



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

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 Quality HMO 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**

Quality HMO — How this plan works:

- This plan has a narrower network with fewer participating health care providers and hospitals, but with a lower premium than Explorer POS
- You're required to choose a PCP and receive covered services directly from your PCP or from other Harvard Pilgrim participating providers with the appropriate referrals
- In-network coverage only — there are NO out-of-network benefits, unless you have a medical emergency or you need urgent care outside of the Quality HMO service area
- You pay a lower copay for office visits to specialists and for inpatient hospital care when you use Tier 1 providers in the Quality HMO network. The network is limited to Tier 1 and 2, with no Tier 3 providers
- Enrollees must live in mainland Massachusetts — the Cape and Islands are excluded

Tier 1

PCPs — \$20
Specialists — \$30
Hospitals — \$275

Tier 2

PCPs — \$20
Specialists — \$60
Hospitals — \$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.