

Getting
Started

Primary ChoiceSM
HMO

IndependenceSM
Plan POS

Important
Information



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

Medical coverage you can count on, and a whole lot more.

Commonwealth of Massachusetts
Group Insurance Commission

2021-2022



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care,
Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Welcome to Harvard Pilgrim!

As a GIC member, you have a lot of choices for health insurance.

When you choose Harvard Pilgrim's limited-network Primary ChoiceSM HMO or broad-network IndependenceSM Plan POS, you get great benefits and coverage, plus a whole lot more to help you be well.

-  **Lifestyle management coaching at no extra cost**
-  **Support for complex medical conditions**
-  **Discounts on products and services that support healthy lifestyles**

And because your physical health makes up just one part of your overall well-being, we've got programs and services that can guide you toward better financial, emotional and behavioral health, too.

Read on to learn more!

Support for changing times

Life looks different than it did before the COVID-19 pandemic, and finding ways to take care of yourself may not be easy. The GIC and Harvard Pilgrim are here to help get your well-being back on track with:

- Three \$0 telehealth visits for behavioral health (in-network only) — new for 2021-2022 plan year
- No-cost Living Well at Home virtual wellness classes



Live yoga, Zumba and guided mindfulness sessions



Timely and relevant health and wellness webinars



Learn more at www.harvardpilgrim.org/livingwellathome



Work with a lifestyle management coach

Through one-on-one coaching sessions over the phone and email check-ins, our certified lifestyle management coaches will help you set realistic health goals, identify and address any barriers and keep track of your progress. This service comes at no additional cost and is available to any member age 18 and older.

What can our coaches help with?

- Controlling blood pressure
- Managing weight
- Increasing physical activity
- Lowering cholesterol
- Eating better
- Smoking cessation
- Reducing stress and finding life balance
- Dealing with back pain

Visit www.harvardpilgrim.org/healthcoach.



Living WellSM Everyday — for Members

With Harvard Pilgrim's Living WellSM program, you can take part in a host of online activities aimed at managing stress, improving sleep, eating healthier, moving more and improving financial wellness — all while earning points toward monthly raffle drawings for gift cards.

Learn more: www.harvardpilgrim.org/livingwelleveryday.

And that's just the beginning! You also have access to our

Discounts and Savings program

This program helps you save on health-related products and services designed to keep you living well.

- Vision
- Nutrition
- And much more
- Hearing
- Fitness*

Enjoy savings on eyewear at many popular locations, including Target Optical, Pearle Vision, LensCrafters and other EyeMed access network optical providers, and Harvard Vanguard Medical Associates. Receive a free pair of prescription eyeglasses with a covered routine eye exam at Visionworks.**

Visit www.harvardpilgrim.org/savings.

* \$100 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract) for Independence Plan members. For Primary Choice members, \$200 maximum reimbursement (individual contract) or \$400 maximum reimbursement (family contract). Proof of payment is required for reimbursement.

** You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.

Mind the Moment

Explore the basic practices of mindfulness with instructional videos and guided meditation through our Mind the Moment program. Mindfulness is a practice that can help you get in touch with your brain's built-in capacity for focus and clarity, and better respond to stress.

Visit www.harvardpilgrim.org/mindthemoment.





Connect with a member of our Care Team

Whether you're coming to terms with a new diagnosis, living with a chronic condition, struggling to manage medications or trying to understand treatment options, know that we are here to guide you. Our Care Team of registered nurses, clinical social workers and certified health coaches work closely with members like you every day. They'll connect with you when and how it's best for you — by phone, email or secure mobile app.

Prepared for Care

Harvard Pilgrim members through the GIC have dedicated nurse care managers who can be helpful guides when you're facing decisions about care, like whether to proceed with tests or have surgery. They also provide health advocate assistance if you or family members on your plan are coping with complicated medical conditions or chronic illnesses. Visit www.harvardpilgrim.org/gic to learn more about your Prepared for Care nurse care managers and how to use this free and confidential service.

Learn more: www.harvardpilgrim.org/nursecare.



Health care cost estimator

Costs for the same test or procedure can vary greatly among different providers. Our online cost estimator can help you find less expensive options for hundreds of services and procedures.

Visit www.harvardpilgrim.org (member login required). Click "Tools & Resources" at the top of the page, then click "Estimate My Cost."

Which product is right for you?

	The Harvard Pilgrim Primary Choice Plan	The Harvard Pilgrim Independence Plan POS
Choose this product if ...	You want to save money with a lower monthly premium, and you will be sure to use a smaller provider and hospital network (except in medical emergencies).	You are willing to pay a higher monthly premium for additional choices of providers and hospitals. You have dependents living out of state; this plan has participating providers available nationwide.
Do I need to select a primary care provider (PCP) and get referrals from my PCP to see specialists?	Yes	Yes. For in-network coverage you must get your PCP's referral for most kinds of specialty care.
Do I have an opportunity to save with lower-cost Tier 1 and Tier 2 providers and hospitals?	Yes	Yes
Which providers and hospitals can I visit?	Only the providers and hospitals that participate in the Primary Choice network. This is a smaller network than the Independence Plan/Harvard Pilgrim network. Important: This is a limited network product. Except in a medical emergency, you will have to pay for your care if you use doctors or hospitals that are not part of the Primary Choice network.	Any of those doctors and hospitals that participate in the Harvard Pilgrim network. For in-network coverage, you must get your PCP's referral when you need to see participating specialists or when you receive non-emergency care from participating hospitals. -plus- You can use doctors and hospitals that are not part of the Harvard Pilgrim network, but you must pay a deductible (separate from your in-network deductible) and coinsurance to do so.*
Office visit copayments	PCP-level copayment: \$20 Specialist copayments: \$30 or \$60	In-network: PCP-level copayment: \$10, \$20 or \$40 Specialist copayments: \$30, \$60 or \$75 Out-of-network: Deductible and coinsurance
Prescription drug copayments	The GIC provides prescription drug coverage through Express Scripts. Visit www.express-scripts.com/gicrx or call (855) 283-7679 for more information. Deductible: \$100 per member/\$200 per family, then: \$10/\$30/\$65 (up to 30-day supply) \$25/\$75/\$165 (up to 90-day supply; for maintenance medications only)	
Who can enroll?	GIC enrollees (active employees, or retired and not eligible for Medicare) who live in Massachusetts, excluding Barnstable County, Martha's Vineyard and Nantucket.**	GIC enrollees (active employees, or retired and not eligible for Medicare) who live in Massachusetts, Rhode Island, Connecticut, Maine or New Hampshire, along with bordering towns in Vermont and New York.

* Please note that non-participating providers outside of Massachusetts may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services.

** Please note that there is a very limited network in Berkshire County. If you live in that area, please check whether your providers and hospitals participate.

Please see the Summary of Benefits for other applicable cost-sharing amounts, including deductibles and coinsurance.

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“All my doctors are in the network, and I have the opportunity to save some money, so I chose Primary ChoiceSM!”

Primary Choice is a limited-network plan that offers an ideal combination of access and cost. The plan offers Tier 1 and Tier 2 providers, so not all providers in Harvard Pilgrim’s network participate, but this limited-network product can help you save money on your monthly premium.*

Before you enroll, be sure to check the provider directory or call us to see whether the PCPs, specialists and hospitals that are important to you participate in this product. Remember, if you enroll in Primary Choice, you can use ONLY Primary Choice doctors and hospitals.



* If you need access to Tier 3 providers, our Independence Plan offers our full network, with all three tiers included.

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

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Frequently Asked Questions

Which providers and hospitals can I visit?

While Primary ChoiceSM is a limited network plan, many hospitals and thousands of doctors and other medical professionals participate. Be sure to check that those you would like to see are part of Primary Choice — because you can use only providers that belong to the Primary Choice network, except in a medical emergency. Please see the Primary Choice provider directory at www.harvardpilgrim.org/gic.

Do I need a primary care provider (PCP)?

Yes. You must have your PCP provide your care (except in emergencies) and give you referrals for most kinds of specialty care for the plan to provide coverage for the service. Make sure that the PCP you choose has admitting privileges at a Primary Choice hospital.

After you enroll, it's important that you call Member Services to tell us who your PCP is. If you do not, we will assign a PCP to you upon enrollment.

My family and I already have PCPs that we like. Can we continue to see them?

Yes, if your PCPs are part of the Primary Choice network. To find out, use the Primary Choice provider directory at www.harvardpilgrim.org/gic. Please be sure to check that your PCPs have admitting privileges at Primary Choice hospitals.

Do I need referrals to visit specialists?

Yes, you need your PCP's referral for most visits to Primary Choice specialists. Please make sure your specialist has admitting privileges at and refers you to a Primary Choice hospital. You can get routine eye exams and most kinds of gynecological care without your PCP's referral, but you must see Primary Choice providers for these services.

Does it matter where I see a Primary Choice PCP or specialist?

Yes. Please make sure that you receive care from Primary Choice providers only at hospitals or practice locations listed in the Primary Choice provider directory. The plan will not cover your care otherwise.

Does it matter which hospital I visit?

If you need tests or surgery at a hospital, you must be sure that your PCP or specialist sends you to a Primary Choice hospital. The only time you don't need a referral to go to the hospital is in a medical emergency.

Can I go to providers and hospitals that are not part of the Primary Choice network?

No. Except in a medical emergency, if you go to a provider or hospital that is not part of the Primary Choice network, you will be responsible for paying all charges.

What do I do in a medical emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizure), call 911 or go to the nearest emergency room. Once you are out of the hospital, be sure to follow up with your PCP for any additional care you may need.

Do I have coverage when I'm traveling?

You have worldwide coverage if you become sick or injured, or have a medical emergency (e.g., heart attack, stroke or difficulty breathing). Just go to the nearest emergency facility or call a local emergency number. If you are hospitalized outside of the United States, you are responsible for notifying Harvard Pilgrim within 48 hours. An immediate family member may notify Harvard Pilgrim on your behalf if you are not able to do so yourself.

For unexpected or unforeseen urgent care (e.g., earache, flu or sprain) when you're in Massachusetts, you must receive care from Primary Choice providers and hospitals. However, when you're traveling outside Massachusetts and need unexpected or unforeseen care, you are covered if you go to any facility.

Use the Provider Directory:

Make sure your provider participates in Primary ChoiceSM and that they have admitting privileges at your preferred hospital

Although certain primary care providers and specialists may participate in the Primary Choice network, the hospitals where they send their patients may not. If your provider refers you to a hospital that is not in the Primary Choice network, **coverage will not be provided under your Primary Choice plan.**

- Visit www.harvardpilgrim.org/gic and click on "Primary Choice Provider Directory" under "2021-2022 Annual Enrollment Information."
- Type your provider's name in the "Search by" box and click "Search Providers."

- If the provider has admitting privileges at a Primary Choice hospital, then the hospital name(s) will be listed under "Hospital Affiliations."

- If the provider's only admitting privileges are at a hospital that does not belong to the Primary Choice network, it will be noted under "Hospital Affiliations."

Jane Doe, MD

centered@care Accepting New Patients
Yes

Address
234 Oak Street
Anytown, MA 12345

Specialty
Internal Medicine (Tier: Tier 1)

Map

Phone
(617) 876-5432

Provider Type
Primary Care Provider (PCP)

Provider ID
AA123456

Hospital Affiliation
Anytown Hospital

Group Affiliation
Anytown Hospital

Comp

Provider Type
Primary Care Provider (PCP)

Provider ID
AA654321

Hospital Affiliation
Important! Provider does not have admitting privileges at any Primary Choice Hospital

Check your provider's tier to find out how much you will pay out of pocket

You pay less when you visit Tier 1 providers and hospitals. Please note: the cost-sharing amounts you will pay will vary depending on whom you see and where you go for care. Providers are not always in the same tier as the hospitals where they admit patients.

Providers' tier assignments may change during the year if they change practice affiliations. Also, providers who work for more than one practice may be in more than one tier; what you pay will depend on the practice location you visit.

For example:

- Dr. Sample sees patients at both Anytown Hospital Physicians Group and Suburban Hospital Medical Associates. If you see Dr. Sample at Anytown Hospital Physicians Group, you will pay the Tier 1 copayment.
- If you see Dr. Sample at Suburban Hospital Medical Associates, you will pay the Tier 2 copayment.

Address
234 Oak Street
Anytown, MA 12345

Specialty
Gastroenterology (Tier: Tier 1)

Map

Phone
(617) 876-5432

Hospital Affiliation
Anytown Hospital
Suburban Hospital

Group Affiliation
Anytown Hospital Physicians Group

Address
567 Maple Street
Suburban, MA 45678

Specialty
Gastroenterology (Tier: Tier 2)

Map

Phone
(617) 555-5555

Hospital Affiliation
Anytown Hospital
Suburban Hospital

Group Affiliation
Suburban Hospital Medical Associates

Important: Please make sure that you receive care from Primary Choice providers only at hospitals or practice locations listed in the Primary Choice provider directory. The plan will not cover your care otherwise.

Save on your out-of-pocket costs by choosing an ambulatory surgical center

If you or a covered family member needs to have an eye or gastrointestinal (GI) procedure, you will have a lower copayment when you choose an ambulatory surgical center instead of a hospital. We encourage you to speak with your provider about opportunities to have the procedure at an ambulatory surgical center.

Please note: You will pay a maximum of four copayments for ambulatory surgery per covered member on your plan, per plan year.



\$150 copayment for eye or GI procedures at an ambulatory surgical center.

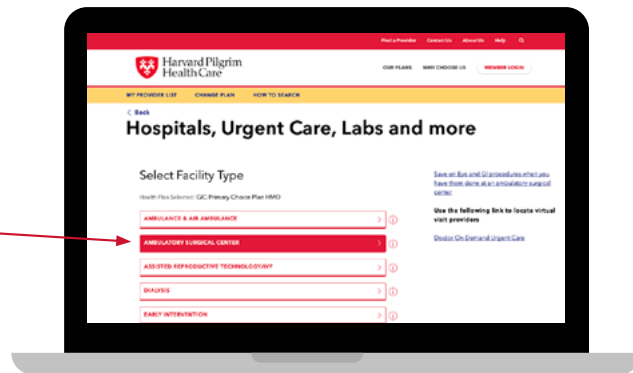


\$250 copayment for eye or GI procedures at a hospital.

To find ambulatory surgical centers

- 1 Visit www.harvardpilgrim.org/gic and click "Primary Choice Provider Directory" under "2021 – 2022 Annual Enrollment Information."
- 2 Click "Hospitals, Urgent Care, Labs and more" on the right, then select "Ambulatory Surgical Center" from the list.

A variety of procedures are offered at each ambulatory surgical center. Please call the center at the number provided to verify that they offer the procedure you need.



Fitness pays!



If you're a member of Harvard Pilgrim and have a qualified fitness facility membership or virtual fitness class subscription for at least four months in a calendar year, we'll reimburse you a portion of your membership fees — for you and/or your family members covered under your plan.

Reimbursement is up to \$200 per individual or \$400 per family per calendar year (i.e., January-December) in total for fitness facility membership or virtual fitness class subscription fees for the subscriber and/or family members covered under the subscriber's plan. Proof of payment is required for reimbursement.

Primary ChoiceSM Participating Hospitals — Massachusetts

2021-2022

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Primary Choice network.

Anna Jaques Hospital (1)
Athol Memorial Hospital (1)
Baystate Franklin Medical Center (2)
Baystate Medical Center (2)
Baystate Noble Hospital (1)
Baystate Wing Hospital (1)
Beth Israel Deaconess Hospital — Milton (1)
Beth Israel Deaconess Hospital — Needham (2)
Beth Israel Deaconess Hospital — Plymouth (1)
Beth Israel Deaconess Medical Center (2)
Boston Medical Center (2)
Carney Hospital (2)
Charlton Memorial Hospital (1)
Children's Hospital (2)
Dana-Farber Cancer Institute (2)
Emerson Hospital (1)
Floating Hospital for Children at Tufts Medical Center (2)
Good Samaritan Medical Center (2)
Hallmark Health — Lawrence Memorial Hospital (2)
Hallmark Health — Melrose Wakefield Hospital (2)
Harrington Memorial Hospital (1)
HealthAlliance — Clinton Hospital (1)
HealthAlliance Hospital, Burbank Campus (1)
HealthAlliance Hospital, Leominster Campus (1)
Heywood Hospital (1)
Holy Family Hospital (1)
Holyoke Medical Center (1)

Lahey Clinic Hospital (2)
Lawrence General Hospital (1)
Lowell General Hospital (1)
Marlborough Hospital (1)
Massachusetts Eye and Ear Infirmary (1)
Mercy Medical Center (2)
Metrowest Medical Center — Framingham Union Hospital (1)
Metrowest Medical Center — Leonard Morse Hospital (1)
Milford Regional Medical Center (1)
Morton Hospital (2)
Mount Auburn Hospital (2)
Nashoba Valley Medical Center (2)
New England Baptist Hospital (1)
Northeast Hospital Corporation — Addison Gilbert Hospital (1)
Northeast Hospital Corporation — Beverly Hospital (1)
Norwood Hospital (1)
Saint Anne's Hospital (2)
Saint Vincent Hospital (2)
Signature Healthcare Brockton Hospital (1)
St. Elizabeth's Medical Center (2)
St. Luke's Hospital (1)
Sturdy Memorial Hospital (2)
The Cambridge Health Alliance (1)
Tobey Hospital (1)
Tufts Medical Center (2)
Winchester Hospital (1)

Please refer to the Primary Choice/Independence Plan provider directory for a list of participating and non-participating hospitals in other states.

You pay a lower copay when you use Tier 1 hospitals.
(1) = Tier 1 hospital; (2) = Tier 2 hospital.

Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Primary Choice provider directory at www.harvardpilgrim.org/gic for the most current information.

NON-PARTICIPATING HOSPITALS — MASSACHUSETTS (EXCLUDED)*

Except in a medical emergency, care you receive from hospitals that do not participate in the Primary Choice network is not covered. Some non-participating acute care hospitals may be participating behavioral health facilities. Please see the Primary Choice/Independence Plan provider directory for the list of participating behavioral health facilities.

Berkshire Medical Center
Brigham & Women's Faulkner Hospital
Brigham & Women's Hospital
Cape Cod Hospital
Cooley Dickinson Hospital
Fairview Hospital
Falmouth Hospital
Martha's Vineyard Hospital
Massachusetts General Hospital
Nantucket Cottage Hospital
Newton-Wellesley Hospital
North Shore Medical Center — Salem Hospital
North Shore Medical Center — Union Hospital
South Shore Hospital
The Shriners Hospital for Children (Boston and Springfield)
UMass Memorial Medical Center — Hahnemann Campus
UMass Memorial Medical Center — Memorial Campus
UMass Memorial Medical Center — University Campus

* These hospitals and their affiliated providers are part of the full Harvard Pilgrim network and are available as Tier 3 providers for the **Independence Plan**. They are not available with Primary Choice, except in a medical emergency.

Summary of Benefits — July 1, 2021-June 30, 2022

Primary ChoiceSM HMO

Deductible	\$400 per member/\$800 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)
Outpatient Care	
Primary Care Provider Visits	\$20 copayment
Specialist Visits	Tier 1 copayment: \$30 / Tier 2 copayment: \$60
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge
Administration of Allergy Injections	Deductible, then no charge
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible
Hospital Services	
Inpatient Semi-Private Room and Board and Physicians' Services	Inpatient copayment: Tier 1 = \$275 / Tier 2 = \$500 Subject to hospital inpatient copayment, then deductible (Limited to one copayment per quarter)
Surgical Day Care	\$250 copayment per visit, then deductible. Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to four copayments per plan year)
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge
Skilled Nursing Facility Care Services — up to 45 days per plan year	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge
Prescription Drug Benefit	
The GIC provides prescription drug coverage through Express Scripts. Visit www.express-scripts.com/gicrx or call (855) 283-7679 for more information.	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165
Other Services	
Durable Medical Equipment Including Prosthetics	Deductible, then no charge
Physical and Occupational Therapies — up to 90 consecutive days per illness or injury	\$20 copayment
Chiropractic Care — 20 visits per plan year	\$20 copayment
Biannual Routine Vision Exam — covered once every 24 months A \$20 copayment applies when you have this exam with a participating optometrist.	Tier 1 copayment: \$30 Tier 2 copayment: \$60
Ambulance	Deductible, then no charge
Behavioral Health	
Office Visits	Individual: \$20 per visit / Group: \$15 per visit
Telehealth Visits	New! Copayment waived for the first 3 visits; \$15 per visit after the third visit
Inpatient — General Hospital (semi-private room and board and special services)	\$275 copayment per admission (Limited to one copayment per quarter)
Inpatient Mental Hospital Facility	\$275 copayment per admission (Limited to one copayment per quarter)
Inpatient Substance Abuse Facility	\$275 copayment per admission (Limited to one copayment per quarter)

Before you choose this product, remember:

- This is a limited network plan. You can receive care only from Primary ChoiceSM providers and hospitals (Tier 1 and Tier 2), except in an emergency, or if you're traveling outside Massachusetts and need unforeseen urgent care.
- Make sure the PCPs, specialists and hospitals that are important to you participate in the Primary Choice network and that the PCPs and specialists have admitting privileges at Primary Choice hospitals.
- Your PCP or specialist must refer you to other Primary Choice providers and hospitals for coverage to be provided. Otherwise, you will be responsible for paying all charges.
- Be sure to receive care from Primary Choice providers only at hospitals or practice locations listed in the Primary Choice provider directory. The plan will not cover your care otherwise.
- Some providers and hospitals that belong to Tier 3 in the Independence Plan network do not belong to the Primary Choice network.
- Please consider the Independence Plan, which includes all of Harvard Pilgrim's contracted providers and hospitals, if it's important for you to be able to see providers and hospitals that are excluded from the Primary Choice network.

Questions?



If you have questions or need help, just give us a call — please be sure to tell us you are enrolling through the GIC.

If you are:

Already a Harvard Pilgrim member

Not yet a member

For TTY service, call **711**.

Call:

(888) 333-4742

(866) 874-0817

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**"The freedom to see
any doctor in Harvard
Pilgrim's network
is important to
me, so I chose
IndependenceSM!"**

A full network product administered by Harvard Pilgrim.



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

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Frequently Asked Questions

Do I need a primary care provider (PCP)?

Yes. You must have your PCP provide your care (except in emergencies) and give you referrals for most kinds of specialty care for the plan to provide in-network coverage for the service.

After you enroll, call Member Services to tell us who your PCP is. If you do not, we will assign a PCP to you upon enrollment.

Which providers and hospitals can I visit?

You can visit any of the providers and hospitals that are in Harvard Pilgrim's network, as well as providers and hospitals that don't participate in Harvard Pilgrim's network (although using these providers costs more).

Refer to the IndependenceSM Plan provider directory at www.harvardpilgrim.org/gic for the most current information on participating providers.

What do I do in a medical emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizure), call 911 or go to the nearest emergency room. Once you are out of the hospital, be sure to follow up with your PCP for any additional care you may need.

Do I need referrals to visit specialists and hospitals?

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 services, you will have non-referral or out-of-network coverage and pay higher out-of-pocket costs. You can get routine eye exams and most kinds of gynecological care without your PCP's referral, but you must see participating providers for in-network coverage.

Also, except in an emergency, you must notify Harvard Pilgrim before a hospital admission when non-participating providers and hospitals are involved.

Do I have coverage when I'm traveling?

You will have in-network coverage in medical emergencies and when you visit providers in Harvard Pilgrim's network. You will have out-of-network coverage when you visit non-participating providers, unless you have a medical emergency. If you would like, call Member Services when you need urgent care — e.g., earache, flu, etc. — so we can help you find a network physician near you.

When seeking medical care outside the United States, you are always covered if you become sick or injured or have a medical emergency. Just go to the nearest emergency facility or call a local emergency number.

If you are hospitalized outside of the United States, you are responsible for notifying Harvard Pilgrim within 48 hours. An immediate family member may notify Harvard Pilgrim on your behalf if you are not able to do so yourself.

In-network vs. non-referral or out-of-network coverage

You have in-network coverage when you receive care for covered services:

- directly from your PCP
- from other Harvard Pilgrim participating providers with the appropriate referrals

In-network coverage saves money because you pay lower out-of-pocket costs than you would if you did not get referrals or if you used out-of-network providers and hospitals.

You have non-referral or out-of-network coverage when you receive care for covered services from:

- participating providers without your PCP's referral
- non-participating providers

Non-referral or out-of-network coverage is usually more expensive than in-network coverage because you pay the out-of-network deductible and coinsurance for these services. Please note that if you see Harvard Pilgrim participating providers without a referral, they will bill you for covered services according to the rates we negotiated with them. Also, providers who are not in our network may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services.

Check your provider's tier to find out how much you will pay out of pocket

You pay less when you visit Tier 1 providers and hospitals. Please note: the cost-sharing amounts you will pay will vary depending on whom you see and where you go for care. Providers are not always in the same tier as the hospitals where they admit patients.

Please be sure to check your provider's or hospital's network status and tier by checking the IndependenceSM Plan provider directory at www.harvardpilgrim.org/gic. Providers' tier assignments may change during the year if they change practice affiliations. Also, providers who work for more than one practice may be in more than one tier; what you pay will depend on the practice location you visit.

For example:

- Dr. Sample sees patients at both Anytown Hospital Physicians Group and Suburban Hospital Medical Associates. If you see Dr. Sample at Anytown Hospital Physicians Group, you will pay the Tier 1 copayment.
- If you see Dr. Sample at Suburban Hospital Medical Associates, you will pay the Tier 2 copayment.

Sally M Sample, MD

centered care

Accepting New Patients
Yes

Address
234 Oak Street
Anytown, MA 12345

Map

Phone
(617) 876-5432

Hospital Affiliation
Anytown Hospital
Suburban Hospital

Group Affiliation
Anytown Hospital Physicians Group

Specialty
Gastroenterology (Tier: Tier 1)

Address
567 Maple Street
Suburban, MA 45678

Map

Phone
(617) 555-5555

Hospital Affiliation
Anytown Hospital
Suburban Hospital

Group Affiliation
Suburban Hospital Medical Associates

Save on your out-of-pocket costs by choosing an ambulatory surgical center

If you or a covered family member needs to have an eye or gastrointestinal (GI) procedure, you will have a lower copayment when you choose an ambulatory surgical center instead of a hospital. We encourage you to speak with your provider about opportunities to have the procedure at an ambulatory surgical center.

Please note: You will pay a maximum of four copayments for ambulatory surgery per covered member on your plan, per plan year.



\$150 copayment for eye or GI procedures at an ambulatory surgical center.

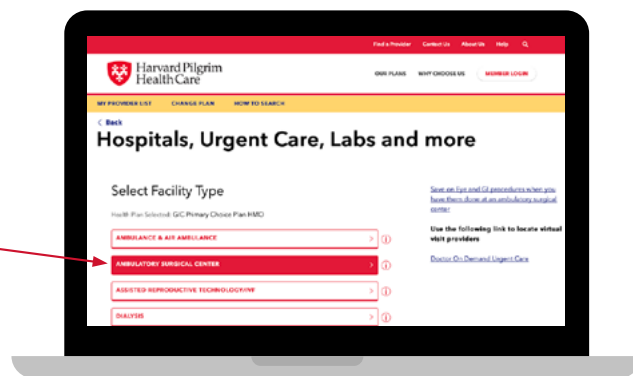


\$250 copayment for eye or GI procedures at a hospital.

To find ambulatory surgical centers

- 1 Visit www.harvardpilgrim.org/gic and click "Independence Provider Directory" under "2021-2022 Annual Enrollment Information."
- 2 Click "Hospitals, Urgent Care, Labs and more" on the right, then select "Ambulatory Surgical Center" from the list.

A variety of procedures are offered at each ambulatory surgical center. Please call the center at the number provided to verify that they offer the procedure you need.



Fitness pays!



If you're a member of Harvard Pilgrim and have a qualified fitness facility membership or virtual fitness class subscription for at least four months in a calendar year, we'll reimburse you a portion of your membership fees — for you and/or your family members covered under your plan.

Reimbursement is up to \$100 per calendar year (i.e., January-December) in total for fitness facility membership or virtual fitness class subscription fees for the subscriber and/or family members covered under the subscriber's plan. Proof of payment is required for reimbursement.

Summary of Benefits — July 1, 2021-June 30, 2022

IndependenceSM Plan POS

	In-Network	Out-of-Network
Deductible	\$500 per member/\$1,000 per family	\$500 per member/\$1,000 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All in-network medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)	\$5,000 per member/\$10,000 per family (excluding coinsurance for skilled nursing facility care)
Outpatient Care		
Primary Care Provider Visits	\$10/\$20/\$40	Deductible, then 20% coinsurance
Specialist Visits	Tier 1 copayment: \$30 Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge	Deductible, then 20% coinsurance
Administration of Allergy Injections	Deductible, then no charge	Deductible, then 20% coinsurance
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible	Deductible, then 20% coinsurance
Hospital Services		
Inpatient Semi-Private Room and Board and Physicians' Services	Inpatient copayment: • Tier 1 = \$275 • Tier 2 = \$500 • Tier 3 = \$1,500 Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Surgical Day Care	\$250 copayment per visit, then deductible. Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to four copayments per plan year)	Deductible, then 20% coinsurance
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge	Deductible, then 20% coinsurance
Skilled Nursing Facility Care Services — up to 45 days per plan year	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge	Deductible, then 20% coinsurance
Prescription Drug Benefit		
The GIC provides prescription drug coverage through Express Scripts. Visit www.express-scripts.com/gicrx or call (855) 283-7679 for more information.	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165	
Other Services		
Durable Medical Equipment Including Prosthetics	Deductible, then no charge	Deductible, then 20% coinsurance
Physical and Occupational Therapies — up to 90 consecutive days per illness or injury	\$20 copayment	Deductible, then 20% coinsurance
Chiropractic Care — 20 visits per plan year	\$20 copayment	Deductible, then 20% coinsurance
Biannual Routine Vision Exam — covered once every 24 months A \$20 copayment applies when you have this exam with a participating optometrist.	Tier 1 copayment: \$30 Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Ambulance	Deductible, then no charge	Deductible, then 20% coinsurance
Behavioral Health		
Office Visits	Individual: \$10 per visit Group: \$10 per visit	Deductible, then 20% coinsurance
Telehealth Visits	New! Copayment waived for the first 3 visits; \$10 per visit after the third visit	Deductible, then 20% coinsurance
Inpatient — General Hospital (semi-private room and board and special services)	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Inpatient Mental Hospital Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Inpatient Substance Abuse Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance

Questions?



If you have questions or need help, just give us a call — please be sure to tell us you are enrolling through the GIC.

If you are:

Already a Harvard Pilgrim member

Not yet a member

For TTY service, call **711**.

Call:

[\(888\) 333-4742](tel:(888)333-4742)

[\(866\) 874-0817](tel:(866)874-0817)



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.



Important information about your plan

The following information refers to plans offered by Harvard Pilgrim Health Care and its affiliates ("Harvard Pilgrim").

When you need care

If your doctor admits you to a hospital for a test, surgery or other procedure, including admission for surgical day care, hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few procedures that require Harvard Pilgrim's authorization, and your doctor is aware of the procedures he/she must discuss with us before they take place.

To find out where our participating doctors admit patients, visit our online directory at www.harvardpilgrim.org. Or you can call one of the telephone numbers at the end of this document to have one of our representatives assist you.

Harvard Pilgrim requires prior authorization (prospective review of medical necessity and clinical appropriateness) for selected medications, procedures, services and items. The prior authorization process is used to verify member eligibility and facilitate the appropriate utilization of these elective, non-urgent services. Visit www.harvardpilgrim.org to see Prior Authorization for Care details.

When you're in the hospital, Harvard Pilgrim's nurse care managers are available to work with your doctors and other providers to ensure that you receive the care you need. They may evaluate the quality and appropriateness of the services you receive, and when you no longer need hospital care, will work with your medical team to coordinate the services you need in an appropriate clinical setting (e.g., at home, or in a skilled nursing or rehabilitation facility).

In situations where Harvard Pilgrim was not notified of services (e.g., when a member was unable to give

insurance information to providers), a post-service review may be completed to evaluate proper use of services or to identify quality of care issues.

Appeals

You may file a complaint about a coverage decision or appeal that decision with Harvard Pilgrim. For details, see your Benefit Handbook.

To access your Benefit Handbook online, log into your personal account on www.harvardpilgrim.org, click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents. For assistance, call Member Services at (888) 333-4742.

Member confidentiality

Harvard Pilgrim values individuals' privacy rights and is committed to safeguarding protected health information (PHI) and personal information (PI). To support this commitment, Harvard Pilgrim has established a number of Privacy and Security policies, including those describing the administration of its privacy and security programs, requirements for staff training, and permitted uses and disclosures of PHI and PI. We may collect, use, and disclose financial and medical information about you when doing business with you or with others. We do this in accordance with our privacy policies and applicable state and federal laws. Harvard Pilgrim also requires its business partners who administer health care coverage to you on our behalf to protect your information in accordance with applicable state and federal laws.

Visit www.harvardpilgrim.org or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.

MEMBERS: (888) 333-4742

NON-MEMBERS: (800) 848-9995

TTY: 711

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Getting
Started

Primary ChoiceSM
HMO

IndependenceSM
Plan POS

Important
Information



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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