



Harvard Pilgrim: Your Partner in Health Care

Understand your benefits



The City of
WORCESTER

a [Point32Health](#) company

Plan Highlights

Effective July 1, 2024:



NEW! Wellness reimbursement program.

- Expanded criteria of wellness activities eligible for reimbursement



HSA Eligible HMO: Deductible change to \$2000/\$4000 to comply with updated 2024 IRS minimum deductible requirements.

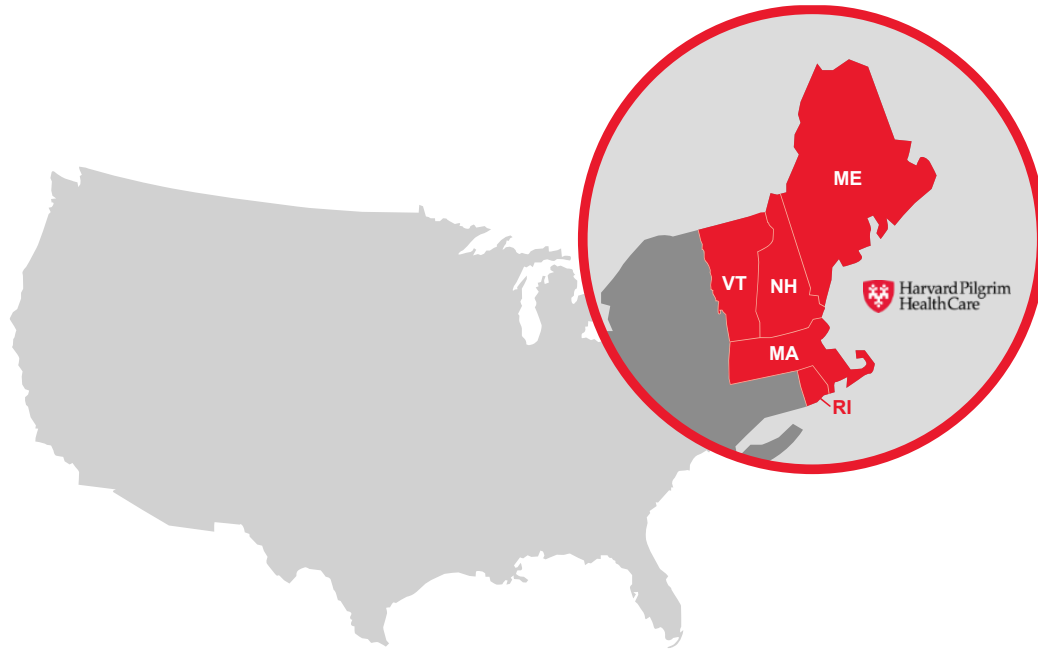
- Increased employer contribution from the City of Worcester!
 - \$1,000 Individual Coverage
 - \$2,000 Family Coverage

Plan Options July 1, 2024

Plan Design	Focus Network – MA HMO Limited HMO Network	ChoiceNet HMO Full HMO Network	HSA Eligible HMO Full HMO Network
PCP and Referrals Required	Yes	Yes	Yes
Annual Plan Year Deductible	\$400 per member/\$800 per family	\$500 per member/\$1,000 per family	\$2,000 for individual coverage \$4,000 for family coverage
Annual Plan Year Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family	\$5,000 per member/\$10,000 per family	\$5,000 per member/\$10,000 per family -\$5,000 embedded individual out of pocket maximum per plan year
Preventative Care; (Routine PCP, GYN, Selective Preventative Tests and Procedures)	No charge	No charge	No charge
Office Visits	PCP: \$20 copay per visit Specialist: \$40 copay per visit	PCP: T1: \$20 copay T2: \$25 copay T3: \$25 copay Specialist: T1: \$40 copay T2: \$50 copay T3: \$50 copay	PCP: Deductible, then \$20 copay per visit Specialist: Deductible, then \$40 copay per visit
Emergency Room	\$150 copay per visit	\$150 copay per visit	Deductible, then \$150 copay per visit
Hospital Inpatient	Deductible, then \$275 copay 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 copay per admission
Outpatient Surgery	Deductible, then \$250 copay per visit	T1: Deductible, then \$250 copayment per visit T2: Deductible, then \$350 copayment per visit T3: Deductible, then \$500 copayment per visit	Deductible, then \$250 copay per visit
Labs, Radiology, Diagnostic Services	Deductible, then no charge	Deductible, then no charge	Deductible, then no charge
Advanced Radiology (MRI, CT, PET)	Deductible, then \$100 copay per procedure	Physician's office or nonhospital facility: Deductible, then \$50 copay per procedure Hospital or hospital affiliated facility: Deductible, then \$100 copay per procedure	Physician's office or nonhospital facility: Deductible, then \$50 copay per procedure Hospital or hospital affiliated facility: Deductible, then \$100 copay per procedure
Routine Eye Exam – 1 per plan year	No charge	No charge	No charge
Chiropractic Care – 12 visits per plan year	\$20 copay per visit	\$25 copay per visit	Deductible, then \$25 copay per visit
PT/OT Visits – 60 visits combined per plan year	Deductible, then \$20 copay per visit	Deductible, then \$25 copay per visit	Deductible, then \$25 copay per visit

Provider Network: Finding Care

HMO Full Network



84,000 doctors and other clinicians and **154 hospitals** across Harvard Pilgrim's network

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
- Out of network services with the exception of emergency room services are not covered
- Emergency services covered **worldwide**

Full Network Offerings

- ChoiceNet HMO
- HMO HSA

ChoiceNet HMO

With this plan, you will need to receive care from providers and hospitals that participate in Harvard Pilgrim's tiered provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

- › **Primary care provider (PCP) required**
- › **Referrals needed for most specialists**
- › **In-network coverage only**
- › **Tiered network encourages you to choose high-quality, cost-effective providers**

Understanding the three tiers

- Harvard Pilgrim places network providers and hospitals into one of three tiers based on cost and quality performance. You will pay different cost-sharing based on a provider's assigned benefit tier. When you see participating providers in a lower tier, you'll pay less.
- Within each tier, you'll pay one copayment level for PCP visits and usually a higher copayment for specialist visits. The amount of the copayment also varies based on the provider's tier.
- In-network providers such as chiropractors, optometrists, behavioral health and substance use services, as well as physical, occupational, and speech therapists are automatically placed into Tier 1.
- You can save money on X-rays or high-end radiology tests by going to a lower-cost facility, such as an independent or non-hospital-based imaging center or a Tier 1 hospital.

Visit [harvardpilgrim.org/providerdirectory](https://www.harvardpilgrim.org/providerdirectory) to find a PCP or to see if your current provider is in our network.

HSA Eligible HMO

With this plan, you will need to receive care from medical professionals and hospitals that participate in Harvard Pilgrim's provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

- › **In-network coverage only**
- › **PCP required**
- › **Referrals needed for most specialists**
- › **Annual deductible for most services**
- › **Health Savings Account (HSA) option**

Take advantage of an HSA

With this plan, you can set up an HSA, provided you meet Internal Revenue Service eligibility guidelines. You can use HSA funds to help pay for qualified health care expenses or save them for future health care needs. Both you and your employer can contribute to your HSA, which may be available through your company or through a bank.

- › Your interest earnings and withdrawals for qualified health care expenses are tax-free.
- › Any unused amounts in your HSA carry over from year to year.

- › You can contribute to your account through pre-tax deductions, which lowers your taxable income.
- › Once you establish your HSA, you can use it to pay for all eligible expenses tax-free for the rest of your life. If you no longer meet eligibility guidelines (e.g., you enroll in a new plan that's not HSA-qualified), you lose only your ability to make additional contributions.
- › Your HSA is portable — when you change jobs or retire, your money stays with you.

Cost-sharing overview

No cost-sharing:

Routine & preventive care*

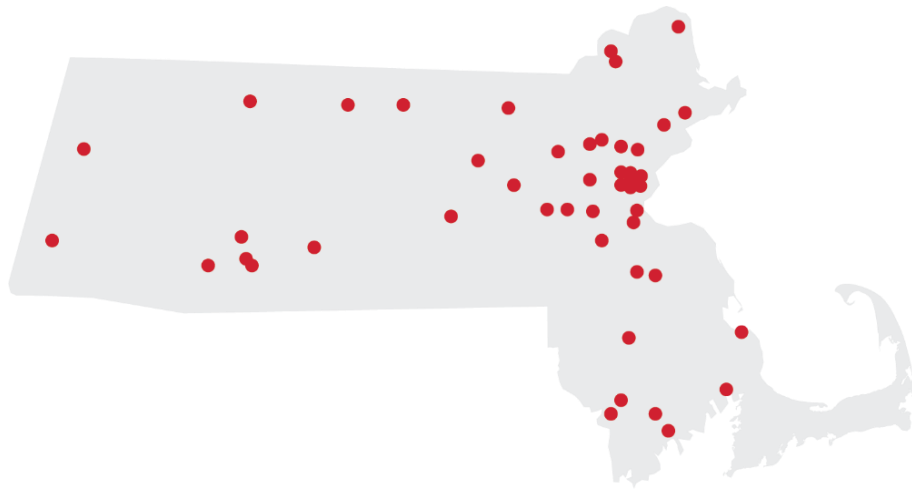
- › Annual checkup with your PCP
- › Preventive screenings and tests
- › Immunizations, including flu shots
- › Routine prenatal and postpartum visits

Cost-sharing may apply:

PCP and specialist visits, diagnostic tests & services, hospital services

- › Visits to your provider when you're sick or injured
- › Diagnostic screenings and tests outside of preventive care
- › X-rays, CT scans and MRIs
- › Inpatient and outpatient hospital care
- › Emergency room visits
- › Prescription drugs**

HMO Focus NetworkSM – MA



Focus HMO:

- Must select a PCP from our network.
- Referrals are required for most specialty care.
- Emergency Services Covered **worldwide**

**Must remain in network for all other services*

Anna Jaques Hospital
Athol Memorial Hospital
Baystate Franklin Medical Center
Baystate Medical Center
Baystate Noble Hospital
Baystate Wing Hospital
Berkshire Medical Center
Beth Israel Deaconess
Hospital – Milton
Beth Israel Deaconess
Hospital – Needham Campus
Beth Israel Deaconess
Hospital – Plymouth
Beth Israel Deaconess
Medical Center
Boston Children's Hospital
Boston Medical Center
Brockton Hospital
Cambridge Health Alliance
Carney Hospital
Charlton Memorial Hospital
Children's Hospital at Brookline
Children's Hospital at Lexington
Children's Hospital at North Dartmouth
Children's Hospital at Peabody
Children's Hospital at Waltham
Dana-Farber Cancer Institute
Emerson Hospital
Fairview Hospital
Good Samaritan Medical Center
Heywood Hospital
Holy Family Hospital
Holyoke Medical Center
Lahey Clinic Hospital
Lawrence General Hospital
Lowell General Hospital
Massachusetts Eye and Ear Infirmary
Melrose Wakefield Healthcare
Lawrence Memorial Hospital
Melrose Wakefield Hospital
Mercy Medical Center
Metrowest Medical Center
Framingham Union Hospital
Leonard Morse Hospital
Morton Hospital
Mt. Auburn Hospital
Nashoba Valley Medical Center
New England Baptist Hospital
Northeast Hospital Corporation
Addison Gilbert Hospital
Beverly Hospital
Norwood Hospital
St. Anne's Hospital
St. Elizabeth's Medical Center
St. Luke's Hospital
St. Vincent Hospital
Tobey Hospital
Tufts Medical Center
UMass Memorial
HealthAlliance – Clinton Hospital
UMass Memorial
Health – Harrington Hospital
UMass Memorial –
Marlborough Hospital
Winchester Hospital

Focus HMO

With this plan, you must receive care from medical professionals and hospitals that participate in the Focus HMO provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

- › **Primary care provider (PCP) required**
- › **Referrals needed for most specialists**
- › **Care limited to Easy Access providers and hospitals (except in a medical emergency)**

Coverage and important information

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 56 hospitals and more than 30,000 doctors and other clinicians called Easy Access providers.

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.

Easily Find Your Providers Online

Visit harvardpilgrim.org and select either , **ChoiceNet HMO**, **HMO or HMO Open Access** or **Focus Network – MA HMO** based on your plan selection

Start your search

[Important Plan Details](#)

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

To start a new search with a different plan, [Change Plan](#).

Health Plan

HMO or HMO Open Access

Location

(Address, City, State, or ZIP Code)


Search by

Name or Facility Specialty

Ex. John Doe


SEARCH PROVIDERS


[Howard M Lanney, MD](#)

 Virtual Visits/Telehealth Accepting New Patients
Yes

Distance from You: 0.40 miles

Address
1575 Blue Hill Ave
Mattapan, MA 02126

 [Map](#)

Phone
 (617) 296-0061

Provider Type
Primary Care Provider (PCP)

Provider ID
12124330

Hospital Affiliation Group Affiliation
[Boston Medical Center](#) Mattapan Community Health Ctr

[Compare](#) + [Add to My List](#)

Note: Primary Care Providers have a Provider ID number which is needed to enroll or change your PCP.

The Right Quality Care Options for You



Virtual Care

Real-time virtual visit with Doctor on Demand providers

- Coughs, colds, flu
- Strep/sore throat
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health: UTIs, yeast infections
- Sports injuries
- Eye issues
- Behavioral health
- Prescription orders at local pharmacy



Retail Clinic

Walk-in, convenience care or retail clinic, (CVS Minute Clinic)

- Bronchitis
- Ear infections
- Eye infections
- Skin conditions like poison ivy and ringworm
- Strep throat



Urgent Care Clinic

Walk-in clinic for urgent care

- Burns, rashes, bites, cuts and bruises
- Infections
- Coughs, cold and flu
- Minor injuries
- Respiratory infections
- Sprains and strains



Emergency Room (ER)

Part of a local hospital

- Choking
- Convulsions
- Heart attack
- Loss of consciousness
- Major blood loss
- Seizures
- Severe head trauma
- Shock
- Stroke

If you think you're having a medical emergency, call 911 or go to the nearest ER.

Decision and Enrollment Support

Questions? SmartStart Is At Your Service

Pre-enrollment support for new members to guide you through this change and for existing members looking to change benefit options.

Connect with clinical experts about **your unique medical concerns**.

Talk through your **new benefits** and get immediate answers to your questions.

New Member **Welcome Guide**: Visit [harvardpilgrim.org](https://www.harvardpilgrim.org) to get started.

How to reach us:

- Email SmartStart@harvardpilgrim.org
- Call (866) 874-0817

Hours of operation

Monday, Tuesday, Thursday & Friday
8:30 a.m. – 5 p.m. EST

Wednesday
10 a.m. – 5 p.m. EST

Note: SmartStart is closed for lunch Monday-Friday, 1 p.m. – 2 p.m. EST

Digital Welcome Guide for new members 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 Once You're A Member

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org) and select "Member login"

The screenshot shows the Harvard Pilgrim Health Care member account dashboard. At the top, there is a navigation bar with the Harvard Pilgrim Health Care logo, a search bar, and links for "Need language assistance?", "Find a provider", "Contact us", "Secure message inbox", "Your account", and "Log out". Below the navigation bar, there are tabs for "Home", "Benefits & coverage", "Claims", "Personal health record", and "Tools & resources". The main content area is divided into several sections:

- Your plan snapshot:** Displays member information for John Doe, including Member ID (HP1234567-00), Plan (MA HMO-Best Buy), and PCP (MD Obli C M Mani). It also includes links for "Get ID card" and "Manage your account".
- Check your messages:** A section with a lock icon and a message icon, prompting the user to visit their secure inbox for plan updates, news, and notices. It includes a link to "Go to your secure inbox".
- COVID-19 Info:** A section with a red virus icon and an information icon, providing information about free COVID-19 at-home rapid tests available from the federal government and in local communities. It includes a link to "Get the details".
- Track spending:** A section with tabs for "Family", "Spouse", and "Child1". It shows spending from January 01, 2023, through March 10, 2023. It includes two progress bars: "In network" (Deductible) and "Out of pocket".

In network: Shows a progress bar from \$0 to \$3,000.00. The deductible is currently at \$375.71. Text below the bar states: "Your family has paid \$375.71 toward the in-network deductible. When you spend \$2,624.29 more in deductible costs, expect to pay less for your family's covered in-network services for the rest of the plan year. Select the tabs with family members' names to track their individual deductible progress."

Out of pocket: Shows a progress bar from \$0 to \$6,000.00. The out-of-pocket maximum is currently at \$519.11. Text below the bar states: "Your family has paid \$519.11 toward the in-network out-of-pocket maximum. When you spend \$5,480.89 more in cost sharing, we pay your family's covered in-network services in full for the rest of the plan year. Select the tabs with family members' names to track their individual deductible progress."

At the bottom of the "Track spending" section, there is a link to "Estimate your future health care costs".

In your account, you can:

Search for in-network providers

Review your claims

Learn about lower-cost alternatives to the Emergency Room

Apply for wellness reimbursement

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

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](https://www.harvardpilgrim.org)



Social Media

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



Additional Programs

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.

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+

Estimate My Cost: A simple way to estimate your health care costs

Our easy online medical cost transparency tool empowers you to:

- ▶ Plan ahead for out-of-pocket costs
- ▶ Be more engaged in your health plan
- ▶ Make informed decisions

The screenshot shows the Harvard Pilgrim HealthCare 'Estimate My Cost' tool interface. At the top, there is a navigation bar with 'Saved Estimates' and 'LOGOUT' buttons. Below this, the user's name 'Karen' and current plan 'Harvard Pilgrim PPO' are displayed. A search bar is present with the text 'Type a condition (e.g., back pain) or a test (e.g., MRI, mammogram)' and a 'SEARCH' button. A 'YOUR PLAN OVERVIEW' section shows 'Remaining Deductible* Individual' at \$250 and 'Remaining Max Out of Pocket* Individual' at \$1,775. A 'WELCOME!' message is displayed with a photo of a man and a child, and a list of actions: 'Search for a medical treatment or procedure', 'Use the filter to narrow or expand your search options', 'Build an estimate by selecting the provider/facility', and 'Compare costs for up to four providers'.

NEW: Wellness Reimbursement

\$200 Individual Coverage / \$400 Family Coverage

Effective July 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

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 November 1, 2024. If you received a fitness reimbursement in 2024 you are not eligible for a second reimbursement this calendar year.

Go to harvardpilgrim.org/reimbursement for more details.

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.

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)
- Feedback on health data
- Information about fertility/family planning, maternity, parenting for children and adolescence and menopause



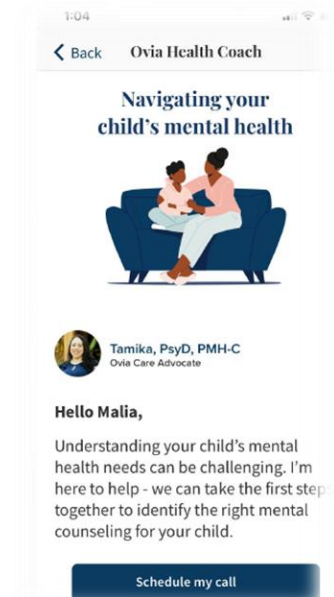
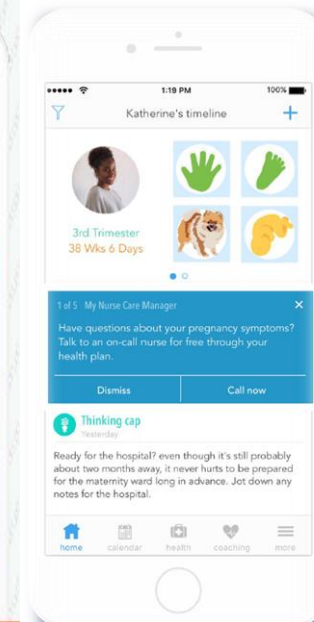
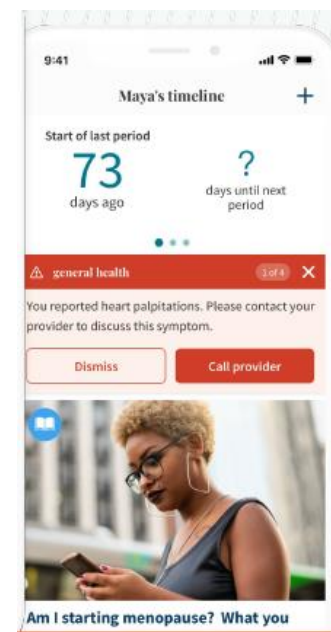
Support for reproductive health, fertility and menopause



Ongoing support for your healthiest, happiest pregnancy



Go to resource for family & working parents



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 - 6:15 p.m. ET



Guided Mindfulness

T, W, Th

8:30 - 9 a.m. ET



Zumba

T & Th

5:15 - 6:15 p.m. ET



Health & Wellness Webinars

W & Th

1 - 1:30 p.m. ET

Perks and Discounts

A wide range of healthy savings opportunities for members



Fitness, personal training, yoga virtual programs or products

- Daily Burn
- Ompractice
- ProSourceFit



Healthy Eating

- Savory Living
- The Dinner Daily
- Eat Right Now



Mindfulness Programs

- Ten Percent Happier
- Unwinding Anxiety
- Sana Health



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!

Thank You!