



July 1, 2023



The City of
WORCESTER



Harvard Pilgrim
Health Care

Our Commitment

*To support and empower the **1.3 million commercial members** we serve*

We believe health care should work for everyone: the doctors and hospitals delivering care, the employers purchasing our plans, and the members at the heart of it all.

That's why each day, we're working hard to rethink health care from the ground up. And improving the experience of health care, so that it's easier to use, understand, and afford—for everyone. Because health care is better when it works for all.

Support Pillars



**A Plan for
Everyone**



**A Partner
in Business**



**Rethinking
Health Care**

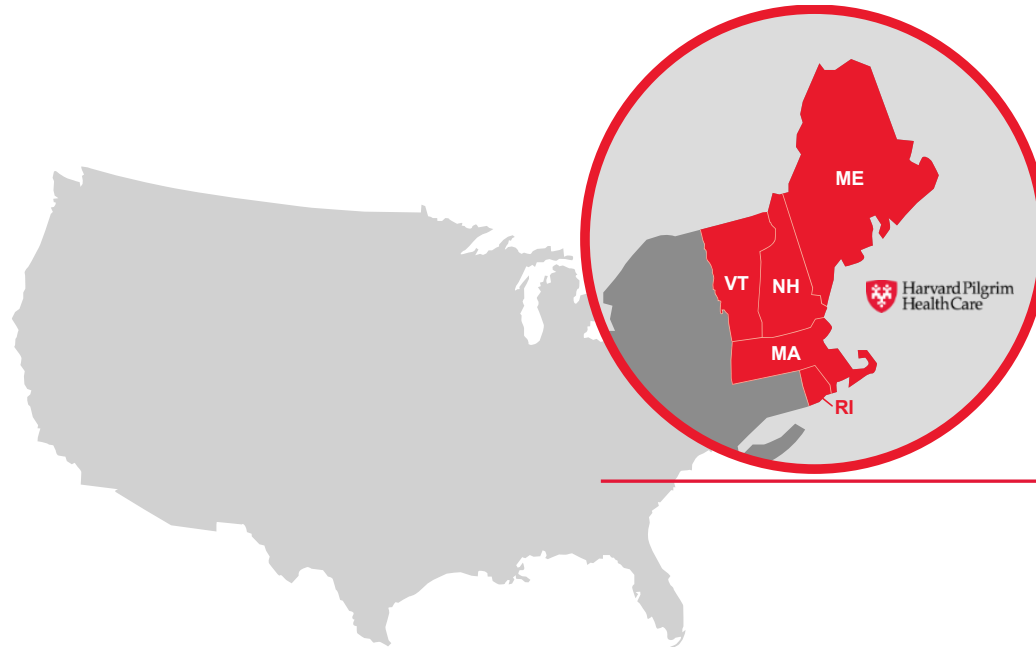


**Improving the
Experience**

Networks and Plan Designs

HMO Full Network

Effective January 1, 2024



80,000 doctors and other clinicians and **153 hospitals** across Harvard Pilgrim's network

Full Network Offerings

- ChoiceNet HMO
- HMO HSA

HMO:

- Must select a PCP from our network.
- Referrals required for most specialty care
- Emergency services covered **worldwide**

**Must remain in network for all other services*

How the ChoiceNet HMO plan works

This flexible plan gives you access to Harvard Pilgrim's full New England network of providers and hospitals, and an opportunity to save money when you choose higher quality, more cost-efficient providers and hospitals.*

Features

 PCP required

 In-network coverage only

 Referrals needed for most specialists

 Tiered network encourages you to choose high-quality, cost-efficient providers

- Members pay different levels of cost sharing depending on the tier of the provider delivering the medical service.
- How much you spend on your health care depends on where you go for medical care.

When you receive care from a Tier 1 provider, you pay less.

	<u>Tier 1</u>	<u>Tier 2</u>	<u>Tier 3</u>
• PCP Office Visit Copayment	\$	\$\$	\$\$
• Specialist Office Visit Copayment	\$	\$\$	\$\$
• Outpatient Surgery Copay after Deductible	\$	\$\$	\$\$\$
• Inpatient Surgery Copay after Deductible	\$	\$\$	\$\$\$
• FACT: More than 75% of Harvard Pilgrim PCPs, specialists and hospitals are in either Tier 1 or Tier 2.			

* This plan includes a tiered provider network called ChoiceNet. In this plan, members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or medical supply. A provider's tier may change annually on January 1. To determine a provider's tier, please consult the Harvard Pilgrim ChoiceNet provider directory by visiting the provider search tool at www.harvardpilgrim.org. You also may call Harvard Pilgrim to request a paper copy of the provider directory at no charge.

How the HMO HSA plan works

This plan gives you access to Harvard Pilgrim's full New England network of providers and hospitals. You have coverage for preventive care at no extra cost. Most other services fall under the annual deductible, and you may be able to open a health savings account (HSA) to help pay for qualified health care expenses.

Features



PCP required



Annual deductible for most services



Referrals needed for most specialists



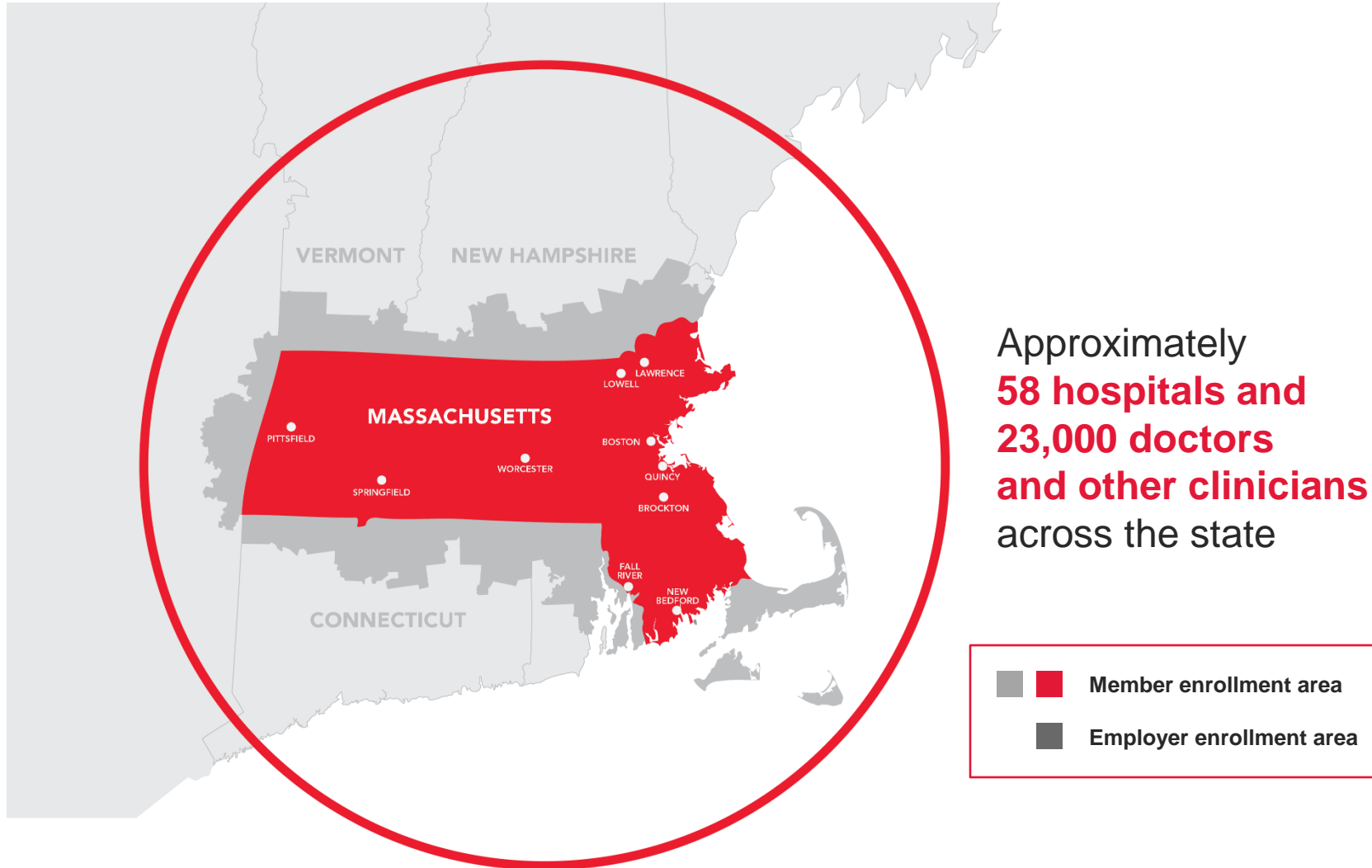
Option to open a Health Savings Account (HSA)



In-network coverage only



Focus NetworkSM – MA HMO – Limited Network



How the Focus HMOSM plan works

This plan is designed to help you lower costs and offers a select network of Massachusetts' leading health professionals and hospitals. The network includes nearly 60 hospitals and more than 20,000 doctors and other clinicians called Easy Access providers.*

Features



PCP required



Care limited to Easy Access providers and hospitals (except in a medical emergency)



Referrals needed for most specialists

On rare occasions, specialty care cannot be provided by an Easy Access specialist or facility. In these instances, we have a limited number of additional providers who can be seen after a medical review and authorization for care from Harvard Pilgrim.



This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. Providers who participate in the Focus Network are also referred to as **Easy Access** providers.

In this plan, you have coverage only from providers in the Focus Network.

It is extremely important that you verify that your provider is part of the Focus Network when selecting this plan.

There is one **Authorized Access** provider that is **not** part of the Focus Network. (UMASS Memorial) On rare occasions and with prior authorization from *Harvard Pilgrim*, members may see these approved providers.

Benefits At A Glance

	HMO Focus Best Buy Tiered Copay	HMO Best Buy Tiered Copay ChoiceNet	HMO Best Buy HSA Tiered Copay
Deductible	\$400 per Member per plan year \$800 per Family per plan year	\$500 per Member per plan year \$1,000 per Family per plan year	\$1500 per Member per plan year \$3000 per Family per plan year
Out of Pocket Maximum	\$5,000 per Member per plan year \$10,000 per Family per plan year	\$5,000 per Member per plan year \$10,000 per Family per plan year	\$5,000 for Individual Coverage per plan yr \$10,000 for Family Coverage per plan year – with a \$5,000 embedded individual Out-of-Pocket Maximum per plan year
Office Visits	PCP: \$20 copay Specialists: \$35 copay *Routine Annual Physical – no charge	PCP: T1: \$20 copay T2: \$25 copay T3: \$25 copay Specialists: T1: \$40 copay T2: \$50 copay T3: \$50 copay *Routine Annual Physical – no charge	PCP: Deductible, then \$20 copayment Specialists: Deductible, then \$40 copayment *Routine Annual Physical – no charge
Emergency Room	\$150 copayment per visit	\$150 copayment per visit	Deductible, then \$150 copayment per visit
Hospital Inpatient	Deductible, then \$275 copayment per admission	T1: Deductible, then \$275 copayment per admission T2: Deductible, then \$500 copayment per admission T3: Deductible, then \$750 copayment per admission	Deductible, then \$275 copayment per admission
Outpatient Surgery	Deductible, then \$250 copayment per admission	T1: Deductible, then \$250 copayment per admission T2: Deductible, then \$350 copayment per admission T3: Deductible, then \$500 copayment per admission	Deductible, then \$250 copayment per admission
Labs, Radiology and Diagnostic Services	Deductible, then no charge	Deductible, then no charge	Deductible, then no charge
High End Radiology (MRI, CT, PET Scan)	Deductible, then \$100 copay per procedure	Non-Hospital Based : Deductible, then \$50 copay per procedure Hospital Based: Deductible, then \$100 copay per procedure	Non-Hospital Based : Deductible, then \$50 copay per procedure Hospital Based: Deductible, then \$100 copay per procedure
Retail Clinic/Urgent Care	\$20 copayment per visit	\$20 copayment per visit	Deductible, then \$20 copayment per visit

There are no changes to the current Prescription Drug plan. Please contact Customer Care for any questions. (888) 816-7670

Decision and Enrollment Support

Harvard Pilgrim SmartStart

Here to help you get started.
Before you enroll!



(866) 874-0817



SmartStart@harvardpilgrim.org



Will my existing prior authorization for service be honored?



Is my provider in network?



What is my fitness reimbursement?



Can I still get the procedure I'm scheduled for?



How do I make sure I get uninterrupted treatment for my condition?

Helpful resources for members

www.harvardpilgrim.org

Mobile responsive design for use with any device, tablet and/or desktop.

Personalized and member-specific access to:

Benefits
and eligibility

Deductible/
OOP max status

Claims

Activity
statement

Additional capabilities:



Digital ID
card



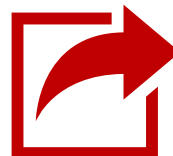
Text and Email
Communication



Chat Bot

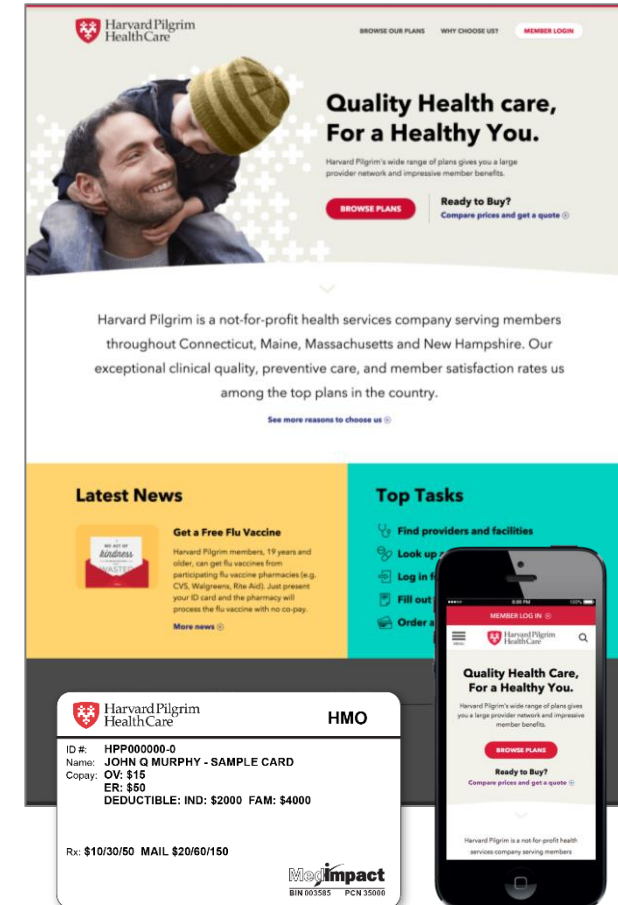


Intelligent Provider
Directory



To set up your account

- 1 Visit harvardpilgrim.org and select Member Login.

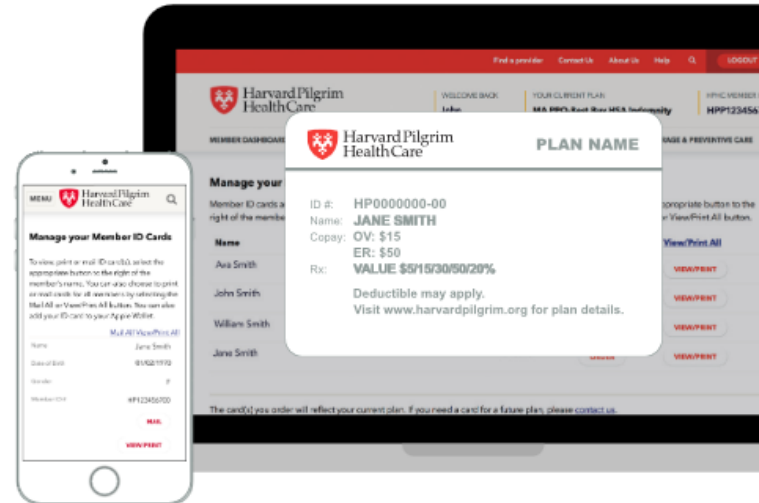


- 2 Under "Member? Register now!" select "Create a secure account." Choose a way to identify yourself – either by your Social Security number or your Harvard Pilgrim ID number. Enter the required information, and then type a username and password to activate your account.

Your Harvard Pilgrim ID card made easy

View, download or print your ID card anytime, anywhere.

- 1 Log into your member account
- 2 Under "Top Tasks," select "Get your ID cards"
- 3 Then select "View/Print"



Add your ID card to your Apple Wallet.

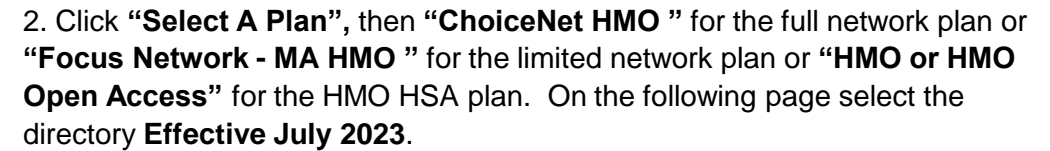
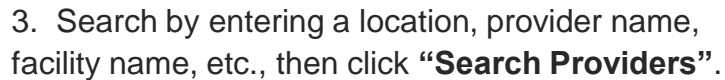
Retrieve your ID card with just one swipe!

- 1 Follow steps 1 and 2 above
- 2 Select the Apple Wallet icon and click "Add"

This feature is only available for iPhones and is not supported on an Android phone.



1. Log on to www.harvardpilgrim.org and select **“Find A Provider”**.

[LOG IN](#)

DC: HM

Standard Plans

Average American vs Average American Male

Dependent Out of Area Provider Directory

UINO, E.

[LMO or LMO Open Access](#)

Medicare Advantage Plans LMO/LMO-RO

BOE vs BOE Open Access

[FOI or FOIA Request](#)

[BDO](#) [EY](#)

[HIO-TRK](#)

Commonwealth of Massachusetts

Commonwealth of Massachusetts and Municipal Employees

non-Medicare Retire

GIC Independence Plan P05

[GIC Primary Choice Plan HM](#)[Harvard Pilgrim Access Area](#)

[Harvard Pilgrim Explorer PO](#)

[Harvard Pilgrim Quality IMC](#)

Tiered/Limited Plans

[ChoiceNet HMO](#)

[ChoiceNet PFO](#)

Elevated health FMO

[Elevated Health Options HMO](#)

[Options HMO Open Access](#)

Focus CT HMO

[Focus Network - MA HMO](#)

Littleton Options HMO

[Maine's Choice Plus HMO](#)

[NH Local Choice HMO](#)

[NH Local HMO](#)

Start your search

Value Added Programs

24/7 telehealth options with Doctor On Demand

Non-emergency virtual care

- Connect with a U.S. board-certified physician in less than 15 minutes from your smartphone, tablet or computer
- Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs, or skin rashes

Confidential behavioral health therapy

- Licensed providers can help with anxiety, depression, grief, family issues, trauma or PTSD
- Choose from a variety of therapists with different backgrounds and specialties, and build a relationship with the provider who best meets your needs

Providers can order prescriptions* at the member's local pharmacy when medically necessary

* Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

What members are saying



95% case resolution rate



4.5 min average wait time



4.9 out of 5 stars average rating



Providers with 17+ years average experience and diverse background



60%
Female



69%
Parents



20%
LGBTQ+

City of Worcester Reimbursement Programs



Individual	Family (up to 2 members)
\$200	\$400

Employees can qualify to receive up to \$200 in an annual fitness reimbursement – OR up to \$400 per family contract – on fees for health and fitness club memberships, classes or virtual subscriptions*



www.harvardpilgrim.org/fitnessreimbursement



Harvard Pilgrim offers a weight management reimbursement program!

It helps to have support — and this additional incentive, to reach healthy weight goals.

Members can get up to \$150 reimbursement for fees paid for qualifying weight management programs, which include:

- WW (Weight Watchers®) digital and workshop programs
- Hospital-based weight loss programs

Perks and Discounts

A wide range of healthy savings opportunities for members



Fitness, personal training, yoga virtual programs or products

- Daily Burn
- SplitFit
- Ompractice
- ProSourceFit



Mindfulness Programs

- Ten Percent Happier
- Unwinding Anxiety



Smoking Cessation

- Craving to Quit



Healthy Eating

- Savory Living
- Eat Right Now
- Jenny Craig



Family & Senior Care

- CareScout Advocacy Program
- Lively
- Home Instead Senior Care
- Sana
- Vigorous Mind



Magic Weighted Blanket,
Mindful Magazine, and more!

Living WellSM at Home Programs

Available at no cost to everyone at harvardpilgrim.org/livingwellathome

- **Live webinars:** healthy eating, mindfulness, fitness and more
- **Live home fitness classes** including Zumba, yoga and barre
- **Private Facebook group** brings community together



Yoga

M & W

5:15 p.m. ET



Guided Mindfulness

T, W, F

8:30 - 9 a.m. ET



Zumba

T & Th

5:15 p.m. ET



Health & Wellness Webinars

W & F

1 - 1:30 p.m. ET

Health Coaching

1:1 phone-based support and guidance:



- Controlling blood pressure
- Smoking cessation
- Managing weight & eating better
- Reducing stress & finding balance
- Increasing physical activity
- Improving sleep

Members can self-refer by calling **(877) 594-7177**

Behavioral Health Programs & Services

HPHC is developing unique and innovative partnerships with providers able to enhance service delivery and access to resolve health disparities

Autism



Substance Use



Therapy Access/
Digital Tools



BH Service
Navigation



Cortica, AbleTo and Valera Health offer access to 24/7 therapeutic digital tools to support patient treatment gains
The programs reflected above are part of the HPHC behavioral health network of over 13,000 providers and 200 facilities

Family Health and Wellness

Ovia Health features three mobile apps: Ovia, Ovia Pregnancy, and Ovia Parenting

- Daily personalized articles and tips to help achieve goals
- Unlimited in-app messaging from Ovia Health's team of experts (registered nurses, nurse practitioners, social workers, mental health counselors, nurse midwives, lactation consultants, and infant and child sleep consultants)
- Information about fertility/family planning, maternity, parenting for children and adolescence and menopause



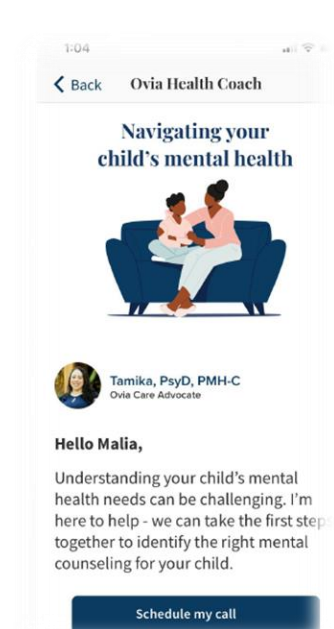
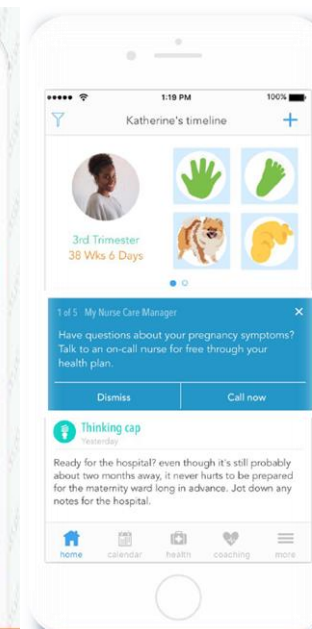
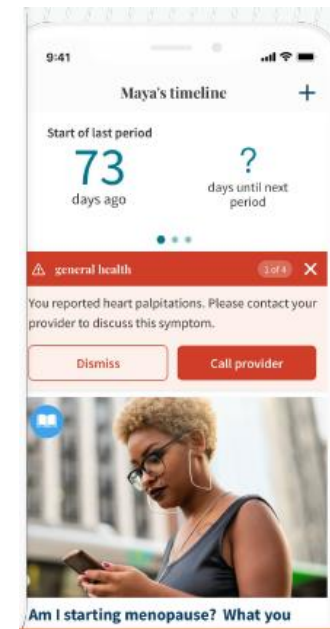
Support for reproductive health, fertility and menopause



Ongoing support for your healthiest, happiest pregnancy



Go to resource for family & working parents



Superior Service for YOU!



Member Services

- **Award-winning Member Services team**
 - **888-333-4742**
- Available Monday, Tuesday and Thursday 8am-6pm, Wednesday 10am-6pm and Friday 8am-5:30pm
- Able to transfer members who require care support including triage process for members who call three or more times



**Coordination
and collaboration
– with the
member at center
of everything
we do**

 Get healthy. Get **HaPi.** 