



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

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United
Healthcare

2024-2025 Member Guide Access America Plan

Find everything you need at harvardpilgrim.org/gic






1318839573-0424

Welcome to Harvard Pilgrim

At Harvard Pilgrim Health Care, we are committed to providing GIC members access to high-quality health care coverage and services to help you stay healthy. Our new health plan, **Harvard Pilgrim Access America**, offers preventive care, behavioral health services, wellness programs, and many other great perks.

We encourage you to use this member guide to:

-  Learn more about your care options
-  See how to register for your secure member account and download our free mobile app
-  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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Harvard Pilgrim Access America Plan

With this plan, you may receive care from medical professionals and hospitals in or out of the Access America network. Your costs will be lower when you receive care from in-network providers.

Routine and preventive care¹

There's no extra charge for routine annual exams and many preventive tests and services with in-network providers. Other tests and services your in-network provider orders may require cost sharing.

Specialty care

You can see specialists inside or outside of the Access America network for covered services. Referrals are not required.

Behavioral health care

Your plan covers in-person visits with thousands of participating licensed clinicians. Virtual visits via smartphone, tablet or computer are also available.

Care when you're traveling

Your plan covers emergency care at the in-network level if you get sick or injured while traveling anywhere in the world.

Visit [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic) for more information about these options.



How the Access America plan works

The Access America plan gives you flexibility and choice with the providers you see and the hospitals you use.

Features



In-network coverage



Out-of-network coverage



No referrals required

With Access America, you can visit United Healthcare's participating doctors, health professionals and hospitals throughout the United States. If you happen to be traveling to New England, you may see Harvard Pilgrim's providers in Massachusetts, Maine and New Hampshire. Visit the Access America online provider directory at harvardpilgrim.org/gic to see if your providers participate.

In-network coverage

You get in-network coverage — which typically costs less — when you receive care from participating providers. Our network is vast, with thousands of providers and hospitals across the country. Chances are very good that you can receive all of your care with in-network providers.

Out-of-network coverage

You get out-of-network coverage — which typically costs more — when you receive care from non-participating providers. Our network providers have agreed to certain charges. When you choose out-of-network providers, they can charge more than our allowed amount and you will be responsible for paying the difference.

A note about hospital admissions

When you're going to be admitted to the hospital, services are covered according to what combination of providers you use. Suppose that you are being sent to a participating hospital by a non-participating doctor. In this case your hospital visit is covered at the in-network benefit level, and the doctor's services are covered at the out-of-network benefit level. Except in an emergency, you must notify us before a hospital admission when non-participating providers are involved. Just give Member Services a call.

A primary care provider is key to good health

A primary care provider (PCP) is the doctor, nurse practitioner or other qualified medical professional you see for annual check-ups and for treatment when you're sick or injured.

We strongly recommend having a PCP to work with even though this plan doesn't require you to have one. A PCP will keep a record of your care and can help you make informed decisions about your health. You and each of your dependents can choose different PCPs from our network of participating providers.

The role of a PCP

- Provides preventive and routine medical care
- Refers you to participating medical specialists, when needed
- Knows your health history and educates you about healthy lifestyle choices

Two ways to find a PCP

Find a PCP or see if your current provider is in our network.

Visit harvardpilgrim.org/gic

Call us at **(844) 442-7324**

TTY: **711**

Access America – Summary of Benefits

July 1, 2024–June 30, 2025

	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	\$20 copayment	Deductible, then 20% coinsurance
Specialist Visits	\$45 copayment	Deductible, then 20% coinsurance
Emergency Room Copayment – waived if admitted	\$100 copayment, then in-network deductible	\$100 copayment, then in-network 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	\$275 copayment per admission, 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 100 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 CVS Caremark. Visit https://info.caremark.com/oe/gichome or call (877) 876-7214	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 20% coinsurance	Deductible, then 20% coinsurance
Physical and Occupational Therapies – up to 30 visits per plan year for each therapy	\$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	Optometrist: \$20 copayment Ophthalmologist specialist: \$45 copayment	Deductible, then 20% coinsurance
Emergency Ambulance	In-network deductible, then no charge	In-network deductible, then no charge
Behavioral Health		
Office Visits	Individual copayment: \$20 per visit Group copayment \$10 per visit	Deductible, then 20% coinsurance
Telemedicine Visits	Copayment waived for the first 3 visits; \$20 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

Maximize Your Health: Digital Tools & More

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.
- Make sure your providers are in your plan's network before upcoming appointments.
- 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

- **Telehealth 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 healthy eating and fitness, holistic wellness, vision, 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."

4. Eye or Gastrointestinal (GI) procedures

Pay a lower copayment when you choose an ambulatory surgical center for an eye or gastrointestinal (GI) procedure, instead of a hospital. We encourage you to speak with your provider about opportunities to have your procedure at an ambulatory surgical center. Visit harvardpilgrim.org/gic.

- \$150 copayment for eye or GI procedures at an ambulatory surgical center.
- \$250 copayment for eye or GI procedures at a hospital.

Quality Care That's Right for You and Meets Your Needs

Health care isn't one-size-fits-all. From minor cuts to a sore eye or even a blood pressure check, knowing where to seek care for your situation can save you time and money. As a Harvard Pilgrim member, you and your dependents have access to a variety of options:



When to visit the Emergency Room?

If you think you're having an emergency and your life is in danger, call 911 or go to the nearest emergency room. Common medical emergencies that should be treated in the emergency room include choking, heart attack, or severe abdominal pain.



When to see your Primary Care Provider (PCP)?

While a PCP is not required, we strongly recommend a PCP to help with non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions; your PCP knows your medical history and coordinates your care. Plus, your provider may also offer virtual health care services.



When to visit an Urgent Care Center?

You can stop by a participating urgent care center for conditions that need immediate treatment but are not considered life-threatening. Examples include minor burns or cuts that may require stitches.



When to go to a Retail Clinic?

Retail clinics such as CVS MinuteClinic® and Walgreens Healthcare Clinic are a good option when you're experiencing mild symptoms such as an ear infection or skin conditions like poison ivy, and you want a health professional to check it out.



When to use virtual care, through Doctor On Demand?

You can request a virtual visit with a U.S.-based doctor 24/7 for non-emergency conditions such as upper respiratory infection, upset stomach, or skin rash using live video via your smartphone, tablet or computer.



When to reach out to our Harvard Pilgrim Care Team?

Need assistance managing a chronic condition, understanding costs related to health insurance or coordinating access to quality care? Our Care Team of registered nurses, clinical social workers, and certified health coaches will answer your questions, help you navigate the health care system, and support your health and wellness goals at no cost.

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, the GIC provides \$100 per individual or \$200 per family to help you. You will be reimbursed for the fees you pay toward a fitness facility or other qualified membership.² 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. Enroll in our Living Well program and start earning points toward monthly gift card drawings as a reward for participating in a variety of informative, fun and interactive activities 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. 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).

One-on-one health coaching

Imagine having someone on your side to support, educate and motivate you to achieve your health goals? Our certified health 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.



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
- 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

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 30% off complementary and alternative medicine services through our partnership with WholeHealth Living Choices: acupuncture, chiropractic³, 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



Vision⁴

Need a new pair of eyeglasses? Take advantage of:

- Free eyewear and other discounts at participating Visionworks locations⁵
- 35% off frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers⁶

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

Family care

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

- Save 20% on all Lively 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[®]



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 Schedule of Benefits 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 \$500 annual deductible, for example, you will have to pay \$500 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.

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 participating 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. 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 to see Prior Authorization for Care details.

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, click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents.

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 or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.

Members: (844) 442-7324

TTY: 711

Additional Details

- ¹ Preventive services that fall under the federal Affordable Care Act.
- ² \$100 maximum reimbursement (individual contract) or \$200 maximum reimbursement (family contract). Proof of payment is required for reimbursement. Additional restrictions may apply.
- ³ This program is separate from your Harvard Pilgrim medical benefits.
- ⁴ 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.
- ⁵ 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.
- ⁶ 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.

General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

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 to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer (see below for contact information).

If you 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, sex, sexual orientation, or gender identity, you can file a grievance with:

Civil Rights Compliance Officer

1 Wellness Way
Canton, MA 02021

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

Fax: (617) 509-3085

Email: civil.rights@point32health.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. 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, available 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 Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at

www.hhs.gov/ocr/office/file/index.html

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)

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

ខ្មែរ (Cambodian) សុំជូនដំណឹង៖ 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, ຈະມີພ້ອມໃຫ້ທ່ານ. 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).

Contact Us

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

Member Services

(844) 442-7324 (TTY: 711)

Mon., Tues. & Thurs. 8 a.m. - 6 p.m.

Wed. 10 a.m. - 6 p.m.

Fri. 8 a.m. - 5:30 p.m.

Harvard Pilgrim Health Care offers interpreter services. Call (844) 442-7324 (TTY: 711)

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

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