



What You Need to Know for Annual Enrollment

Wednesday, April 2 — Thursday, May 1

We're pleased to have you as a member of Explorer POS with Harvard Pilgrim Health Care. Annual Enrollment offers you the opportunity to review your benefit options and enroll in or change your coverage effective July 1, 2025.

- 1 If you're satisfied with your current plan, there's nothing you need to do differently. Your policy will remain in place, and you can continue to enjoy the great programs and services you do today.
- 2 If you wish to make a benefit change, visit **MyGICLink** to make changes through the GIC's self-service portal.

Member resources and support:

- Create an **online account** to access your plan and get the most out of your health insurance through Harvard Pilgrim
- **Employee assistance program:** You can access your Mass4You benefits (powered by Optum) at your convenience
- **MyGICLink:** This secure, self-service GIC portal allows you to enroll in or update your benefits and view additional resources available through the GIC
- Contact your **GIC Member Coordinator** for help with understanding your benefits, making changes and addressing questions you may have
- The GIC provides **prescription drug coverage** through CVS Caremark. Visit info.caremark.com/oe/gichome or call **(877) 876-7214**

Explorer POS — How this plan works:

- Full network — any provider in Harvard Pilgrim is part of the Harvard Pilgrim Explorer POS plan
- Network is tiered into Tiers 1, 2 and 3
- Highest level of coverage with in-network services with PCP, a specialist with PCP referral or via our national network
- The plan also covers out-of-network services, with deductible and coinsurance
- Enrollees must live in Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island or Vermont

Tier 1

PCPs — \$10

Specialists — \$30

Hospitals — \$275

Tier 2

PCPs — \$20

Specialists — \$60

Hospitals — \$500

Tier 3

PCPs — \$40

Specialists — \$75

Hospitals — \$1,500

Be sure to check out harvardpilgrim.org/myoptions/gic for more information, including a plan comparison chart to help you review your options, and a member guide with details about your plan and additional programs.