

Wheaton College 2024 Open Enrollment

Understand your benefits



a **Point32Health** company

Welcome to Wheaton College's Open Enrollment

Let's discuss:

- About Us: Transition to Harvard Pilgrim Health Care
- 2024 Plan Highlights
- Provider Networks
- Value Added Programs
- Decision and Enrollment Support
- Questions

About Us: Harvard Pilgrim Health Care

Better Together Under the Harvard Pilgrim Brand

As part of our ongoing evolution, we combined the best of Tufts Health Plan and Harvard Pilgrim Health Care into a best-in-class portfolio with increased benefits, a new nationwide network, and the continued support of the Massachusetts team you already know and trust.



Robust provider networks with access to more than 1.5 million providers and 6,700 hospitals nationwide, and 80,000 providers and more than 150 hospitals in New England.



Our market-leading **insourced behavioral health model** with the addition of a NEW member navigation support program starting in fall 2023.



A wide array of health plans, including a comprehensive portfolio of plans for small groups and the ability to customized plans to meet every large group's needs.



Expanded HMO footprint in Rhode Island, Massachusetts, New Hampshire, Maine, and parts of Vermont.



NEW robust virtual telehealth solution with **Doctor on Demand** for urgent care and behavioral health.

2024 Plan Highlights

2024 Plan Highlights Overview

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An overview of core programs, services and NEW benefits that Harvard Pilgrim members will enjoy

Provider Networks	NEW: Robust New England network access in MA, NH, ME, VT and RI offering nearly 80,000 doctors and specialists and 153 hospitals
National Network (Access America)	NEW: Access to the largest national network in the US with more than 1.5M providers, including more than 200k behavioral health providers, and 6,700 hospitals provided by United Healthcare. Servicing of members and medical management done by Harvard Pilgrim (previously Cigna for Tufts Health Plan)
Behavioral Health	Continued access to an insourced and integrated model that focuses on 'whole person' care, complemented by a robust portfolio of specialized care and services and supported by a service navigation team
Care Management	Integrated care management including chronic conditions and health coaching available for all members across a spectrum of needs, including cardiac health, oncology, maternal health and renal disease
Telehealth Vendor Solution	NEW: Doctor on Demand (previously Teladoc for Tufts Health Plan)
Vision	NEW: Routine eye exam insourced through Harvard Pilgrim (previously EyeMed for Tufts Health Plan)
Dental	NEW: Pediatric Preventive Dental now through Harvard Pilgrim * (previously Delta Dental for Tufts Health Plan) *Does not apply to Access America

Additional Support During Your Transition

For Tufts Health Plan members* migrating to Harvard Pilgrim plans beginning on January 1, 2024

Continuity of Care:

A policy to help health plan members maintain required care, as defined by their provider or care team

Care Management:

For members with ongoing or chronic conditions such as pregnancy, diabetes, cancer or substance use.

- Tufts Health Plan members who require uninterrupted care from an out-of-network provider will be protected for an additional period of time:
 - Massachusetts health plan members: up to 90 days
- Existing prior authorizations and referrals will be honored for migrating Tufts Health Plan members who are eligible for Continuity of Care – including, medical and behavioral health services.
- All services during the Continuity of Care period will be considered in-network. Ongoing claims analysis will be conducted to ensure members pay in-network cost share.
- Once the Continuity of Care period ends, members will be notified of their options to choose new providers or acquire services as out of network cost share will apply based on the members' health plan design.
- For Tufts Health Plan members actively engaged with Care Management, their open care plans will be transitioned to Harvard Pilgrim to ensure continued support.
- All members are continuously evaluated and identified for care management interventions, as part of our standard approaches.

Plan Overview

HMO



In-network coverage only



You must select a primary care physician (PCP)



Your PCP coordinates your overall care, including referral to specialist when needed



When traveling outside the service area, you're covered for emergencies and unforeseen care

	НМО
Annual Deductible	
Individual	N/A
Family	N/A
Annual Out-of-Pocket Maximum	
Individual	\$2,500
Family	\$5,000
Annual Physical (preventive)	\$0, covered in full
Office Visit	\$25 copayment per visit
Specialist Visit	\$25 copayment per visit
Diagnostic X-Ray/Lab Tests	Covered in full
Inpatient Hospital (including maternity)	\$500 copayment per admission
Outpatient Hospital	\$250 copayment per admission
Inpatient Mental Health	\$500 copayment per admission
Outpatient Mental Health	\$25 copayment per visit
Emergency Room Visit (waived if admitted)	\$150 copayment per visit
Physical Therapy (60 visits per calendar year)	\$25 copayment per visit

Plan Overview

HMO

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	Best Buy HMO 500: In- Network Only
Annual Deductible	
Individual	\$500
Family	\$1,000
Annual Out-of-Pocket Maximum	
Individual	\$2,500
Family	\$5,000
Annual Physical (preventive)	\$0, covered in full
Office Visit	\$25 copayment
Specialist Visit	\$25 copayment
Diagnostic X-Ray/Lab Tests	Deductible, then covered in full
Inpatient Hospital (including maternity)	Deductible, then \$500 copayment per admission
Outpatient Hospital	Deductible, then \$250 copayment per admission
Inpatient Mental Health	Deductible, then \$500 copayment per admission
Outpatient Mental Health	\$25 copayment
Emergency Room Visit (waived if admitted)	\$150 copayment per visit
Physical Therapy (60 visits per calendar year)	Deductible, then covered in full

Plan Overview

HSA-Eligible PPO



Covers in-network and out-of-network providers



Referral to specialist not required



Services subject to deductible



Eligible to open a Health Savings Account (HSA)

	Access America Bes	st Buy HSA
	In-Network	and Out-of-Network
Annual Deductible		
Individual		\$1,600
Family		\$3,200
Annual Out-of-Pocket Maximum		
Individual		\$5,000
Family		\$10,000
Annual Physical (preventive)	\$0, covered in full	20% coinsurance after deductible
Office Visit	Deductible, then covered in full	20% coinsurance after deductible
Specialist Visit	Deductible, then covered in full	20% coinsurance after deductible
Diagnostic X-Ray/Lab Tests	Deductible, then covered in full	20% coinsurance after deductible
Inpatient Hospital (including maternity)	Deductible, then covered in full	20% coinsurance after deductible
Outpatient Hospital	Deductible, then covered in full	20% coinsurance after deductible
Inpatient Mental Health	Deductible, then covered in full	20% coinsurance after deductible
Outpatient Mental Health	Deductible, then covered in full	20% coinsurance after deductible
Emergency Room Visit (waived if admitted)	Deductible, then covered in full	\$150 copayment
Physical Therapy (60 visits per calendar year)	Deductible, then covered in full	20% coinsurance after deductible

Harvard Pilgrim Networks

Regional Carrier with a National Reputation for Excellence

VT NH

ME

Harvard Pilgrim Health Care

UnitedHealthcare[®]

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

Access to the largest national network in the USA with **1.5 million+ providers** and more than **6,700+ hospitals** provided by UnitedHealthcare

PPO:

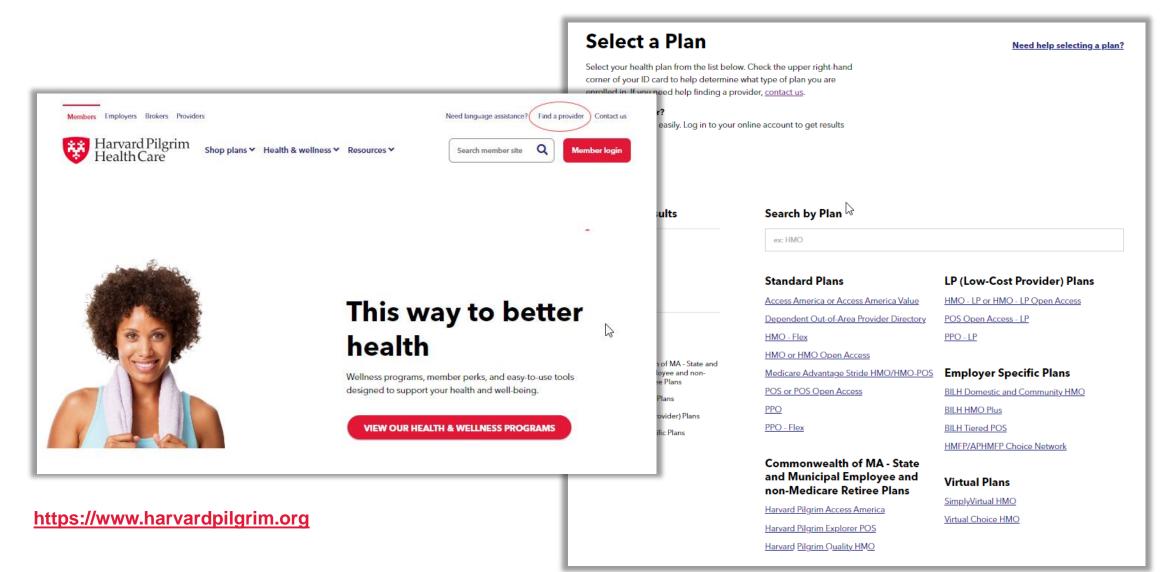
- Available to all employees nationwide
- Employees <u>outside</u> of MA, ME, NH, RI and VT are required to enroll in this plan
- No PCP required
- No referral necessary
- · Can access in OR out-of-network services

HMO:

- Only available to employees in MA, ME, NH, RI and VT
- Must select a PCP from our network.
- Referrals required for most specialty care
- Urgent care services covered in-network only
- Out of network services with the exception of emergency room services are not covered
- Emergency services covered worldwide

¹² *OON services may be subject to balance billing

Provider Search: How to Find Doctors and Care



Easily Find Your Providers Online

Visit harvardpilgrim.org

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Start your search		Howard M Lanney, MD	
Important Plan Details		🗗 Virtual Visits/Telehealth	Accepting New Patients Yes
You can search by: Location - Enter the address, city, state or ZIP code Name, Facility or Specialty - Select your option and type the provider, facility or specialty name Provider Type - Select one of the provider type links		Distance from You: 0.40 miles Address 1575 Blue Hill Ave Mattapan, MA 02126	Specialty Family Practice
To start a new search with a different plan, <u>Change Plan</u> .		<u> </u>	
Health Plan HMO or HMO Open Access		Phone % (617) 296-0061	
Location (Address, City, State, or ZIP Code)		Provider Type Primary Care Provider (PCP) Provider ID 12124330	
Search by Name or Facility Specialty 		Hospital Affiliation Boston Medical Center	Group Affiliation Mattapan Community Health Ctr
Ex. John Doe	-		
SEARCH PROVIDERS		Compare + Add to My List	
	N	lote: Primary Care Provide	rs have a Provider ID number.

Value Added Programs

NEW: Up to \$300 Wellness Reimbursement

Effective January 1, 2024

Get reimbursed for fees you pay toward wellness activities

- ✓ Fitness facility monthly fees
- ✓ Virtual fitness class subscriptions
- Studios or facilities that offer monthly fees or tuition for dance, gymnastics, swimming or martial arts
- Cardiovascular and strength training equipment
- ✓ Athletic fees: seasonal town, club or school

- Select nutrition programs: PlateJoy, MyPlate
 Calorie Counter, Wondr, Noom, Eat Right
 Now, Weight Watchers, Savory Living, My
 Fitness Pal, Lose It!, EatLove, Stronger U,
 The Dinner Daily
- Select mindfulness meditation programs:
 Calm, Ten Percent Happier, Headspace, The Mindfulness App, Meditation Studio, Insight Timer

Wellness Reimbursement Eligibility Criteria

Member must be eligible for the standard Fitness or new Wellness reimbursement program through a Harvard Pilgrim plan

Qualified fees or subscription must be for at least four months in a calendar year. Validation is subject to approval by Harvard Pilgrim

Current Harvard Pilgrim membership must be at least four months in a calendar year and must coincide with four months of membership or subscription

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How to Get Your Wellness Reimbursement



Sign up



Participate



Submit the Reimbursement Form

Getting reimbursed is simple!

Pay up to four months of your membership or subscription fees. Or pay for your qualified cardiovascular/strength training equipment.

After four month of Harvard Pilgrim membership:

- Submit your request online.
- Complete the paper form and mail it to the address on the form, along with copies of your receipts.

You can submit your request starting May 1 of the current calendar year.

Go to harvardpilgrim.org/reimbursement for more details.

Health Coaching

Personalized phone support on the path to a new you



Get advice and tips on how to:

- Control blood pressure
- Stop smoking
- Manage weight & eat a more balanced diet
- Reduce stress and balance a busy lifestyle
- Increase physical activity
- Cope with back pain

Call (877) 594-7177 to get started

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



Mind the Moment Program

Our innovative mindfulness program offers the communities we serve a sense of stability with programming designed especially for the public.

- Virtual, interactive mindfulness sessions with short bursts of instruction, followed by mini meditations, all featuring our team of instructors
- Hundreds of hours of videos produced by our experts
- Playlists of guided meditations
- Resources for mindfully managing pain in English and Spanish, available at mindful.org/pain.

Visit harvardpilgrim.org/mindfulness



Gamma Comparison Comparison Appendix on the short bursts of mindfulness instruction, followed by mini meditations, led by our team of experiments instructors. Diversion Comparison 2:30 to 9:00 a.m. ET JOIN THIS SESSION Comparison 2:30 to 9:00 a.m. ET JOIN THIS SESSION Comparison 2:30 to 9:00 a.m. ET

Prácticas para el dolor



Atención plena para la práctica del dolor: pidiendo y recibiendo avuda



ENGLISH

Atención plena para la práctica del dolor: Grupo de apoyo interno



Weight Management Class Reimbursement

Support and an incentive to reach healthy weight goals

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

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

Go to harvardpilgrim.org/reimbursement to download the Reimbursement Form.

Perks and Discounts

A wide range of healthy savings opportunities for members



Fitness, personal training, yoga virtual programs or products

- Daily Burn
- Ompractice
- ProSourceFit



Mindfulness Programs

- Ten Percent Happier
- Unwinding Anxiety
- Sana Health



Healthy Eating

- Savory Living
- The Dinner Daily
- Eat Right Now

Family & Senior Care

- Be Safer at Home
- Lively
 - Life Cycle Transitions
- Home Instead Senior Care
- Vigorous Mind



Smoking Cessation

- Craving to Quit
- QuitSmart



Magic Weighted Blanket, Mindful Magazine, and more!



Telehealth options with Doctor On Demand

Non-emergency virtual care 24/7

- 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 controlled substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

Behavioral Health: Service Navigation Team

Our specially trained Service Navigators provide personalized help to find and access the care that's right for you and your dependents.

They can help you:



Navigate the complex health care system through enhanced personalized interactions



Connect to Harvard Pilgrims' support and programs, such as care managers



Locate providers and obtain timely behavioral health appointments



Learn more about the innovative tools and services we offer to support your needs

Behavioral Health: Self-Service Tools & Specialty Care

Personalized and effective care, with a focus on improving access to care and overall health outcomes.

Virtual Therapy Services

Available seven days a week to support your mental health and well-being, including licensed coaching, talk therapy, medication management and more:

- ✓ AbleTo
- Doctor On Demand
- ✓ Valera Health

Specialty Care Providers

Quick and easy access to care for autism spectrum disorder for children, and outpatient psychiatry and therapy for adults, children and adolescents:

- Cortica
- Transformations Care Network

Substance Use Treatment

A range of treatment options, with support from our internal care management team after inpatient treatment:

- Multiple network providers, including Spectrum Health
- Our Addiction Recovery Care Management Team

If you're experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away.

Decision & Enrollment Support

NEW! Effective 10/1/2023 - MyConnect

Personalized, convenient support along your health care journey

MyConnect, a Member Advocate service team, is your direct connection with Harvard Pilgrim. Available to you and your family members, whether you have questions about benefits, need help finding care or you're trying to meet your healthy lifestyle goals. You'll have one-on-one support, so the focus is always on your needs.*

We can help:

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- Explain your plan options during Open Enrollment, so you can choose the plan that's best for you and your family
- Find primary care providers (PCPs) and specialists
- > Answer questions about coverage and claims

- Prepare you for medical appointments by checking the status of a pre-authorization or referral, and coordinate your care
- Connect you with our clinical care team of nurses, social workers, lifestyle coaches, pharmacists and care coordinators

Contact us: Call 866-623-0184

Monday, Tuesday, Thursday: 8 am - 6 pm Wednesday: 10 am - 6 pm Friday: 8 am - 5:30 pm Send a secure message through your Harvard Pilgrim online member account at harvardpilgrim.org

Member Experience: Services, Tools & Opportunities

Our digital tools are designed to educate members, encourage healthy behaviors, maximize plan benefits and create a seamless transition.

Communications & support

- Welcome Communications
- Member Portal dashboard
- Text-based Messaging
- Digital Welcome Guide
- Quarterly Member Newsletter
- Open Enrollment Materials
- Dedicated phone support
- Secure email, mobile app & Chat
 Bot support

Cost savings tools

- Cost calculator tool (Estimate My Cost)
- Cost comparison tool (Reduce My Costs)

Digital care & well-being tools

- Virtual wellness platform, education and classes
- Mindfulness
- Personal health coaching
- · Behavioral health-focused tools
- Maternal health-focused tools
- Telehealth for 24/7 support non-emergency



Guided	Mindfulness Sessions
	short bursts of mindfulness instruction, meditations, led by our team of expert
Tuesdays from 8:30	0 to 9:00 a.m. ET

JOIN THIS SESSION

	\frown	242
		W Hannel/Marin
Welcome	My Health Plan Change PCP	ALL ISLA
Username	Claims Eligibility and Deductible Tracker	Welcome to Harvard Pilgrim Health Care
Password	ID Card O Other Documents O	Hi délaccount, firstname), we are committed to previding access to high quality health care coverage and services to help you and your family stay healthy. Stay tuned for more secure and personalized fact messages
LOG IN	Plan Documenta 3	here on HyWkel Your 8% dependents can also enroll by tooling 73529 to receive important health plan news and updates.
Constantion and a	Provider Search 3	If you have any questions, call the Member Services phone number on your member ID card.
	A A T A A A	Get Started Today >



John Smith Aerobar (b.: HPTURDUN) Arrent plan: Mill Ber Bus PPO (24) Or Man Durado		Have a specific We can arrest your questions by sending a senior message to our Minister Services Ineri	question?	Aust for you As part of teams attant faither environments you get annexs to 5 complementary annexs of teachy work.	** #
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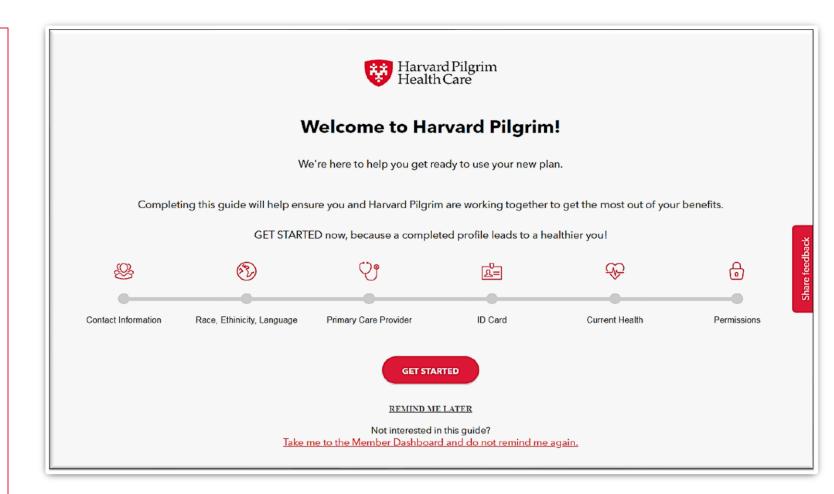


Digital Welcome Guide for New Members

A self-paced onboarding tool delivered through a brief questionnaire:

- ✓ Collects key member details
- Provides access to digital member ID cards
- Helps members get connected with the right health and well-being services, such as care management or health coaching
- Allows members to indicate areas of health need or concerns

Early engagement with our members supports better overall health.



Digital Welcome Guide connects you and your family to services

Visit harvardpilgrim.org to get started:



Access your digital ID card



Confirm your PCP or choose a new one



Complete the personal health assessment to help connect you to services



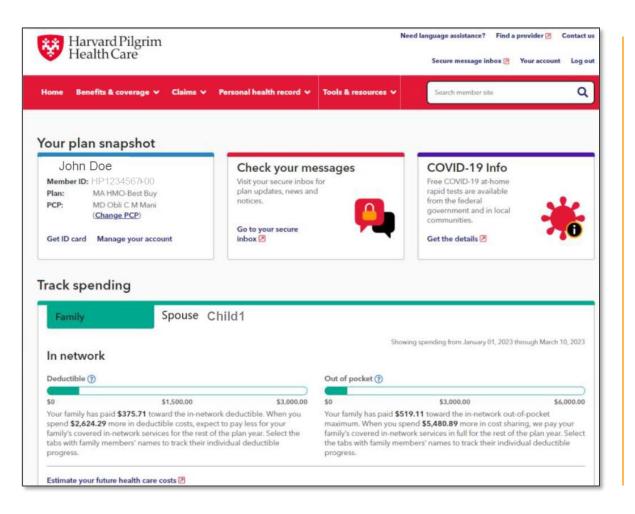
Access our Care Management team for assistance



Learn how to get the most value out of your new plan.

Your Secure Member Account

Visit harvardpilgrim.org and select "Member login"



In your account, you can:

Search for in-network providers

Review your claims

Learn about **lower-cost alternatives** to the Emergency Room

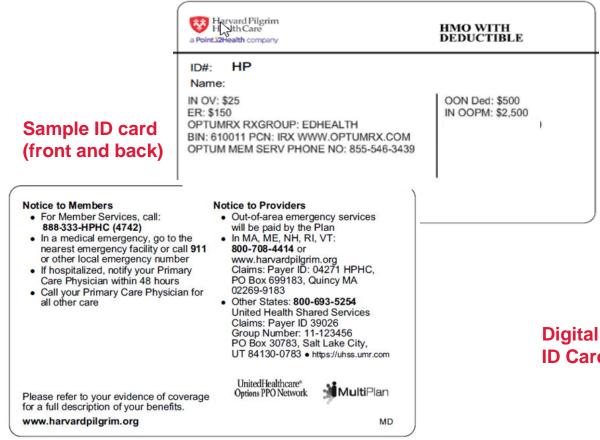
Look up the costs and tiers of your medications

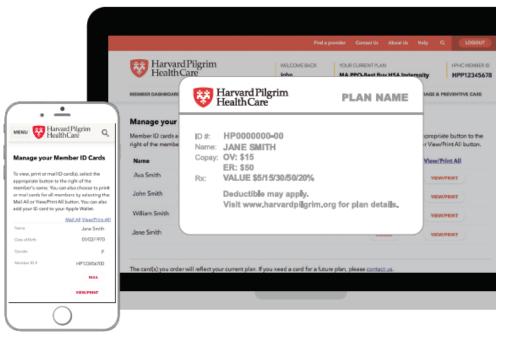
Apply for fitness reimbursement

Print a member ID card or add your ID card to your Apple Wallet or Google Pay

Your Member ID Card

Will arrive in the mail before your plan effective date – and available through your secure member account





Digital Member ID Card Access

- Access through **mobile app** or secure member account at **harvardpilgrim.org**
- Apple Wallet compatible, Android users save as a PDF
- Member ID card is *dynamic* updates in real time

How to stay connected and informed



Member Newsletter

Our digital member newsletter shares current health topics and benefit highlights including tips to manage your health, recipes and discounts on wellness services. Delivered to your email inbox and posted on our public website.

Text Messaging

Our text messaging service is your personalized connection to your health plan. Get reminders and notifications about flu shots, as well as updates on exclusive member discounts and perks.



Email Messages

Receive valuable information about your benefits, discount options, new programs, and health and well-being opportunities.



Website

The member section of our website is a great place to learn more about the resources, wellness options, care management programs, and additional member benefits to keep you and your family healthy. Bookmark the site for easy access harvardpilgrim.org



Social Media

Follow our social feeds to keep up with the latest news, tips and stories.





Questions?

a Point32Health company