



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission



United
Healthcare

a Point32Health company

What You Need to Know for Annual Enrollment

Wednesday, April 2 — Thursday, May 1

We're pleased to have you as a member of Access America 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**

Access America — How this plan works:

- The GIC's national plan for Harvard Pilgrim Health Care members residing outside of New England
- Access America is a Harvard Pilgrim-UnitedHealthcare (UHC) joint venture product, offering a unified option to our groups for employees nationwide
- A member can visit Harvard Pilgrim's participating doctors, health professionals and hospitals in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's participating doctors, health professionals and hospitals in all other states
- The network is not tiered; members pay a flat copay for services with a PCP or specialist
- A PCP is not required but recommended, and referrals are not necessary
- Enrollees must live in the U.S., but outside GIC's newly defined enrollment area of Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island or Vermont

PCP — \$20

Specialists — \$45

Hospitals — \$275

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.