan
with predictable costs
and the freedom to
see the doctors I
want”**

Harvard Pilgrim's Medicare Supplement Plan

Massachusetts

The individual shown is representative only.
The comment is a composite of sentiments
often expressed by our members.



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**“My
grandkids
keep
me
healthy.”**



Dear Friend:

We're delighted that you're interested in Harvard Pilgrim's Medicare Supplement Plan. The enclosed materials will explain how our plan options can cover you for the unexpected gaps and any out-of-pocket costs you may experience with Original Medicare only.

We offer three Medicare Supplement Plan options, which feature:

- Predictable costs with no copayments
- The ability to see any Medicare participating doctor or hospital anywhere in the country
- No need for referrals
- Monthly enrollment
- Up to \$150 annual Fitness Reimbursement Benefit
- And more

Our Medicare Supplement Plan is offered by HPHC Insurance Company, an affiliate of Harvard Pilgrim Health Care.

To learn more about Harvard Pilgrim's Medicare Supplement Plan, we invite you to review the enclosed materials or call your local licensed Agent/Broker for additional information and they can further explain the plan or answer your questions.

Thank you for considering Harvard Pilgrim's Medicare Supplement Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "David Mezzanotte", with a long horizontal flourish extending to the right.

David Mezzanotte
Vice President, Medicare Sales & Marketing

When it comes to health coverage for Medicare beneficiaries, we make it simple.

Harvard Pilgrim is excited to present our Medicare Supplement Plan that's easy to use and helps to fill in the gaps in your Medicare coverage. Our Plan options will give you the very best Harvard Pilgrim has to offer—the coverage you need at a predictable price.

And with more than 40 years of experience in providing health care coverage for Medicare beneficiaries, we know how to make things simple for you.

"I like having a choice of plan options"



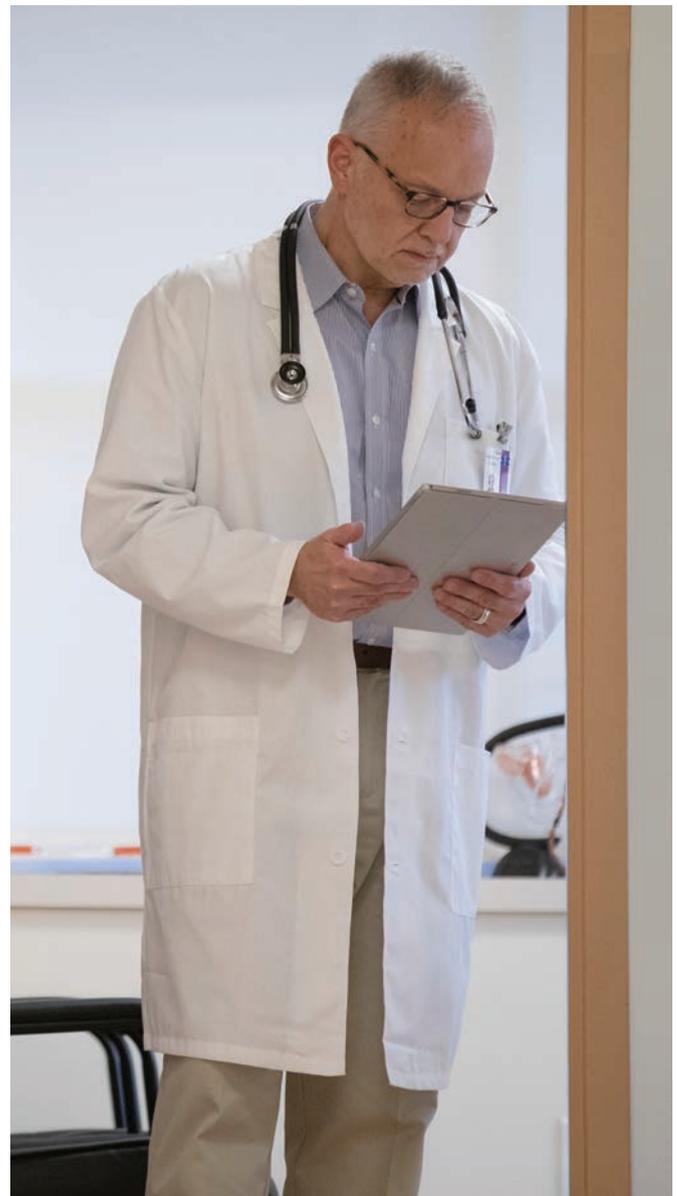
Why Medicare Supplement?

Often people believe that Original Medicare pays for all hospitalization and doctor costs. When first enrolled in Medicare, people are surprised to learn that there are gaps in their coverage and that they're responsible for paying for services that Medicare doesn't completely cover. That's how Harvard Pilgrim can help you. Our Medicare Supplement Plan options help fill in the gaps, and you decide the level of coverage you want.

Our easy-to-use Plan options feature:

- 15% savings off your monthly premium your first year of coverage by enrolling when initially eligible for Medicare
- The choice to go to any Medicare participating physician or hospital anywhere in the country
- The ability to keep the doctor you currently have if they are a Medicare participating physician
- No need for referrals
- Monthly enrollment – no need to wait for the Medicare Open Enrollment Period
- Choice of Medical Plan options – Medicare Supplement Core Plan, Medicare Supplement 1 Plan or Medicare Supplement 1A Plan
- No copayments for physician services (a Part B deductible applies to the Core Plan and Medicare Supplement 1A Plan)
- Worldwide travel emergency coverage
- Fitness Benefit – Up to \$150 yearly reimbursement
- Outstanding customer service

We offer three different Medicare Supplement Plan choices: Medicare Supplement Core Plan, Medicare Supplement 1 Plan and Medicare Supplement 1A Plan, with varying levels of premiums and coverage. Please review the enclosed Outline of Coverage and the benefit highlight chart to pick the plan that works best for you.



What kinds of coverage gaps need to be filled?

When Medicare covers a service, you usually have to pay for a portion of the cost, called a deductible or coinsurance. A deductible is the amount you are responsible for paying before Medicare begins to pay.

After your deductible is paid, you may also have to pay a coinsurance, which is usually 20% of the cost of the service. If you have Original Medicare and Harvard Pilgrim's Medicare Supplement Plan, Medicare will pay its share of the Medicare approved amounts for covered health care costs first. Then Harvard Pilgrim has plan options to cover the rest.

What is Medicare?

Medicare is a Federal government health insurance program that was created in 1965 by the Social Security Administration. It's health insurance for people 65 or older, under 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD).

Different Parts of Medicare



Medicare Part A

(Hospital Insurance)

- Helps cover inpatient care in hospitals
 - Helps cover skilled nursing facility, hospice and home health care
-



Medicare Part B

(Medical Insurance)

- Helps cover doctors' services and outpatient care
 - Helps cover some preventive services to help maintain your health
-



Medicare Part C

(Medicare Advantage Plans)

- Health plans that are offered by private companies approved by the Centers for Medicare & Medicaid Services (CMS)
-



Medicare Part D

(Medicare Prescription Drug Coverage)

- A prescription drug option offered by private insurance companies approved by and under contract with the Centers for Medicare & Medicaid Services (CMS)
 - Helps cover the cost of prescription drugs
-

Medicare Supplement Plan Eligibility

How do I know if I'm eligible to join?

You're eligible to join if:

- You reside in Massachusetts
- You are entitled to Medicare Part A (hospital), enrolled in Medicare Part B (medical) and you continue to pay Medicare Part B premiums. You also may be eligible if you are under 65 and have a disability other than End-Stage Renal Disease
- Medicare Supplement 1 Plan will not be offered to individuals newly eligible for Medicare on or after January 1, 2020

Note: If you are already covered by both Medicare and Medicaid, you most likely do not need the additional coverage that Harvard Pilgrim's Medicare Supplement Plan options would provide.

When do I enroll?

If you are eligible, you can enroll anytime!

However, the best time to enroll in Harvard Pilgrim's Medicare Supplement Plan is during your Medicare Supplement initial open enrollment period since you can save money on your premiums when you're initially eligible for Medicare. This period lasts for six months and begins on the first day of the month in which you are 65 or older and enrolled in Medicare Part B.

If you have group health coverage through an employer because either you or your spouse is currently working, you may want to wait to enroll in Part B. When your employer coverage ends, you will be able to enroll in Part B and take advantage of the discount if you enroll within six months.

You can send in your application for our plan before your Medicare Supplement open enrollment period starts. This may be important if you currently have coverage that will end when you turn 65, as it allows you to have continuous coverage.

Save money!

To qualify for these discounts you must be at least age 65 and apply for coverage within six months of your Part B effective date.

- 15% in the first 12 months of enrollment
- 10% in the second 12 months of enrollment
- 5% in the third 12 months of enrollment

There are no discounts after the third year

For more information about initial eligibility discounts, please refer to the enclosed Monthly Premium Rate Sheet.



How do I enroll?

It's easy to enroll in Harvard Pilgrim's Medicare Supplement Plan. Compare our Medicare Supplement Plan options from the enclosed Outline of Coverage and Benefit Highlight Chart.

Once you've found a Plan option that works for you, simply complete the Medicare Supplement Plan application included in this package.

Ensure you've read and answered all the questions.

Sign the completed application and mail it to us. Please do not send your premium payment with the application; you will receive a bill after your application has been processed.

Money-back guarantee!

Every plan comes with a 30-day "guarantee" period. This means that you have 30 days after receiving your policy to decide whether or not to keep your policy.

What could be easier?

When will my coverage begin?

Your coverage is effective on the first day of the month following the month in which we received your signed, completed enrollment form. For example, if we received your signed, completed enrollment form on January 15, your coverage will be effective February 1.

Feel confident we're there for you

Harvard Pilgrim has a highly experienced team of Member Service Representatives dedicated to answering your questions once you're a member. They understand that you want a hassle-free experience and will answer your questions in a friendly and knowledgeable way.

Discounts and savings programs

Many ways to save on healthy products and services

The advantages of being a Harvard Pilgrim member go beyond the high-quality care, reliability and personal support that distinguishes us.

Our discounts and savings program will help you save on health-related products and services that can enhance your quality of life. Here are some examples:

- Universal Dental Plan membership – provides dental discounts of 20% to 50% on all procedures from a network of participating dentists

- Free eyewear and eyewear savings programs
 - Save 35% off eyeglasses and 40% off of frames at many select vendors
- Savings on Hearing Aids
 - Save up to \$200 on each hearing aid purchased at our select providers
- Jenny Craig, Diet.com and other healthy eating discounts
- Savings on Massage Therapy
- Savings on Acupuncture & Chiropractic Care
- Boston Ski and Sports Club – discounts on membership
- Appalachian Mountain Club – discounts on membership

Visit us at www.harvardpilgrim.org/public/discounts-savings



These savings programs are not insurance products. Rather, they are discount programs and services designed to help keep members healthy and active. All programs subject to change without advance notice.

Why join Harvard Pilgrim's Medicare Supplement Plan?

- We make it simple and easy to get the coverage you need at a predictable price
- You have choice and flexibility – a choice of Plan options and the flexibility to go to any Medicare Participating physician or hospital anywhere in the country, with no need for referrals
- You can continue to see your current doctor if he or she is a Medicare participating physician
- You'll enjoy discounts on a wide range of health-related products and services

All this from a name you know and trust. So, when you are looking for a supplement to your Medicare coverage, look no further than Harvard Pilgrim.



Call your local licensed Agent/Broker for assistance

It's that Simple!





HPHC Insurance
Company



If you are a prospective member and have questions, please call your local licensed Agent/Broker

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