



Harvard Pilgrim StrideSM (HMO) Wallet Addendum

Effective Jan 1, 2024, through Dec 31, 2024

This addendum is part of your Harvard Pilgrim StrideSM (HMO) Evidence of Coverage (EOC). The addendum lists criteria for plan coverage of health-related items and services through your Wallet benefit. The Wallet benefit is an annual allowance offered by Harvard Pilgrim to supplement and complement members' medical benefits. There is a maximum dollar amount for which you will be reimbursed each year, and it varies by plan. Refer to your 2024 EOC to learn the amount.

If you have questions about your plan or this addendum, please call our Member Services department. Representatives are available to answer your questions October 1 – March 31, from 8 a.m. to 8 p.m., seven days a week, and April 1 – September 30, from 8 a.m. to 8 p.m., Monday through Friday.

What can I use my Wallet benefit for?

Our plan offers the Wallet benefit to give you flexibility and choice while achieving and maintaining health and wellness. Use your Wallet benefit to cover the cost of any of the following health-related items and services. You may spend it all on just one, or any combination, of these options:

1. Acupuncture visits not covered by your medical benefit
2. Alternative therapies approved by the plan:
 - Bodywork
 - Holistic medicine practitioner visits
 - Mind-body therapies
3. Bathroom safety devices and installation
4. Chiropractor visits not covered by your medical benefit
5. Eyewear to correct vision without having cataract surgery first
6. Equipment, including video recordings (i.e., DVDs), for:
 - Bodywork and mind-body therapies at home (Also includes audio recordings.)
 - Exercise or fitness programs at home (Also includes at-home physical therapy.)
7. Fitness membership, instructor-led exercise classes, and personal training sessions at a gym or fitness center (Includes fitness studios, health clubs, or community/senior centers.)
8. Fitness tracking devices and heart rate monitors (Includes smart watches like the Apple Watch.) Limit one per year
9. Home safety modifications
10. Massage therapy
11. Subscriptions to apps or online programs for:
 - Memory fitness
 - Bodywork and mind-body therapies at home
 - Exercise or fitness programs at home
12. Weight loss management programs

13. Other items and services not normally covered by Medicare: Either because your condition does not meet the criteria for medical necessity or because the items and services in question are solely for comfort and convenience. Examples include:
- Accessories for at-home peritoneal dialysis
 - Ankle-foot orthoses (i.e., walking boots) used to treat foot sores or relieve pressure
 - Compression sleeves and braces that you buy over the counter for joints, back, and/or neck
 - Diabetes prevention programs not certified by Medicare
 - Diagnostic tests like fundus photography (i.e., Optomap) solely for screening purposes
 - Lab services like blood analysis for food sensitivity (as opposed to food allergy)
 - Mask liners for your continuous positive airway pressure device
 - Nutritional counseling even though you don't have diabetes or Stage IV chronic kidney disease
 - Replacing nasal cannulas more than once a month for oxygen therapy
 - Shoe inserts when you don't have severe diabetic foot disease
 - Waterproof mattresses or overlays (i.e., mattress pads) even though you aren't incontinent
 - Cane, walker, rollator, wheelchair or other durable medical equipment (DME) that you don't get from a contracted provider
 - DME upgrades that you don't get from a contracted provider. Examples include:
 - Accessories for your cane, walker, rollator, or wheelchair
 - The difference in cost between a chair or recliner with the seat lift mechanism built in and the cost of a seat lift mechanism
 - The difference in cost between an adjustable bed (i.e., Sleep Number) and a hospital bed
 - The difference in cost between an electric wheelchair and a manual wheelchair
 - The difference in cost between progressive or Transition® lenses and standard lenses for glasses following cataract surgery

The examples in Bullet 13 of other items and services not normally covered by Medicare do not make up an exhaustive list. If you're not sure whether a specific item or service is reimbursable using your Wallet benefit, Chapter 9, Section 5.2, of the Evidence of Coverage (EOC) has step-by-step instructions on how to ask our plan and how much time to allow for a coverage decision. (A coverage decision is also called an "organization determination".) These instructions are summarized below.

1. **Call the plan at 1-888-609-0692 (TTY 711) to ask for a coverage decision or organization determination.** You, your doctor, or your representative can do this.
2. We will consider your request and give you our answer. **We will use the "standard" timeline to make our decision – unless we have agreed to use the "fast" timeline.**

A standard coverage decision means we will give you an answer within 14 calendar days after we receive your request. A fast coverage decision means we will answer within 72 hours. (A fast coverage decision is also called an "expedited determination".)

You can get a fast coverage decision when using the standard timeline could cause serious harm to your health or hurt your ability to function. If your doctor tells us that your health requires a "fast coverage decision," we will automatically agree to give you one.

If you ask for a fast coverage decision yourself, we will decide whether to give you one. If we

decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and use the standard timeline instead).

3. **For either standard or fast coverage decisions, we can take up to 14 more calendar days under certain circumstances.** If we decide to take extra days to make the coverage decision, we will tell you in writing. If you believe we should not take extra days, you can file a “fast complaint”. For more information about the process for making complaints, including fast complaints, see Section 10, Chapter 9, of the EOC.
4. If our answer is no to part or all of your request, we will send you a written statement that explains why. **If we say no, you have the right to ask us to reconsider – and perhaps change – this decision by making an appeal.** Making an appeal means trying again to get the coverage you want. See Section 5.3, Chapter 9, of the EOC for more information about the appeals process.

NOTE: The EOC’s instructions on asking our plan for medical care take precedence should there be a discrepancy between the EOC and this addendum.

How does my Wallet benefit work?

Keep in mind that because you are enrolled in a Medicare Advantage plan, our network providers must file claims on your behalf for items or services they already know will not be covered by your medical benefits. This allows the claim to be denied, providing you with documentation to support a request for reimbursement using your Wallet benefit.

You will need to pay out-of-pocket for eligible items and services first, then submit a claim to be reimbursed. Requests for reimbursement must include itemized receipts and be submitted no later than 60 days after the calendar year ends on December 31. There is a 2024 Member Reimbursement Form available online at www.harvardpilgrim.org/strideforms. Remember, once your annual allowance is exhausted, you will be responsible for any remaining or reoccurring costs.

In addition, professional services eligible for the Wallet benefit must be provided by practitioners who are licensed or certified in the state where they perform care. Before choosing a practitioner for alternative therapies, Harvard Pilgrim recommends you read “Six Things to Know When Selecting a Complementary Health Practitioner,” which is available online at <https://www.nccih.nih.gov/health/tips/things-to-know-when-selecting-a-complementary-health-practitioner>. The article is published by the National Institutes of Health’s National Center for Complementary and Integrative Health (NCCIH). NCCIH conducts and supports research and provides information about complementary health products and practices.

Finally, as a Harvard Pilgrim member, you have access to exclusive discounts on health and well-being products and services. Some of the discounted products and services may also be covered by your Wallet benefit. Therefore, we encourage you to explore these member discounts. Doing so may not only save you money but make your Wallet benefit last longer. For a list of retail centers and complementary health practitioners that offer discounts to Harvard Pilgrim members, you will need to register for the secure member portal at www.harvardpilgrim.org/strideportal. The availability of these discounts to Harvard Pilgrim members in no way represents the plan’s endorsement of the discounted products or services.

Exclusions from coverage

Harvard Pilgrim will not cover excluded items and services, or services in which it is determined the member was not eligible under the plan benefits. The items and services listed on the following page are excluded from the Wallet benefit:

1. Bathroom safety devices and home modifications that are capital or structural improvements (i.e., walk-in bathtubs, comfort-height toilets, easy-use doorknobs and faucets, permanent ramps, and widening of hallways or doorways)
2. Exercise apparel, like sneakers and running or bike shorts
3. Fees charged for care or transportation by your immediate relatives or members of your household
4. Groceries, including food and beverages sold as part of a weight loss management program, and home-delivered meals
5. Homemaker services and basic household assistance, including light housekeeping or light meal preparation
6. Items and services that are part of your plan's other supplemental benefits, even if a particular item or service is not covered
 - Dental services
 - Non-emergency medical transportation
 - Outpatient prescription drugs and vaccines
 - Over-the-counter (OTC) items
 - Routine hearing exam and hearing aids

For example, once your dental or OTC allowance is exhausted, you may not use your Wallet benefit to cover additional dental services or OTC items. Similarly, you may not use your Wallet benefit to cover dental implants or items/brands not included in the plan's OTC brochure.

7. Nursing care in your home, whether skilled or full-time
8. Personal care that helps you with activities of daily living, such as bathing and dressing
9. Radial keratotomy, LASIK surgery, and other low vision aids
10. Vitamins, minerals and natural (or naturopathic) products

Many items that can be purchased over the counter, such as canes or walkers, are already covered by Medicare. To make your Wallet Benefit go further, check first to see if an item is covered under the plan's medical benefit.

Important definitions

- **Acupuncture** – Acupuncture is used to stimulate specific points on the body, most often by inserting thin needles through the skin. You may use the Wallet benefit to reimburse yourself for acupuncture visits that the plan's medical benefits do not cover. Acupuncture visits are used routinely to relieve stress and pain, such as headaches and osteoarthritis, and promote well-being.
- **Alternative Therapy** – Alternative therapy or alternative medicine is a term that describes treatments used instead of traditional (medical) therapies. Some people also refer to alternative therapy as integrative, or complementary medicine. Harvard Pilgrim's coverage focuses on psychological approaches, specifically holistic medicine, bodywork, and mind-body therapies.
- **App** – Short for "application," which is a software program. The term is most often used to describe programs for mobile devices, such as smartphones and tablets. Unlike desktop applications for personal computers and laptops, mobile apps must be downloaded from an online app store.

- Bathroom Safety Devices – Harvard Pilgrim extends coverage of such devices to members whose condition does not meet Original Medicare’s criteria for medical necessity. In addition, Harvard Pilgrim will cover devices that Medicare does not (i.e., comfort or convenience items). Examples include non-slip shower/tub mats, bath steps/stools, self-wiping aids, and hand-held shower heads. Harvard Pilgrim also covers installation costs.
- Bodywork – (Alternative Therapy) Bodywork promotes awareness of the “body-mind connection” thereby affecting overall wellness, balance, and health. Most types of bodywork share goals such as pain relief, improved physical function, more freedom of movement, and heightened body awareness. Examples of bodywork include Shiatsu, Reflexology, and Reiki.
- Chiropractor – A chiropractor provides hands on treatment to relieve pain in muscles, joints, bones, and/or connective tissue, such as cartilage, ligaments and tendons. You may use the Wallet benefit to reimburse yourself for chiropractor visits that the plan’s medical benefits do not cover. Chiropractor visits may be used routinely to free up joints (restoring full range of motion), relieve muscle tension to prevent headaches, and help you sleep more soundly.
- Community/Senior Center – A centralized location where the members of a community can gather together for games, exercise, meals, and education. A senior center is a type of community center for older adults.
- Exercise/Fitness Program – A paid program that involves aerobic endurance, flexibility, muscle strength (including your core), and stability or balance. The program may include instructor-led classes, personal training sessions, and activities like cycling, kickboxing, tennis, and rock climbing.
- Eyewear – Corrective or protective devices for the eyes. Examples include contact lenses, eyeglasses (frames and lenses combined, including “readers”), eyeglass frames, eyeglass lenses. Upgrades like progressive lenses (i.e., bifocal or multifocal), Transition® lenses, ultraviolet protection, anti-glare and scratch-resistant coatings are also covered.
- Fitness Center – A full-service health or fitness facility that includes cardiovascular and strength-training equipment plus amenities like showers, locker rooms, swimming pools, clinics, and courts.
- Gym – A fitness facility that focuses on training. Membership at a gym is for being coached. Gyms may offer large group, small group, semi-private one-on-one training, or any combination of the three. Gyms are smaller than fitness centers and do not have much cardiovascular equipment.
- Fitness Studio – Smaller than a fitness center, a fitness studio specializes in only one form of exercise like Barre, indoor cycling/spinning, CrossFit, boot camp, Pilates, yoga, tai chi, and qigong. The primary benefit of a fitness studio is that it does one type of fitness extremely well.
- Fundus Photography – Fundus photography involves the use of a retinal camera to photograph inside the back surface of your eye. It is performed to evaluate abnormalities, follow disease progress, plan treatment, and assess the therapeutic effect of recent surgery. Fundus photography is not considered medically necessary when performed to document the existence of a condition.
- Health Club – A high value/low price business model that allows you to pay one price to join and use cardiovascular and strength-training equipment but charges additional fees for instructor-led group classes, towels, and other amenities.
- Holistic Medicine – (Alternative Therapy) Holistic medicine is the art and science of healing that addresses the whole person – body, mind, and spirit. The practice of holistic medicine integrates conventional and alternative therapies to prevent and treat disease, and most importantly, to promote optimal health. Holistic medicine includes the analysis of physical, nutritional, environmental, emotional, spiritual and lifestyle elements. It focuses on patient education and participation in the healing process. Harvard Pilgrim’s coverage is for practitioner visits only.

- Home Safety Modifications – Like bathroom safety devices, home modifications help ensure members' safety but in other rooms of their apartment or house. Examples include stair lifts, wheelchair ramps, stair railings, transfer poles, and medical alert systems.
- Massage Therapy – Massage is the manual manipulation of superficial and deeper layers of muscle and connective tissue, using a variety of techniques, to enhance function, aid in the healing process, decrease muscle reflex activity, inhibit motor-neuron excitability, and promote relaxation and well-being. Massage is a “hands on” form of healing work. Examples of massage therapy include Swedish, Deep Tissue, Sports, and Chair.
- Memory Fitness – A paid program for exercising the brain to improve aspects of cognition like memory, attention, focus, and brain speed. Examples include Elevate and Lumosity apps and Vigorous Mind, a science-based, personalized desktop application for maintaining brain health.
- Mind-Body Therapies – (Alternative Therapy) Mind-body practices focus on the interactions among the brain, mind, body, and behavior, with the intent to use the mind to affect physical function and promote health. Many mind-body therapies invoke the relaxation response to help members stay healthy, reduce the severity or frequency of symptoms, and/or recover more rapidly from illness. Examples of mind-body therapies include Biofeedback, Imagery, and Breathwork.
- Weight Loss Management Program – A paid program consisting of nutrition counseling, physical activity, and behavior therapy to help you lose weight and keep it off. Weight loss management programs are helpful for people who need guidance, convenience, and/or accountability. Examples include WW (formerly Weight Watchers), Nutrisystem®, and Noom.

Harvard Pilgrim is an HMO/HMO-POS plan with a Medicare contract. Enrollment in StrideSM (HMO) depends on contract renewal.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care and Harvard Pilgrim Health Care of New England.

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