



Harvard Pilgrim  
Health Care



The City of  
**WORCESTER**

a Point32Health company

# 2024-2025 Member Guide


Find everything you need at [harvardpilgrim.org/cityofworcester](https://harvardpilgrim.org/cityofworcester)



Dear Member,

At Harvard Pilgrim, a Point32Health company, **we are committed to providing City of Worcester employees access to high-quality health care coverage and services to help you and your family stay healthy.** Our health plans offer preventive care, behavioral health services, care management for chronic conditions, wellness programs, discounts and many other great perks.

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 our wellness programs, including discounts and reimbursement opportunities

You can also visit **[harvardpilgrim.org/cityofworcester](https://www.harvardpilgrim.org/cityofworcester)** for more information, resources and access to your secure member account.

Your secure member account will offer details on your specific health plan coverage and costs.





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# Maximize Your Health Plan: Digital Tools & More

## Secure Member Account and Mobile App

Log in or activate your secure online account at [harvardpilgrim.org/create](https://harvardpilgrim.org/create) or download the Harvard Pilgrim mobile app<sup>1</sup> to access your health plan benefits information.

Once your membership becomes effective, be sure to set up your online member account at [harvardpilgrim.org/cityofworchester](https://harvardpilgrim.org/cityofworchester). Use your smartphone, tablet or computer to:

- Get your electronic member ID card
- Choose your primary care provider (PCP)
- View your health plan benefits, coverage and costs
- Review your claims, referrals and authorizations
- Find other providers near you and estimate costs

## Find a doctor or hospital

Log in to your secure account 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

## Save time and money

**Telehealth Services:** Download the free Doctor On Demand app or go to [doctorondemand.com/harvard-pilgrim](https://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](https://harvardpilgrim.org/discounts).

**Estimate My Cost:** Our online cost estimator tool can help you find less expensive options for hundreds of services and procedures. Log in to your member account at [harvardpilgrim.org/cityofworchester](https://harvardpilgrim.org/cityofworchester). You'll find Estimate My Cost under the Tools & Resources section.

# An Integrated Approach to Behavioral Health

Harvard Pilgrim Health Care provides several programs and services, complemented by our extensive network of providers, to support you and your loved ones. Our integrated approach to care allows us to help you improve both your physical and mental well-being for the best outcomes.<sup>5</sup>



## Broad Network Providers

In line with our “whole-person” care approach, Harvard Pilgrim members have continuous access to high-quality comprehensive care through our expansive network of medical and behavioral health care providers. Our network covers New England and extends nationwide, offering both in-patient and out-patient services.



## **NEW:** Behavioral health service navigation

Our specially trained service navigators provide personalized help to navigate the complex health care system, locate providers, connect to internal supports and programs, and learn more about innovative tools and services.



## Care management programs

Our licensed care managers work with you and your providers to ensure optimal health and functioning through a variety of care management programs, including care coordination, complex care, addiction recovery, transition to home, emergency department readmission diversion, supportive care, post facility discharge and peer support.



## Behavioral health programs and services

Harvard Pilgrim offers innovative behavioral health programs and services for children, adolescents, and adults:

- Virtual therapy services are available 7 days/week: to support your mental health and well-being. Our services include AbleTo,<sup>2</sup> Doctor on Demand, and Valera Health,<sup>3</sup> offering licensed coaching, talk therapy, medication management and more
- Quick and easy access to specialty providers, including Cortica,<sup>3</sup> offering applied behavior analysis (ABA), occupational therapy, speech therapy and social skills under one roof. To provide rapid access appointments, we have partnered with Transformations Care Network,<sup>3</sup> a virtual and in-person outpatient mental health clinic.
- Substance use treatment services are also available through multiple network providers, including Spectrum Health and members are supported after inpatient treatment by our internal addiction recovery care management team.

**Help is just a phone call away. For assistance with accessing these innovative programs and services, please call the number on the back of your ID card.**

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

# Know Your Care Options

Health care isn't one-size-fits-all. From minor cuts to a sore throat 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)

For non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions, your PCP knows your medical history and is best suited to coordinate your care. And, they may also offer virtual health care services for even greater convenience.



## When to visit an Urgent Care Center

You can stop by an urgent care center without an appointment 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 without an appointment.







### **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 or voice call via your smartphone, tablet or computer. You can also access confidential therapy and build an ongoing relationship with the provider of your choice.



### **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.

# Wellness Discounts and Perks

Harvard Pilgrim wants to help you reach your wellness goals with discounts on nutrition, mind and body, fitness, and other services related to good health.

## Up to \$550 in wellness and weight management reimbursement<sup>4</sup>

The City of Worcester is providing two reimbursement opportunities through Harvard Pilgrim, per calendar year, for you and your covered dependents. Get up to \$150 reimbursement for fees paid for qualified weight management programs, including WW (Weight Watchers)<sup>®</sup> digital and workshop programs and hospital-based weight loss programs. And with our new expanded wellness reimbursement program, you can also get reimbursed up to \$200 per individual plan or up to \$400 per family plan for fees you pay toward a wide range of wellness activities. In addition to traditional gym and fitness memberships, qualifying programs also include virtual fitness subscriptions, select nutrition and mindfulness programs, cardiovascular and strength training equipment, and seasonal town, club or school athletic fees. Learn more at [harvardpilgrim.org/cityofworcester](https://harvardpilgrim.org/cityofworcester).





## Discounts and savings

Unlock exclusive discounts on a wide range of health and well-being products and services related to hearing and vision, healthy eating, fitness, smoking cessation, family and senior care, holistic wellness and more. See a complete list at [harvardpilgrim.org/discounts](https://harvardpilgrim.org/discounts).

## 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](https://harvardpilgrim.org/mindthemoment).

## A wellness program that rewards you

Enroll in our Living Well program and start earning points toward monthly gift card drawings as a reward for participating in a variety of fun and interactive activities. that focus on stress management, healthy eating, physical activity, mindfulness and meditation and more. Get started at [harvardpilgrim.org/livingwelleveryday](https://harvardpilgrim.org/livingwelleveryday).

## Virtual wellness classes and webinars at no cost

Our Living Well at Home program includes 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](https://harvardpilgrim.org/livingwellathome) for details (no login is required).



# Stay Connected and Informed

While your secure member account provides detailed information on your specific health plan coverage and costs, we offer many other ways to connect you with the information you need to live healthier and save money.

## > **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](https://www.harvardpilgrim.org).

## > **Social Media**

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



## **How to get started**

Check your secure member account at [harvardpilgrim.org/cityofworchester](https://www.harvardpilgrim.org/cityofworchester) to be sure we have your current email address and mobile telephone number, and we'll ensure you stay informed.

# Key Terms

## Premium

This is the monthly cost of your health insurance coverage.

## Cost share

Your out-of-pocket costs for services included within your health plan including copayments, deductibles, and coinsurance.

## Copayments

A fixed dollar amount that you pay for a covered medical service, prescription or medication.

## Deductible

The amount you owe or pay out-of-pocket during a coverage period (usually one year) for covered health care services before your plan begins to pay.

## 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](http://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](http://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](http://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](http://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





## Additional Benefit Details

- <sup>1</sup> Estimating costs and some other features are not available on the mobile app.
- <sup>2</sup> AbleTo Virtual Therapy will be available to Harvard Pilgrim members with employer-sponsored coverage. Member cost sharing may apply. Members should consult their plan documents for specific details about their coverage and benefits.
- <sup>3</sup> Valera Health services, Northeast Health Services and Cortica autism services providers are located only in Massachusetts.
- <sup>4</sup> This information has been provided by the vendors and has not been independently confirmed by Harvard Pilgrim Health Care. Member cost sharing may apply. Members should consult their plan documents for specific details about their coverage and benefits.
- <sup>5</sup> Maximum wellness reimbursement is up to \$200 per individual plan or up to \$400 per family plan, per calendar year. Maximum weight management reimbursement is \$150 per calendar year per individual or family plan. Any combination of subscriber, spouse or dependent is eligible for reimbursement. Reimbursement may be considered taxable income. For tax information, consult your employer or tax advisor. Additional restrictions may apply.

# 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](mailto: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](http://www.hhs.gov/ocr/office/file/index.html)

# Language Assistance Services

**For no cost translation, call 866-615-4963 (TTY: 711).**

**Arabic** . للتمتع بترجمة مجانية إلى اللغة العربية، الرجاء الاتصال بالرقم 866-615-4963 (بالنسبة لمستخدمي الهواتف النصية: 711).

**Chinese** 如需免費的繁體中文翻譯服務，請致電866-615-4963 (聽障電話：711)。

**French** Pour une traduction gratuite en français, appeler le 866-615-4963 (TTY : 711).

**German** Benötigen Sie eine deutsche Übersetzung, rufen Sie bitte die 866-615-4963 (TTY: 711).  
Die Übersetzung ist für Sie kostenlos.

**Greek** Για δωρεάν μετάφραση στα ελληνικά, τηλεφωνήστε στο 866-615-4963 (TTY: 711).

**Gujarati** વનિ મૂલ્ય ભાષાંતર માટે, કૉલ કરો 866-615-4963 ટીટીવાય: 711)

**Haitian Creole** Pou w ka jwenn tradiksyon gratis an Kreyòl Ayisyen, rele 866-615-4963 (TTY: 711).

**Hindi** भाषा में नःशुल्क अनुवाद के लिए, 866-615-4963 पर कॉल करें। (TTY: 711).

**Italian** Per servizi di traduzione gratuiti in Italiano, chiamare il 866-615-4963 (TTY: 711).

**Japanese** 日本語への無料翻訳をご希望の場合は、866-615-4963 までお電話ください (TTY: 711)

**Khmer** ដីមុបីទទួលបានការបកប្រែដោយឥតគិតថ្លៃជាភាសាខ្មែរ សូមទូរសព្ទទៅ 866-615-4963 ។ (TTY: 711) ។

**Korean** 무료 한국어 번역을 원하시면 866-615-4963 (TTY: 711) 번으로 전화하십시오.

**Laotian** ສໍາລັບການບໍ່ເສຍຄ່າໃນການແປພາສາລາວ, ກະລຸນາໂທ 866-615-4963 (TTY: 711).

**Navajo** T'áá ch'íik'eh shá atxa' hodoonih nínízingo, kojí' hodíílnih 866-615-4963 (TTY: 711).

**Persian** . برای ترجمه بدون هزینه در فارسی، با 866-615-4963 تماس بگیرید (TTY: 711).

**Polish** Tłumaczenie bezpłatne w Polski, Tel. 866-615-4963 (TTY: 711).

**Portuguese** Para uma tradução gratuita para português, contacte o número 866-615-4963 (TTY: 711).

**Russian** За бесплатным переводом на русский язык обращайтесь по номеру телефона 866-615-4963 (TTY: 711).

**Spanish** Para traducción sin costo en español, llame al 866-615-4963 (TTY: 711).

**Tagalog** Para sa walang bayad na pagsasalin sa Tagalog, tumawag sa 866-615-4963 (TTY: 711).

**Vietnamese** Về dịch vụ phiên dịch tiếng Việt miễn phí, hãy gọi 866-615-4963 (TTY: 711).

# Contact Us

If you have questions or need help, just give us a call.

## Member Services

(888) 333-4742 (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.



a **Point2Health** company