

Harvard Pilgrim
Health Care



CAPE COD
HEALTHCARE

a Point32Health company

2025 Member Guide

Find everything you need at harvardpilgrim.org/cchc



Welcome to Harvard Pilgrim

Dear Member,

At Harvard Pilgrim, we're not just your health plan provider; we are your health care partner. That's why we offer flexible health plans with robust local and national provider networks, preventive care programs, digital tools for added convenience and inclusive family-focused benefits.

We encourage you to use this member guide as a self-service tool to assist you toward better health and to maximize the benefits of your health plan.

Your member guide will give you an overview of:



Medical services



Behavioral health services



Chronic condition management



Wellness programs



Exclusive discounts and many other great perks

Activate and use your secure member account to learn more and see your own specific health plan coverage and costs.



Visit **harvardpilgrim.org/cchc** for more information, resources and access to your secure member account.



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Cape Cod Healthcare 2 Tier DPO

Cape Cod Healthcare 2 Tier DPO (Designated Provider Organization) POS is a (Point of Service) plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick.

How this plan works

- You have access to the full Harvard Pilgrim network but this plan places in-network providers and hospitals into one of two tiers.
- Custom network is a tiered into Tiers 1, 2, and Out-of-Network.
 - Tier 1: CCHC network
 - Tier 2: HPHC network
 - OON
- A Cape Cod Healthcare PCP (Tier 1) is preferred, but a member has the option to choose a Tier 2 PCP. A member will have the lowest out-of-pocket costs when they choose a Cape Cod Healthcare PCP.
- This plan requires referrals from your PCP to see a Specialist.
- The plan also covers out-of-network services, with deductible and coinsurance.
- Enrollees must live on Cape Cod.

To receive the highest In-network level of benefits:

- Choose a primary care provider (PCP). Please choose a CCHC PCP at the time you enroll. If you do not, Harvard Pilgrim will assign one to you.
- Obtain care from your PCP.
- Obtain referrals to see in-network specialists when needed and visit Tier 1 and Tier 2 providers for lower copayments.

You will pay more when you receive care out-of-network or with an in-network provider without a referral from your PCP; that is, if you have not chosen a PCP or obtained referrals to see specialists, or you are using out-of-network providers.

Tiering

It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit harvardpilgrim.org/cchc to confirm if the provider is in the CCHC 2 Tier DPO POS network and at what tier.

This plan places in-network providers and hospitals into one of two tiers. The cost sharing amount (copayment, coinsurance and/or deductible) you pay for covered services will depend on the tier that the providers and hospitals are assigned. A provider's tier assignment may change at any time (e.g., when they change practice affiliations). Providers who work for more than one practice may be in more than one tier; what you pay will depend on the provider's group affiliation and/or practice location where services were rendered. Please consult this directory to determine a provider's tier in the network and the tier of the provider's affiliated hospitals. Please refer to your plan documents to determine if your plan design includes tiered cost share.

OOA Dependent Coverage

This exception request is for covered dependents, including a spouse or child(ren) who resides outside the employee/subscriber's residence and which is outside of the CCHC DPO network. Granted exceptions will allow for services at a non-CCHC DPO provider to be covered at the tier 1 benefit level. A new dependent exception must be requested each year.





Cape Cod Healthcare POS GEO

Cape Cod Healthcare POS is a (Point of Service) plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick.

How this plan works

- You have access to the full Harvard Pilgrim network.
- Network consists of in-network (full Harvard Pilgrim network) and out-of-network benefits.
- A PCP is required and requires referrals to see a Specialist.
- The plan also covers out-of-network services, with deductible and coinsurance.
- This plan is available for members who live off the Cape 20 miles or more off Cape but within the Harvard Pilgrim Health Care service area.

To receive the highest In-network level of benefits:

- Choose a primary care provider (PCP).
- Obtain care from your PCP.
- Obtain referrals to see in-network specialists when needed to visit providers for lower copayments.

You will pay more when you receive care out-of-network or with an in-network provider without a referral from your PCP; that is, if you have not chosen a PCP or obtained referrals to see specialists, or you are using out-of-network providers.

OOA Dependent Coverage

This exception request is for covered dependents, including a spouse or child(ren) who resides outside the employee/subscriber's residence, and which is outside of the CCHC DPO network. Granted exceptions will allow for services at a non-CCHC DPO provider to be covered at the tier 1 benefit level. A new dependent exception must be requested each year.





Cape Cod Healthcare PPO OOA

Cape Cod Healthcare PPO (Preferred Provider Option) plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick.

How this plan works

- You have access to the full Harvard Pilgrim network.
- Network consists of in-network (full Harvard Pilgrim network) and out-of-network benefits.
- You are not required to choose a PCP, but we recommend that our members choose one. A PCP provides most of your routine care and can recommend that you see other doctors or practitioners when you have a specific health issue or illness.
- The plan also covers out-of-network services, with deductible and coinsurance.
- This plan is available for members who are truly OOA (live outside New England).



OOA Dependent Coverage

This exception request is for covered dependents, including a spouse or child(ren) who resides outside the employee/subscriber's residence and which is outside of the CCHC DPO network. Granted exceptions will allow for services at a non-CCHC DPO provider to be covered at the tier 1 benefit level. A new dependent exception must be requested each year.



Maximize Your Health: Digital Tools & More

1. Access your secure online account

Once your membership becomes effective, be sure to activate your member secure account at harvardpilgrim.org/cchc. Use your smartphone, tablet, or computer to:

- Get your electronic ID card.
- Choose your primary care provider (PCP).
- 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/cchc 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.
- Check provider tier to find out how much you will pay out of pocket.





3. Save time and money

- **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/cchc.
- **Health care cost estimator:** Our online cost estimator tool can help you find less expensive options for hundreds of services and procedures. Visit harvardpilgrim.org/cchc (member login required). Click "Tools & Resources" at the top of the page, then click "Estimate My Cost."



Behavioral Health Service Navigation

Behavioral Health Service Navigation is a cornerstone of Harvard Pilgrim's **whole-person care** approach. Our highly trained and dedicated teams are ready to **guide you from the very first phone call**, to help ensure a compassionate and streamlined experience for you and your covered family members. Our specially trained Behavioral Health Service Navigators provide personalized support and can help you:

-  **Navigate** the complex health care system through enhanced, personalized interactions.
-  **Locate** behavioral health network providers with availability, specialty, and cultural competency that supports your preferences.
-  **Schedule** timely appointments for your new or ongoing health needs.
-  **Connect** to exclusive resources, support tools and other services.

How does Service Navigation work?



Behavioral Health Programs

Harvard Pilgrim members of all ages can access a comprehensive network of medical and behavioral health care providers, along with innovative programs and services¹, to improve both physical and mental well-being in traditional and virtual settings.



Virtual therapy services: Access licensed therapy and medication management 7 days a week through Grow Therapy², and AbleTo.



Specialty providers: Access to advanced neurological therapies for children with autism spectrum disorder and other developmental differences from Autism Care Partners³ and Cortica.³ Plus, get timely appointments at outpatient clinics or virtual care from Northeast Health Services.⁴



Substance use treatment services: Available through our providers Spectrum Health⁴ and Better Life Partners.⁵ Members are supported after inpatient treatment by our internal Addiction Recovery Care Management Team.



Care management programs encompass addiction recovery, post facility discharge, transition to home and more. Our internal team of clinicians and care managers will work closely with you and your providers to manage and coordinate your care. Supporting you and your covered family members at every stage.



For assistance with accessing these innovative programs and services, please call member services at the phone number listed on the back of your member ID card.

If you are experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away. Harvard Pilgrim, a Point32Health company, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, sexual orientation, or gender identity. Por servicio de traducción gratuito en español, llame al número de su tarjeta de miembro. 若需免費的中文版本, 請撥打ID卡上的電話號碼。



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 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 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 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.⁶

Wellness Reimbursement⁷

Harvard Pilgrim is excited to offer our wellness reimbursement program. You and dependents on your health plan can be reimbursed up to \$150 for a range of qualifying programs, which include:

- Membership fees to gyms or fitness facilities
- Virtual fitness class subscriptions
- Studios or facilities that offer membership or tuition
- Select nutrition and mindfulness meditation programs
- Cardiovascular and strength training equipment
- Seasonal town, club or school athletic fees
- Cape Cod National Seashore Annual Pass (exclusive for CCHC)

Weight Management Reimbursement⁸

Get reimbursed for up to \$150 on the following qualified weight management programs:

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

Support for a Healthy Mind

Your emotional health is an important part of your overall health. That's why Harvard Pilgrim provides access to a wide range of innovative resources and tools to support you. If you need help finding treatment for you or a family member.

Dedicated Nurse Care Managers to Guide You

Our dedicated nurse care managers can be helpful guides when you're facing decisions about care. Whether your doctor says you need surgery, you're coping with a complex or chronic condition, or you or a family member is pregnant, our nurse care managers can provide you with confidential decision support and health advocate services — at no cost.



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:

- Get a 30-day free trial of Daily Burn,⁹ followed by 25% off your monthly membership.
- Save up to 40% off Ompractice virtual yoga.
- Save 20% on your entire order of fitness products at ProSourceFit.
- Save 15% on top brands of athletic footwear at Marathon Sports.

Weight Management

Sink your teeth into discounts that can help you manage your weight or eat healthier:

- 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.
- Save 25% on InsideTracker's science-based, personalized nutrition plan based on your blood test results.

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:

- Enroll in Cape Cod Healthcare's LiveWell program, and start earning rewards for participating in a variety of informative, fun and interactive activities.
- Access virtual yoga, guided mindfulness and more through our Living Well at Home programs. All classes are at no cost to you and easy to access via Zoom.
- Save up to 30% off complementary therapies and alternative medicine services through our partnership with WholeHealth Living Choices: acupuncture, chiropractic,¹⁰ massage therapy, natural healing, tai chi, qigong and more.
- Get 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 step-by-step guide.
- Get 50% off digital subscriptions and courses at **Mindful.org**.



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:

- Get 25% off Craving to Quit, a 21-day app-based program.
- Get 30% off QuitSmart's Stop Smoking Kit and Stop Smoking Classes.

Vision

Need a new pair of eyeglasses?

- Get discounts on frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers.¹¹
- Have your routine eye exam at participating Visionworks locations and get a free pair of prescription eyeglasses from a select store collection.¹² You must choose and order your free eyewear on the day of your exam.

Interested in LASIK?

- Save up to 35% off the national average price of traditional LASIK and get special pricing for other laser procedures with QualSight.

Hearing

You and your loved ones don't have to miss a thing. Our partnership with trusted vendors gives you access to discounted, state-of-the-art hearing aids and follow-up services:

- Get 30%-60% off state-of-the-art technology from top hearing aid manufacturers and hearing solutions for every type of hearing loss from TruHearing.
- Get significant savings on hearing aids, a 60-day trial period with money-back guarantee, follow-up care, and a three-year warranty from Amplifon Hearing Health Care.

Family Care

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

- Tinyhood Virtual Pregnancy and Parenting Classes.

Get 1 Month Free followed by 25% off your annual membership. Learn everything you need to know when it comes to birth, baby and beyond. Learn from Tinyhood's expanding library of hundreds of lessons ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more! You may also be eligible for childbirth class reimbursement. Please contact member services or your employer for details.

- Help your family assess needs and find care through Home Instead®.
- Be Safer At Home (BSAH) offers our members substantially discounted rates on the installation and monthly fees of a Personal Emergency Response System (PERS). PERS provides 24/7 emergency assistance and care, increasing safety and independence.
- Save on a variety of services provided by LifeCycle Transitions that help members with chronic health problems stay well at home or transition to a new location.
- Save 10% on Vigorous Minds science-based, personalized program for maintaining brain health and quality of life after 50.

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.

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 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](https://www.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](https://www.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](https://www.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](https://www.harvardpilgrim.org) or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.

Member Services: (844) 442-7324

TTY: 711

Additional Details

- ¹ The programs mentioned in this brochure are available to Harvard Pilgrim Commercial members through their employer-sponsored coverage. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- ² Grow Therapy Services are available across the country. Services in Rhode Island will be added soon.
- ³ Autism Care Partners services are located in Massachusetts, New Hampshire, Rhode Island, Connecticut, New York, and Vermont.
- ⁴ Spectrum Health and Northeast Health Services are located only in Massachusetts.
- ⁵ Better Life Partners services are available in Massachusetts, New Hampshire, Maine and Vermont.
- ⁶ This information has been provided by the vendors and has not been independently confirmed by Harvard Pilgrim Health Care. Check with your health care provider regarding any health or medical condition before beginning any new treatment, exercise or nutrition regimen. Discounts are subject to change at any time.
- ⁷ Up to two members on a family plan can be reimbursed for up to \$150 each, for a maximum reimbursement of \$300. Any combination of subscriber, spouse or dependent is eligible for reimbursement. For plans with one covered member, the maximum reimbursement amount is \$150. Membership must be for at least four months in a calendar year. For members enrolled in a Massachusetts small group or individual plan, fitness trackers qualify for reimbursement. Reimbursement may be considered taxable income. For tax information, consult your employer or tax advisor. Additional restrictions may apply. Reimbursement amounts may vary by employer group.
- ⁸ To qualify for weight management reimbursement, you must be a Harvard Pilgrim member while participating in the weight management program. Please note that fees for individual counseling sessions, food, books, videos, scales or other items not included as part of the fee for the course or class do not qualify for reimbursement. Reimbursement may be considered taxable income. For tax information, consult your employer or tax advisor. Additional restrictions may apply. Reimbursement amounts may vary by employer group.
- ⁹ At the end of your 30-day free trial, Daily Burn will automatically charge your card \$14.96 USD/month until you cancel. No refunds or credits for partial months. Additional taxes may apply.
- ¹⁰ This program is not related to your Harvard Pilgrim medical benefits. Some Harvard Pilgrim plan designs include acupuncture coverage and chiropractic coverage, in which case the provider networks and office visit benefits differ. Refer to your plan documents for more information.
- ¹¹ 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.
- ¹² Free eyewear program is available only at select participating locations in Massachusetts, Rhode Island, New Hampshire and New York. Offer subject to restrictions; limited to one free pair of eyeglasses per member per year.



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 or sex (including pregnancy, sexual orientation and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity).

HPHC:

- 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 HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity) you can file a grievance with:

Civil Rights Compliance Officer

1 Wellness Way
Canton, MA 02021-1166

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/portal/lobby.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

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

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجانًا. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સિવાય બીજી ભાષા બોલો છો, તો ભાષા સહાય સેવાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પરના નંબર પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके लिए निःशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर दिए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) ប្រសិនបើអ្នកនិយាយភាសាផ្សេងក្រៅពីភាសាអង់គ្លេស សេវាកម្មជំនួយភាសា ដែលឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមហៅទៅកាន់លេខនៅលើ ID កាតសមាជិករបស់អ្នក។

Korean (한국어) 알림: 영어 이외의 언어를 사용하신다면 언어 지원 서비스를 무료로 제공해 드립니다. 가입자 ID 카드에 명시된 번호로 전화하시기 바랍니다.

Lao (ພາສາລາວ) ກະຊວງອຸປະຊາບຸ: ຖ້າທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການດ້ານພາສາໄດ້ ໂດຍບໍ່ເສຍຄ່າ. ກະຊວງໃຫ້ທ່ານເບີທີຢູ່ໃນບັດປະຈຳຕົວສະມາຊິກຂອງທ່ານ.

Polish (polski) UWAGA: Jeśli posługujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são-lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項: 如果您講非英語的其他語言, 我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

Contact Us

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

Member Services

844-516-5791 (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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