



Harvard Pilgrim  
HealthCare

# Your 2018 Atrius Health Medical Plan Options



**IMPORTANT:** Please read this information carefully. It contains details you need to know about the two medical plans available to you.

Harvard Pilgrim is honored to partner with Atrius Health to offer you and your family quality, comprehensive medical care coverage. We want to make your transition to your new medical plan as simple and seamless as possible. Please take a few minutes to read this document, which answers transition questions, many common questions our members have when joining a new plan, and ways for you to connect with our team for additional information you may need.

**Your two medical plan options for 2018:**

- + Atrius Health Preferred HMO
- + Atrius Health Choice POS

Please review this brochure, along with other plan information, including the *Schedules of Benefits*, at [www.harvardpilgrim.org/atrushealth](http://www.harvardpilgrim.org/atrushealth).





## WHAT YOU NEED TO KNOW ABOUT THE

# ⊕ Atrius Health Preferred HMO

AND THE

# ⊕ Atrius Health Choice POS

*Atrius Health offers two medical plans for 2018. It is important you familiarize yourself with each plan in order to understand how they work and ultimately select the plan that is the best for you, and, if applicable, your family.*

## Atrius Health Preferred HMO

A limited network plan that offers a lower monthly premium. **Adult members must select an Atrius Health PCP and child members younger than 19 must select an Atrius Health\* or Children's Hospital Boston PCP.** Except in emergencies, all care must be received from Atrius Health providers or provider facilities and physician groups that are part of the “Atrius Ecosystem” – known as Atrius Health Plus. If care is received outside the limited network, the plan will not pay toward the cost of the care. Atrius Health providers offer quality care at the lowest cost. See page 5 for a list of providers in the Atrius Health tier and the Atrius Health Plus tier.

## Atrius Health Choice POS

A full Harvard Pilgrim network plan with a higher monthly premium. Your covered family members are able to choose any PCP within the Harvard Pilgrim network. The network includes:

- Atrius Health\* providers
- Atrius Health Plus providers
- The wider Harvard Pilgrim provider network—known as the Non-Preferred providers

See page 5 for a list of providers in each of these tiers. In addition, if you do not receive PCP referrals (self-refer) or if you go outside of the Harvard Pilgrim network (out-of-network providers), you are covered for care at a higher cost.

\* Many Atrius Health employees receive their clinical care at an Atrius Health site, and Atrius Health supports and encourages employees to do so. Atrius Health also supports respecting the Patient-Clinician relationship and ensuring, to the extent possible, that potential conflicts of interest or privacy concerns for the Employee-Patient and/or the treating Clinicians are not inadvertently created. Therefore, an Employee who is also an Atrius Health Patient must select a primary care provider, obstetrics/gynecology provider or behavioral health provider at a site other than the site in which the Employee works. For specialty care and treatment, the Employee may receive care and treatment at the site in which s/he works but may not receive care and treatment in the department in which s/he works. Behavioral Health Employees cannot treat an Employee or immediate family member of the Employee at the site where the Employee works.

Current Employees who have established clinical relationships that would otherwise violate this policy may continue such clinical relationships, however, once this specific relationship ends the Employee-Patient must comply with this policy. For further information about this policy, please refer to the Atrius Health Employee as a Patient Policy, which can be found in Atrius Health's SharePlace.



# Deciding between Atrius Health Preferred HMO and Atrius Health Choice POS

Please review this chart for basic information about the out-of-pocket expenses you will pay on each plan.

This chart includes a summary of your Atrius Health 2018 benefit plan options. Refer to the *Schedule of Benefits* for details and a complete list of benefits. The *Schedule of Benefits* prevails in the event that the information in this document is different.

	Atrius Health Preferred HMO		Atrius Health Choice POS			
Tier	Atrius Health	Atrius Health Plus	Atrius Health	Atrius Health Plus	Non-Preferred	Self-refer or out-of-network <sup>1</sup>
<b>Deductible<sup>2</sup></b>	None	\$1,000 per member \$2,000 per family	None	\$1,000 per member \$2,000 per family	\$1,500 per member \$3,000 per family	\$2,000 per member \$4,000 per family
<b>Coinsurance</b>	None		None		20%	30%
<b>Out-of-pocket maximum (medical only)<sup>3</sup></b>	\$3,000 per member \$6,000 per family		\$4,000 per member/\$8,000 per family for in-network services			\$4,000 per member/ \$8,000 per family for out-of-network services
<b>PCP office visit</b>	\$10 copay – Adult and Child (Adults must choose an Atrius Health PCP)	Adult – N/A Child – Children’s Hospital Boston Only – \$30 copay	\$10 copay	\$30 copay	\$50 copay	Deductible then 30%
<b>Specialist office visit</b>	\$20 copay	\$40 copay	\$20 copay	\$40 copay	\$75 copay	Deductible then 30%
<b>Select preventive care services</b>	No charge		No charge			Deductible then 30%
<b>Emergency room visit (copay waived if admitted)</b>	\$150 copay		\$150 copay			
<b>Hospital admission</b>	N/A	Deductible then \$300 copay per admission	N/A	Deductible then \$300 copay per admission	Deductible then 20%	Deductible then 30%
<b>Hospital – outpatient (e.g., day surgery)</b>	\$150 copay	Deductible then no charge	\$150 copay	Deductible then no charge	Deductible then 20%	Deductible then 30%
<b>Urgent care</b>	PCP: \$10 copay Specialist: \$20 copay	\$40 copay	PCP: \$10 copay Specialist: \$20 copay	\$40 copay	\$75 copay	Deductible then 30%
<b>Labs/X-ray/diagnostic services</b>	No charge	\$50 copay	No charge	\$50 copay	Deductible then 20%	Deductible then 30%
<b>High-end imaging (e.g., CT scans and MRI)</b>	\$25 copay	Deductible then \$200 copay	\$25 copay	Deductible then \$200 copay	Deductible then 20%	Deductible then 30%

<sup>1</sup> Non-participating providers may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services; you pay the difference—if applicable. Refer to the *Schedule of Benefits* for additional benefit information and other applicable cost sharing. Please note that the difference you are responsible for paying does not apply to your out-of-pocket maximum.

<sup>2</sup> The deductible is a dollar amount you must pay annually before certain services are covered. This means you may be required to pay all or part of a bill for services, until you have paid your total deductible amount. Copays and coinsurance do not apply to the deductible. Your in-network deductibles can be met by any combination of eligible in-network services. Your out-of-network deductible is a separate deductible to which only out-of-network services apply.

<sup>3</sup> The out-of-pocket maximum is the most you’ll have to pay each year in cost sharing. After you meet your annual out-of-pocket maximum you’re covered in full, and you will no longer pay copays, deductible or coinsurance for covered services.



# Provider Tiering

## Atrius Health Providers

Physicians associated with these practices participate in the Atrius Health benefit:

Ambulatory Surgery and Laser  
Center of Cape Cod

Boston Endoscopy Center

Boston Eye Surgery &  
Laser Center – West

Boston Eye Surgery and  
Laser Center, Inc.

Boston Out-Patient Surgical Suites

Cape Cod Eye Surgery  
and Laser Center

Cataract & Laser Center, Inc.

Charles River Endoscopy, LLC

Dedham Medical Associates

East Pond Enterprises, Inc.

Eastern Massachusetts  
Surgery Center, LLC

Endoscopy Center of  
Southeast Massachusetts

Granite Medical Group

Harvard Vanguard  
Medical Associates

Longwood Plastic Surgery

Middlesex Digestive

Health & Endoscopy Center

New England Ambulatory  
Surgicenter, LLC

New England Pain Care, Inc.

New England Surgery Center, LLC

Northeast Endoscopy Center, LLC

Orthopedic Surgery Center  
of the North Shore

PMG Physician Associates

South Shore Endoscopy Center, Inc.

Surgisite Boston, aka West Suburban  
Eye Surgery Center

VNA Care

## Atrius Health Plus Providers

Physicians associated with these hospitals, hospital systems and physician groups participate in the Atrius Health Plus benefit:

Addison Gilbert Hospital

Beth Israel Deaconess  
Medical Center

Beth Israel Deaconess Hospital –  
Milton

Beth Israel Deaconess Hospital –  
Needham

Beth Israel Deaconess Hospital –  
Plymouth

Beverly Hospital

Children's Hospital Boston

Emerson Hospital

Lahey Hospital & Medical Center

Lowell General Hospital

HealthSouth

Highland Healthcare Associates

Massachusetts Eye and Ear Infirmary

MetroWest Medical Center

Mount Auburn Hospital

New England Baptist Hospital

Newton Wellesley Hospital

Reliant Medical Group, including  
Southboro Medical Group

South Shore Hospital

South Shore Medical Center

St. Vincent Hospital

Winchester Hospital

## Non-Preferred Providers

You may receive care from Non-Preferred providers only if you select the Atrius Health Choice POS plan.

Non-Preferred providers include the remainder of all hospitals and associated physicians that are in Harvard Pilgrim's network, but are not part of Atrius Health or Atrius Health Plus.

### Knowing the location where you receive your care is important.

Please be aware that providers who work for more than one practice may participate in more than one level of benefits. What you pay will depend on the practice location you visit.

For example, Dr. Sally Sample, a dermatologist, sees patients both at Harvard Vanguard in Burlington and at Winchester Physician Associates. If you see Dr. Sample at Harvard Vanguard, the Atrius Health level of benefits will apply. If you see Dr. Sample at Winchester Physician Associates, the Atrius Health Plus level of benefits will apply.

In addition, there are certain services that are not available in the Atrius Health network, such as inpatient stays, durable medical equipment and dialysis. On the Preferred HMO plan, you must receive these services from Atrius Health Plus providers. On the Choice POS plan, you may receive these services from Atrius Health Plus, Non-Preferred or out-of-network providers.

# Frequently asked questions

Here are some frequently asked questions about how the plans work and how they compare to each other. If you have other questions, please call Harvard Pilgrim Member Services at **(888) 333-4742**.

## Do I need a PCP?

Yes. Whether you choose the Preferred HMO plan or the Choice POS plan, you and your covered dependents must select a primary care provider. Your PCP oversees your general medical care, helps you to stay healthy, ensures coordinated care when you are ill and gives you referrals for most kinds of specialty services. You and your covered family members may each have a different PCP. You also may change your PCP at any time. If you and/or your covered family members do not choose a PCP upon enrollment, we will assign an Atrius Health PCP for you and any covered family members.

- **Under the Preferred HMO plan, adults MUST select an Atrius Health PCP. Children younger than 19 may select an Atrius Health PCP or a Children's Hospital Boston PCP.** Children's Hospital Boston is part of the Atrius Health Plus benefit.
- **Under the Choice POS plan, members may select any PCP.** Your costs are lowest if you select an Atrius Health PCP.



## How do I designate my PCP?

Whether you choose the Preferred HMO or the Choice POS, upon enrollment, you will automatically be assigned an Atrius Health PCP. You may change your PCP any time online at [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth).

## Which providers and hospitals may I visit?

- Under the **Preferred HMO** plan, you may see only Atrius Health providers and Atrius Health Plus providers and hospitals as described on page 5.
- Under the **Choice POS** plan, you may visit any of the providers and hospitals that are in Harvard Pilgrim's network, as well as providers and hospitals that do not participate in Harvard Pilgrim's network (although using these providers costs more). Depending on whether you get a referral and where you choose to receive care for covered benefits, you will have in-network coverage or out-of-network coverage. See page 5 for a provider tier listing.

## How does in-network coverage work?

- Under the **Preferred HMO** plan, only in-network benefits are covered, except if you receive emergency medical care. Services received from Atrius Health and Atrius Health Plus providers are in-network. If care is received outside the limited network, the plan will not pay toward the cost of that care.
- Under the **Choice POS** plan, you are using in-network benefits when you receive care from Atrius Health, Atrius Health Plus, or from Non-Preferred providers. Please note that even if you are using in-network benefits, your costs vary depending on the provider you see. In-network services from Atrius Health providers will have the lowest costs, while in-network services from Non-Preferred providers will have the highest costs.

# Frequently asked questions *(continued)*

## How does out-of-network coverage work?

- Under the **Preferred HMO** plan, there is no out-of-network coverage. The only exception is for emergency care.
- Under the **Choice POS** plan, there are two kinds of out-of-network coverage.
  - 1) When you receive care from an in-network provider but you don't receive a PCP referral, or you don't work with your provider to arrange for prior authorization for surgery or hospital admission.
  - 2) When you receive care from providers that are not part of Harvard Pilgrim's network.

Out-of-network coverage is usually more expensive than in-network coverage. Providers who are not in Harvard Pilgrim's network may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered benefits. Please note that when you refer yourself to Harvard Pilgrim participating providers, they will bill you for covered benefits according to the rates Harvard Pilgrim negotiated with them.

## Do I need referrals to visit specialists and hospitals?

Yes. Both medical plans require PCP referrals. In general, most specialist visits require a referral. There are a few exceptions, such as routine eye exams, behavioral health services, and OB/GYN visits. Hospital surgeries and admissions generally require prior authorization, which in-network providers are responsible to obtain on behalf of members.

- Under the **Preferred HMO** plan, you must make sure to get PCP referrals when you see specialists. Please note the exceptions named above. You should also make sure that your provider obtains any appropriate prior authorization for any hospital surgeries and admissions.
- Under the **Choice POS** plan, in order to receive in-network coverage and help you save money, we strongly encourage you to work with your PCP and get referrals when you need to see a specialist or be admitted to the hospital. If you do not get referrals or if you use non-participating providers for covered benefits, you will have out-of-network coverage and pay higher out-of-pocket costs. Except in an emergency, you must notify Harvard Pilgrim before a hospital admission when non-participating providers and hospitals are involved.

## How can I find providers and see whether my doctor participates in the network?

Visit [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth). Here you will find links to the Atrius Health Preferred HMO and the Atrius Health Choice POS provider network searches. Since the Preferred HMO plan has a smaller network, you are encouraged to make sure the doctors you and your family see participate in this plan if you wish to enroll. **A reminder for the Preferred HMO:** adult members must select an Atrius Health PCP and child members younger than 19 must select an Atrius Health or Children's Hospital Boston PCP.

## I am undergoing treatment for a medical condition and am concerned about how my transition to my new medical plan will affect my care. Do you have any support in place to help me?

Yes. Harvard Pilgrim's Clinical Transition Program lets members discuss specific issues or concerns about specialized medical care with Harvard Pilgrim staff. You'll be able to talk about your specific situation, and find out about resources available to meet your individual medical needs. And if appropriate, we can have a plan for your continuing care already in place by the time you enroll in your new plan. If you have concerns about your specialized medical care, you may call the Clinical Transition Program at (888) 888-4742. Enter extension 31209, then press #. Leave a message and a Harvard Pilgrim nurse will give you a call back.



## Behavioral Health Services

Here are some frequently asked questions about behavioral health services. If you have other questions, please call Harvard Pilgrim Member Services at **(888) 333-4742**.

### **How do I receive authorization for care?**

Call Harvard Pilgrim's Behavioral Health Access Center at **(888) 777-4742**. A clinical coordinator will assist you by:

- Determining the type of care you need
- Finding an appropriate behavioral health provider located within or near your community
- Authorizing the services

If you already know the name of a provider you'd like to visit, a clinical coordinator will let you know whether he or she treats Harvard Pilgrim members. The coordinator will also answer questions you may have about your benefits and applicable cost sharing (e.g., copayment, deductible and coinsurance) amounts.

### **Do I need a referral from a primary care provider (PCP) to visit a behavioral health clinician?**

No, you do not need a referral. If your PCP is suggesting treatment, he or she may call for authorization on your behalf.

### **I'm having trouble finding a behavioral health provider or obtaining a timely appointment. What can I do?**

If you have difficulty finding a provider or getting an appointment that meets your needs, please call the Behavioral Health Access Center for help. A coordinator can provide additional referrals, assist with getting you an appointment, and help you if you're experiencing an urgent transition situation.



# General Information

## Preventive care

- **Under the Preferred HMO plan**, some preventive services, such as annual check-ups, screenings and immunizations, are covered free of charge. As with all non-emergency care, you must receive these services from providers who participate in Atrius Health and Atrius Health Plus.
- **Under the Choice POS plan**, some preventive services, such as annual check-ups, screenings and immunizations, are covered free of charge when you receive these services within the Harvard Pilgrim network.

## Emergency care

You're covered for all medical emergencies (e.g., heart attack, stroke, shock, major blood loss, choking, severe head injury, loss of consciousness, seizures or convulsions). Regardless of whether you enroll in the Preferred HMO plan or the Choice POS plan, emergency care is covered at the same cost no matter where you go. Go to the nearest emergency facility, or call 911 or another local emergency number. Once you're out of the hospital, please follow up with your PCP for any additional medical care.

## Prescription coverage

CVS Caremark administers your prescription drug program. While we've provided a brief overview of your copays below, you may call CVS Caremark toll-free at **844-294-0394** to address any specific questions about your prescription drug benefits.

Prescription Drugs*	Atrius Health	CVS Network Pharmacy
Out-of-Pocket Maximum (OOPM) for Prescription Drugs (separate from medical OOPM)	\$1,000 Individual and \$2,000 Family	
Retail 30-day supply		
Generic	\$5 copay	\$15 copay
Preferred	\$15 copay	\$25 copay
Non-preferred	\$35 copay	\$45 copay
Mail Order 90-day supply		
Generic	\$15 copay	\$30 copay
Preferred	\$45 copay	\$50 copay
Non-preferred	\$105 copay	\$135 copay

\* \$0 copay applies for blood pressure, cholesterol, depression and diabetes medications

## Health coaches and nurse care managers

Need some extra help reaching your wellness goals? Harvard Pilgrim offers members (age 18 and older) personal health coaches—registered nurses who are certified in lifestyle management coaching. Health coaches can help you make informed decisions about lifestyle management opportunities, including blood pressure control, weight management, exercise, cholesterol management, nutrition, smoking cessation, stress reduction and life balance. You and your coach will develop realistic and achievable goals, and your coach will stay in regular contact with you to encourage and support you.

Harvard Pilgrim also has experienced nurse care managers on staff to help with more serious health issues, such as diabetes, asthma, heart failure and more. Working together with you, your PCP, and your entire team of providers, they help with identifying the services you need and navigating the system to support you in getting timely and appropriate care.

Go to [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth) to learn more.

## Coverage for family members living out of the area (including college students)

- **Under the Preferred HMO plan**, dependents under the age of 26 who live outside of the Harvard Pilgrim Network Area (Massachusetts, New Hampshire, Maine and Rhode Island and certain areas in Vermont, New York and Connecticut), and are registered with Harvard Pilgrim as an out-of-area dependent, are covered to receive all services except elective services (examples of elective services include arthroscopic knee surgery and infertility) when the services are received from a Harvard Pilgrim Out-of-Area Dependent provider. You may find Out-of-Area Dependent providers using the online directory at [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth). A full description of this coverage is available in the member handbook, which can also be accessed at [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth). If you haven't done so already, create an *HPHConnect* secure online account through this site, and review the member handbook online.

CONTINUED 



- **Under the Choice POS plan**, any dependents who live outside of the Harvard Pilgrim Network Area (Massachusetts, New Hampshire, Maine and Rhode Island and certain areas in Vermont, New York and Connecticut) are covered to receive services at the in-network level of benefits through a limited number of out-of-area providers available on the plan. When your dependents living outside of New England need medical care, you will want to encourage them to look online to find Harvard Pilgrim participating providers so that they may have lower out-of-pocket costs. Please see the online Choice POS provider directory at [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth) to search for out-of-area providers. These members may also receive services from out-of-network providers using the out-of-network level of benefits.

### **When you need urgent or sick care**

For any non-emergency care (like a sore throat, earache or flu), you should call your doctor's office and ask for a same-day appointment. If your doctor is unavailable, you may be directed to a covering provider.

### **Extended and weekend hours when your PCP is an Atrius Health Provider**

Select Atrius Health practice sites offer extended and weekend hours as part of their standard business day. If you receive care from an Atrius Health PCP, you may be directed to a facility that offers care during extended hours.





# Savings on products and services



## Vision

- **Atrius Health Vision Providers:** 25% discount on all eyeglass and accessory purchases in an Atrius Health optical department. This benefit may not be combined with any other insurance, Vision plan, Medicare, Mass Health, Medicaid or any other third party mandated benefit. Employees who have a vision benefit with their insurance are entitled to the choice of utilizing their insurance mandated vision benefit or their employee benefit. The 25% discount applies to all brand names except Plano and Rx Maui Jim, Plano and Rx Costa Del Mar and Plano Ray Ban sunglasses—these brands offer a discount of 10%.
- **Visionworks:** Get a *free* pair of prescription eyeglasses with your covered routine eye exam.<sup>1</sup> Also, save 40% on frames.
- **Vision discounts at popular locations:** Save 35% on frames when you buy a complete pair of glasses. Or save 20% on any frame or lens options purchased separately, or save 20% on other lens add-ons and services. Use discount code **9248683** at the time of purchase. Locations include: Target Optical, JC Penney Optical, Pearle Vision, Lenscrafters, Sears Optical, In Style Optical and other EyeMed access network optical providers.<sup>2</sup>
- **Laser vision correction:** Save up to 45% on procedures from Davis Vision, QualSight LASIK and US Laser Network, with locations in MA, ME, NH and CT.

## Hearing

- **Amplifon Hearing Health Care:** Save on hearing aids and hearing services, plus one year of follow-up services included with purchase. Locations nationwide.
- **Flynn Associates:** Save up to \$200 per hearing aid, and get free quarterly cleanings, adjustments and more.
- **Speech-Language and Hearing Associates of Greater Boston, PC:** Save up to \$200 on each hearing aid purchase.

## Healthy Eating

- **DASH for Health™:** Save 50% on a six-month subscription for this online program to help improve eating and exercise habits.
- **iDiet:** Save 15% on the 12-week iDiet Engage program, developed by researchers at Tufts University.
- **Green City Growers:** Save 15% on raised-bed organic vegetable garden installation and get one free session when you sign up for bi-weekly maintenance.
- **Jenny Craig:** Free three-month trial membership (includes \$50 in food savings) or save 50% on eligible premium programs.<sup>3</sup>
- **Savor Health:** Save on fresh, nutritious and delicious meals for cancer patients and caregivers.

<sup>1</sup> You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.

<sup>2</sup> Valid at participating locations only. Restrictions apply.

<sup>3</sup> Cost of food and shipping not included. Active program enrollment and program eligibility status required. Food savings comprised of five \$10 coupons to be used with purchase of full planned menu. Offer valid at participating centers and Jenny Craig Anywhere. Not valid at jennycraig.com. New members only. No cash value. Not valid with any other offers or discounts. Each offer can be used separately, once per member. Restrictions apply. Visit Jenny Craig for details.

# Savings on products and services *(continued)*

## Fitness

- **\$150 fitness reimbursement:** If you enroll in either the Atrius Health Preferred HMO or Atrius Health Choice POS and belong to a qualifying health and fitness club for four months in the current calendar year, you may receive up to \$150.<sup>4</sup> You have until March 31, 2019 to receive the reimbursement for the 2018 benefit year.  
Your health and fitness club likely qualifies if it is a full-service facility that offers cardiovascular and strength-training equipment and facilities for exercising and improving physical fitness. Most “traditional” health and fitness clubs, YMCAs and Jewish Community Centers (JCCs) qualify.
- **Appalachian Mountain Club:** Save 20% on individual and family memberships. Use your membership for all kinds of outdoor activities to keep you healthy and fit.
- **Boston Ski & Sports Club:** Save 23% on annual membership, with access to fun ways to stay active and healthy, such as playing sports, skiing, traveling and connecting with other enthusiasts in the region.
- **Genavix Wellness Network:** Save \$50 on the “90 Day Commit to Get Fit” program, which includes help from a wellness coach in setting up a customized fitness, nutrition and stress management plan.
- **Marathon Sports:** Save 15% on athletic footwear. Multiple locations in MA.

## Dental

- **Universal Dental Plan:** Save up to 28% on Universal Dental Plan’s membership fees, and 20-50% on all procedures from a network of participating dentists in MA, ME, NH and CT.<sup>5</sup>

## Holistic Wellness

- **Hug Patrol:** Save 25% on any therapeutic, weighted products to help relieve stress, anxiety and other symptoms.
- **Ivy Child:** Save 15% on mindfulness health education programs that focus on meditation, yoga, art and music for children and teens.

<sup>4</sup> \$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year. Restrictions apply. Visit [www.harvardpilgrim.org/atriushealth](http://www.harvardpilgrim.org/atriushealth) or call Member Services for details.

<sup>5</sup> Universal Dental Plan is not dental insurance and does not meet minimum creditable coverage under applicable state law. The plan provides discounts at specific dental providers for dental services. The plan does not make payments directly to the providers of dental services. The plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount dental plan organization. The range of discounts will vary depending on the services provided.





### Holistic Wellness (continued)

- **Mindful Magazine:** Save 25% on a regular subscription.
- **UMass Medical School Mindfulness Based Stress Reduction Program and Mindfulness Based Cognitive Therapy Program:** Save 15% on these 8-week courses.
- **Complementary and Alternative Medicine:** Save up to 30% on services offered through our partnership with Healthways WholeHealth Networks, including: acupuncture<sup>6</sup>, chiropractic<sup>6</sup>, tai chi, qigong, diet and supplement advisors, mind body therapies and more.
- **The Original Healing Threads by Spirited Sisters:** Save 15% on clothing for people with leg injuries or who are undergoing upper body rehabilitation.
- **10% Happier:** Get “The Basics” course for free. Subscribe to the rest of the program for \$9.99 per month and get your first month free for this online meditation program.
- **Craving to Quit:** Save 25% on this smartphone-based program.
- **QuitSmart:** Save 18% on this self-help quit program that offers hypnosis, medication recommendations and a patented simulated cigarette.

### Quit Smoking

### Family & Senior Care

- **CareScout Elder Advocacy Program:** Save 20% and connect with trained care advocates to help assess your needs and find adult day care, home health care services or facility care.
- **Home Instead Senior Care:** Get a one-time \$100 credit toward fees for services at participating offices and get a free home safety inspection at the start-up of services.
- **My Vigorous Mind:** Save up to 25% on memberships for this fun, web-based brain wellness software that helps train people’s cognitive skills.
- **SeniorAssist (Senior Resource Center, Inc.):** Save \$500 on the lifetime flat fee for services.

<sup>6</sup> Does not replace or supplement coverage under your Harvard Pilgrim medical benefits plan. Some plans include chiropractic and/or acupuncture coverage, in which case the provider networks and benefits differ. Consult your *Benefit Handbook* or call Member Services for details.







## Need help?

Harvard Pilgrim is here to help you with any questions you have. Please call **(888) 333-4742** to speak to a Member Services representative.

For TTY service, call **711**.

Representatives are available Monday, Tuesday and Thursday from 8 a.m. – 6 p.m., Wednesday from 10 a.m. – 6 p.m. and Friday from 8 a.m. – 5:30 p.m.

