



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

2022-2023 Member Guide

Find everything you need at
harvardpilgrim.org/gic



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 Group Insurance Commission (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.

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.

We encourage you to use this member guide to:

- Register for your secure member account and download our free mobile app
- Learn more about your care options
- Explore wellness programs, like discounts at health facilities and more

You can also visit harvardpilgrim.org/gic for resources specific to your plan.

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Primary ChoiceSM HMO Plan

Primary Choice is a limited-network plan that offers an ideal combination of access and cost.



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

Primary Choice HMO Plan

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 your preferred providers and hospitals are part of the Primary Choice Network. You can only use Primary Choice providers and facilities, except in an emergency. Please see the Primary Choice provider directory at 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.

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.

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 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 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 harvardpilgrim.org/gic and click on "Primary Choice Provider Directory" under "2022–2023 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

centeredcare 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.

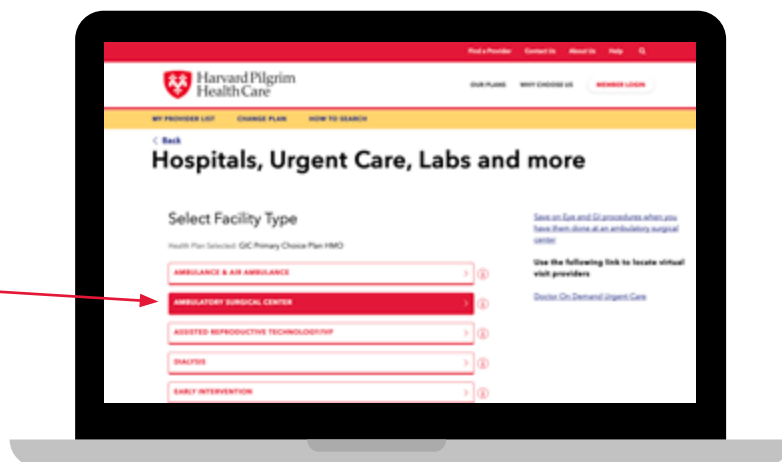


\$250 copayment for eye or GI procedures at a hospital.

To find ambulatory surgical centers

- 1 Visit harvardpilgrim.org/gic and click "Primary Choice Provider Directory" under "2022–2023 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.



Primary Choice HMO Participating Hospitals — Massachusetts

2022–2023

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)	Lahey Clinic Hospital (2)
Athol Memorial Hospital (1)	Lawrence General Hospital (1)
Baystate Franklin Medical Center (2)	Lowell General Hospital (1)
Baystate Medical Center (2)	Marlborough Hospital (1)
Baystate Noble Hospital (1)	Massachusetts Eye and Ear Infirmary (1)
Baystate Wing Hospital (1)	Mercy Medical Center (2)
Beth Israel Deaconess Hospital — Milton (1)	Metrowest Medical Center — Framingham Union Hospital (1)
Beth Israel Deaconess Hospital — Needham (2)	Metrowest Medical Center — Leonard Morse Hospital (1)
Beth Israel Deaconess Hospital — Plymouth (1)	Milford Regional Medical Center (1)
Beth Israel Deaconess Medical Center (2)	Morton Hospital (2)
Boston Medical Center (2)	Mount Auburn Hospital (2)
Carney Hospital (2)	Nashoba Valley Medical Center (2)
Charlton Memorial Hospital (1)	New England Baptist Hospital (1)
Children's Hospital (2)	Northeast Hospital Corporation — Addison Gilbert Hospital (1)
Dana-Farber Cancer Institute (2)	Northeast Hospital Corporation — Beverly Hospital (1)
Emerson Hospital (1)	Norwood Hospital (1)
Floating Hospital for Children at Tufts Medical Center (2)	Saint Anne's Hospital (2)
Good Samaritan Medical Center (2)	Saint Vincent Hospital (2)
Hallmark Health — Lawrence Memorial Hospital (2)	Signature Healthcare Brockton Hospital (1)
Hallmark Health — Melrose Wakefield Hospital (2)	St. Elizabeth's Medical Center (2)
Harrington Memorial Hospital (1)	St. Luke's Hospital (1)
HealthAlliance — Clinton Hospital (1)	Sturdy Memorial Hospital (2)
HealthAlliance Hospital, Burbank Campus (1)	The Cambridge Health Alliance (1)
HealthAlliance Hospital, Leominster Campus (1)	Tobey Hospital (1)
Heywood Hospital (1)	Tufts Medical Center (2)
Holy Family Hospital (1)	Winchester Hospital (1)
Holyoke Medical Center (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 harvardpilgrim.org/gic for the most current information.

* 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.

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

Summary of Benefits — July 1, 2022–June 30, 2023

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 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	Tier 1 copayment: \$30 Tier 2 copayment: \$60 A \$20 copayment applies when you have this exam with a participating optometrist.
Ambulance	Deductible, then no charge
Behavioral Health	
Office Visits	Individual: \$20 per visit / Group: \$15 per visit
Telehealth Visits	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)

A smiling man with a beard, wearing an orange V-neck shirt under a grey zip-up hoodie, is holding a rolled-up grey mat. He is standing outdoors on a grassy field with trees in the background. The number '5' is visible on his black pants.

Before you choose this plan, 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.

IndependenceSM Plan

A full network product administered by Harvard Pilgrim.



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

Independence Plan 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 harvardpilgrim.org/gic for the most current information on participating providers.

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.

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 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 — 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, 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.*

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 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

Specialty
Gastroenterology (Tier: Tier 2)

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.

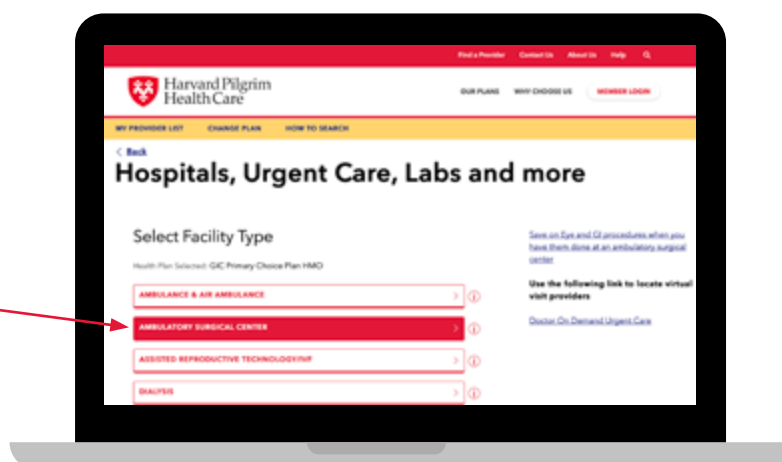


\$250 copayment for eye or GI procedures at a hospital.

To find ambulatory surgical centers

- 1 Visit harvardpilgrim.org/gic and click "Independence Provider Directory" under "2022–2023 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.



Summary of Benefits — July 1, 2022–June 30, 2023

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 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	Tier 1 copayment: \$30 Tier 2 copayment: \$60 Tier 3 copayment: \$75 A \$20 copayment applies when you have this exam with a participating optometrist.	Deductible, then 20% coinsurance
Ambulance	Deductible, then no charge	Deductible, then 20% coinsurance
Behavioral Health		
Office Visits	Individual: \$10 per visit Group: \$15 per visit	Deductible, then 20% coinsurance
Telehealth Visits	Copayment waived for the first 3 visits; \$15 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

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. We will assign a PCP to you upon enrollment. You may select your own PCP by visiting harvardpilgrim.org/gic and logging in to your member account.	Yes. For in-network coverage you must get your PCP's referral for most kinds of specialty care. We will assign a PCP to you upon enrollment. You may select your own PCP by visiting harvardpilgrim.org/gic and logging in to your member account.
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 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 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.

Maximize your health plan — 3 easy steps



1. Access your secure online account

Once your membership becomes effective, be sure to set up your online member account at harvardpilgrim.org/gic. Use your smartphone, tablet or computer to:

- Get your electronic ID card
 - Choose your primary care provider (PCP)
 - Make sure your providers are in your plan's network before upcoming appointments
 - Look up your prescriptions to see how they are covered
 - Check your claims and deductible status
-



2. Find a doctor or hospital

Visit harvardpilgrim.org/gic and select "Find a Provider" to find a convenient location near you

- Search for doctors or hospitals by name or location
 - Find doctors accepting new patients
 - View doctors by specialty, such as vision, behavioral health and more
-



3. Save time and money

- **Telemedicine Services:** Download the free Doctor On Demand app or go to doctorondemand.com/harvard-pilgrim. After registering and completing the screening process, you'll be able to connect to board-certified doctors using your smartphone, tablet or computer.
 - **Discounts & Savings:** Save on a variety of products and services that can help you stay healthy, including health eating and fitness, holistic wellness, vision and hearing and more. Visit harvardpilgrim.org/discounts.
 - **Health care cost estimator:** Our online cost estimator can help you find less expensive options for hundreds of services and procedures. Visit harvardpilgrim.org (member login required). Click "Tools & Resources" at the top of the page, then click "Estimate My Cost."
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Digital tools for 24/7 care



Your online member account

Set up your member account at harvardpilgrim.org/gic to access all of your plan information. You can find or change your PCP, look up your medical and prescription drug benefits, view your claims history, and check your deductible and out-of-pocket amounts. Plus, explore well-being resources, such as fun, interactive well-being programs, health coaching support and more.



Virtual urgent and behavioral health care

Connect with board-certified physicians and psychiatrists from Doctor On Demand in minutes using live video or voice call via your smartphone, tablet or computer. Receive treatment for cold and flu, allergies, urinary tract infections, skin and eye issues, anxiety and depression, and more. Visit doctorondemand.com/harvard-pilgrim to get started and be sure to download the Doctor On Demand app.



Estimate My Cost

Shop for health care just like you do for anything else. Get an estimate of your out-of-pocket costs before you receive care. Find and compare cost estimates for hundreds of services provided by Harvard Pilgrim's network of providers. Simply log in to your member account at harvardpilgrim.org, select "Tools & Resources" and click on "Estimate My Cost."



Healthy text messages

Sign up to receive text message updates with health-related information, fitness offerings and tools to help improve your well-being. Go to harvardpilgrim.org/public/sign-up-for-healthy-text-messages for more details.



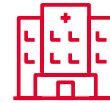
Know your care options

As a recognized leader in effective population health programs, we're ready to put our expertise and experience to work for the health and well-being of our members.



When to visit the emergency room

When your medical situation is urgent such as chest pain, difficulty breathing or broken bones, you should always call 911 or go to the nearest emergency department.



When to visit an urgent care center

You can stop by an Urgent Care Center and be seen immediately without an appointment, for conditions that need to be treated right away but are not considered true emergencies. Examples include minor burns or cuts that may require stitches.



When to see your primary care provider (PCP)

For non-urgent needs like a physical, immunizations, or ongoing conditions, your PCP knows your medical history and coordinates your care. And your provider may also offer virtual health care services. Don't have a PCP? Visit our provider look-up tool to search for a PCP near you.



When to use telehealth services from Doctor on Demand

Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer. You can request a virtual visit for non-emergency conditions such as upper respiratory infection or skin rash. You can also access confidential therapy or dermatology services. For more details, visit doctorondemand.com/harvard-pilgrim.

Well-being support for you

As part of your Harvard Pilgrim membership, you get the added benefit of tools and resources to support your overall well-being, plus some extra incentives. Learn more at harvardpilgrim.org/gic.



Fitness reimbursement that fits your lifestyle

We get it. Not everyone has the same approach to fitness. Whether you prefer going to the gym or practicing yoga, we'll reimburse you for fees you pay toward a fitness facility or other qualified membership.* You can even use your reimbursement toward a virtual fitness class subscription. To qualify, your membership must be for at least four months in the calendar year.



A wellness program that rewards you

Harvard Pilgrim members can get rewarded for creating healthier habits. With our Living Well Everyday program, you can earn up to \$120 in gift card rewards by participating in fun and interactive activities and challenges that focus on stress management, healthy eating, physical activity, mindfulness and meditation and much more.

This program takes a holistic approach to wellness, supporting all aspects of your life. And, the more you participate, the more chances you have to earn rewards.

Covered dependents or employees who aren't Harvard Pilgrim members can participate in a separate program, where they can earn points towards monthly gift card drawings.

Go to harvardpilgrim.org/livingwelleveryday to get started.



Virtual wellness classes and webinars at no cost

You and your family can take advantage of free virtual classes and webinars through our Living WellSM at Home program. Choose from yoga, Zumba, tai chi and other specialty classes, as well mindfulness sessions and health and wellness webinars. Programs are updated monthly and easily accessible via Zoom. Visit harvardpilgrim.org/livingwellathome for details (no login is required).

*\$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. Additional restrictions may apply.



One-on-one lifestyle management coaching

Imagine having someone on your side to support, educate and motivate you to achieve your health goals? Our certified lifestyle management coaches will help you set realistic health goals, identify and address any barriers and keep track of your progress. Best of all, this no-cost service is available to any Harvard Pilgrim member age 18 or older.

Through one-on-one coaching sessions over the phone and email check-ins, our coaches can 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



Support for a healthy mind

Explore the basic practices of mindfulness with instructional videos and guided meditation through our Mind the Moment program. Practicing mindfulness involves breathing methods, guided imagery and more to help the mind to refocus on the present moment, relax the body and mind, and reduce stress. Visit harvardpilgrim.org/mindthemoment.



Dedicated nurse care managers to guide you

Harvard Pilgrim members through the GIC have dedicated nurse care managers who can be helpful guides when you're facing decisions about care. Whether your doctor says you need surgery, you're coping with a complex or chronic condition, or you or a family member are pregnant, our Prepared for Care nurse care managers can provide you with confidential decision support and health advocate services — at no cost. Visit harvardpilgrim.org/gic to learn more.



Discounts and savings



Fitness and exercise

Whether you work out from home or seek the thrill of outdoor adventures, we help make it more affordable for you to reach new heights. Choose what works for YOU:

- Up to 40% off Ompractice virtual yoga
- Savings on footwear and workout gear
- 20% off in-person and virtual personal fitness training with SplitFit
- Save 20% on your entire order of fitness products at ProsourceFit



Weight management

Sink your teeth into discounts that can help you manage your weight or eat healthier:

- Save 25% and try the first session for free with Savory Living, an online healthy eating lifestyle program
- Save 25% on The Dinner Daily meal planning service, which provides personalized weekly dinner plans based on your needs
- Save 25% on a subscription to Eat Right Now, a mindful eating app that combines neuroscience and mindfulness to reduce craving-related eating



Holistic wellness

Well-being is more than healthy eating and exercise. No matter what stage of life you're in, we have discounts that focus on the whole person:

- Up to 40% off complementary and alternative medicine services through our partnership with WholeHealth Living Choices: acupuncture*, chiropractic*, massage therapy, natural healing, tai chi, qigong and more
- 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Get the first month free and savings on Ten Percent Happier, and learn how to meditate with this clear, easy-to-use, step-by-step guide



Quit smoking

Are you or a family member trying to quit smoking or tobacco use? Don't give up! Get some extra support with discounted resources:

- 25% off Craving to Quit, a 21-day app-based program
- 30% off QuitSmart's Stop Smoking Kit and Stop Smoking Classes

*This program is not related to your Harvard Pilgrim medical benefits. Some Harvard Pilgrim plan designs include acupuncture coverage and chiropractic coverage, in which case the provider networks and office visit benefits differ. Refer to your plan documents for more information.



Vision*

Need a new pair of eyeglasses? Take advantage of:

- Free eyewear and other discounts at participating Visionworks locations**
- 40% off frames at Harvard Vanguard Medical Associates Optical shop locations
- 35% off frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers***

Interested in LASIK?

- Save up to 50% off national average price of traditional LASIK, and get special pricing for other laser procedures with QualSight
- Save 15% on regular pricing and 5% on promotional pricing for LASIK, PRK or e-LASIK with US Laser Vision Network
- Save up to 25% on provider's usual and customary fees for PRK or LASIK through Davis Vision



Hearing****

You and your loved ones don't have to miss a thing. Our partnership with trusted vendors gives you access to discounted state-of-the-art hearing aids and follow-up services:

- Up to \$200 on each hearing aid purchase, free quarterly cleanings and adjustments from Massachusetts-based Flynn Associates and Speech-Language & Hearing Associates of Greater Boston, PC
- 30%-60% off hearing aids from TruHearing
- Low-price guarantee on hearing aids, a 60-day trial period with money-back guarantee, a one-year free follow-up, a three-year warranty, and two years of free batteries, from Amplifon Hearing Health Care



Dental*****

Available to residents of Maine and Massachusetts, Universal Dental Plan can help take the sting out of dental costs with savings of up to 50% on procedures from a network of participating dentists.*****



Family care

Caring for a loved one can be overwhelming. Get the extra support you need at a discounted price:

- Save 20% on all GreatCall products
- Get \$15 off each week of menu plans or prepared meals from Savor Health; they offer fresh, nutritious and delicious meals designed for people with cancer and their caregivers
- Help your family assess needs and find care through CareScout® Elder Advocacy Program and Home Instead Senior Care

*This is separate from any vision coverage you may be offered by your employer. Please see the Schedule of Benefits for information on coverage through Harvard Pilgrim. **Free eyewear program is available only at select participating Visionworks locations in Massachusetts, Rhode Island, New Hampshire and New York. You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply. ***Participating eyewear providers offer special savings on items such as eyeglasses and contact lenses. Not all are contracted with Harvard Pilgrim to provide covered eye exams. Before making an appointment, refer to the most up-to-date listing of contracted eye exam providers online or call Member Services at the number on the back of your member ID card. ****This is separate from any coverage for hearing aids that you may be offered by your employer. Please see the Schedule of Benefits for information on coverage through Harvard Pilgrim. *****This is separate from any dental coverage you may be offered by your employer. *****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.

Key terms

Premium

This is the monthly cost of your health insurance coverage

Cost sharing

Cost sharing is what you pay for specific health care services (e.g., office visits, X-rays and prescriptions). Coinsurance, copayments and deductibles are all examples of cost sharing.

Copayments

This is a flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits, specialist visits and prescription drugs). Copayments are normally due when you have your appointment or when you pick up prescriptions from the pharmacy. Your Plan Benefits page will tell you what your copayments are for different services.

Deductible

This is a set amount of money that you have to pay out of your own pocket for certain services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. If you receive care for services that fall under the deductible, your provider will send you a bill. If prescription drugs fall under your plan's deductible, you'll need to pay for them when you pick them up from the pharmacy. Copayments do not count toward your deductible.

Coinsurance

This is a fixed percentage of costs that you pay for covered services. For example, if you have a plan with coinsurance, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.

Out-of-pocket maximum

This is a limit on the total amount of cost sharing you have to pay annually for covered services. This generally includes copayments, coinsurance and deductibles. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs

In-network

Generally, this describes coverage for care that POS and PPO members receive from participating providers in the Harvard Pilgrim network. In-network coverage typically costs less than out-of-network coverage. In most cases, if you have a POS plan, you need to have a referral from your primary care provider (PCP) to another participating provider in order for in-network cost sharing to apply.

Out-of-network

Out-of-network coverage applies only to POS and PPO plans. Harvard Pilgrim will cover care that POS and PPO members receive from non-participating providers, but it usually costs more than in-network coverage. In addition, if you have a POS plan, you will — in most cases — have out-of-network coverage when you receive care for covered services from participating providers without your primary care provider's referral.

Tier

Medical plans often place providers and hospitals in different categories, or tiers, with different cost sharing amounts. Typically, you'll save money when you see Tier 1 providers.

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 [harvardpilgrim.org](https://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 [harvardpilgrim.org](https://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 [harvardpilgrim.org](https://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 [harvardpilgrim.org](https://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

Discrimination is against the law

Harvard Pilgrim Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Harvard Pilgrim Health Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services, such as qualified interpreters, to people whose primary language is not English

Contact our Civil Rights Compliance Officer if you:

- Need access to any of these services, or
- Believe that Harvard Pilgrim Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, and want to file a grievance:

Civil Rights Compliance Officer

93 Worcester St.
Wellesley, MA 02481

Phone: (866) 750-2074, TTY service: 711

Fax: (617) 509-3085

Email: civil_rights@harvardpilgrim.org

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Ave., SW

Room 509F, HHH Building

Washington, D.C. 20201

(800) 368-1019; TTY service: (800) 537-7697

Complaint forms are available at:

<https://www.hhs.gov/ocr/complaints/index.html>

Harvard Pilgrim provider directory inaccuracy

To notify Harvard Pilgrim of inaccurate information found in our provider directory:

- Members can call us at (888) 333-4742 (TTY: 711) or send a secure email to Member Services through your online member account at www.harvardpilgrim.org.
- If you are not a Harvard Pilgrim member, you can send an email to Directory_Inaccuracy_Research@harvardpilgrim.org

Consumer Complaint Notice

Consumer complaints relating to provider directory inaccuracies or provider network access issues may be filed with the state insurance department that regulates your health plan as follows:

For Massachusetts Health Plans:

Commonwealth of Massachusetts Division of Insurance Consumer Services Unit

1000 Washington Street, Suite 810

Boston, MA 02118-6200

Tel: (617) 521-7794; Toll-free: (877) 563-4467;

Fax: (617) 753-6830

Website:

<https://www.mass.gov/file-an-insurance-complaint>

Email: CSSComplaints@mass.gov

Language assistance services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

العربية (Arabic)
إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742 (TTY: 711)

ខ្មែរ (Cambodian) សូមជូនដំណឹង: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).

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.

Already a Harvard Pilgrim member?

Call: (888) 333-4742.

Not yet a member?

Call: (866) 874-0817.

For TTY service, call 711.

Interpreter Services Available:

With the help of Language Line Solutions, we speak more than 250 languages.

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Por servicio de traducción gratuito en español, llame al número de su tarjeta de miembro.

若需免費的中文版本, 請撥打ID卡上的電話號碼。



**Harvard Pilgrim
Health Care**

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



**Commonwealth of Massachusetts
Group Insurance Commission**