



Harvard Pilgrim  
Health Care

a Point32Health company



Commonwealth of Massachusetts  
Group Insurance Commission

# 2025-2026 Member Guide

Find everything you need at [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic)



# Welcome to Harvard Pilgrim

At Harvard Pilgrim Health Care, we are committed to providing GIC members access to high-quality health care coverage and services to help you stay healthy. Our health plans, **Harvard Pilgrim Explorer POS** and **Harvard Pilgrim Quality HMO** offer preventive care, behavioral health services, wellness programs, and many other great perks.

**We encourage you to use this member guide to:**



Learn more about your care options



See how to register for your secure member account and download our free mobile app



Explore wellness programs, like discounts at health facilities and more



You can also visit **harvardpilgrim.org/gic** for resources specific to your plan.



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# Harvard Pilgrim Explorer POS

Harvard Pilgrim Explorer POS is a Point of Service (POS) 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:

## How this plan works

- Full network — any provider on 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 CT, MA, ME, NH, RI or VT

## In-network and Out-of-network/Non-referral Coverage

You have the highest level of coverage when you receive covered services in-network, directly from your PCP or from other Harvard Pilgrim participating providers with the appropriate referrals. In-network coverage saves money because you pay lower out-of-pocket costs than you would if you did not get referrals or used out-of-network providers and hospitals.

You have out-of-network/non-referral coverage when you receive care for covered services from out-of-network providers or from participating providers without a referral from your PCP. Out-of-network or non-referral coverage is usually more expensive than in-network coverage.

## About this plan's deductibles:

- In-network annual deductible: Plan members must pay the in-network deductible of \$500 per individual/\$1,000 per family per plan year for applicable covered services in our network.
- Out-of-network or non-referral annual deductible: Members using the out-of-network or non-referral level of benefits will pay the out-of-network deductible of \$500 per individual/\$1,000 per family per plan year. At the out-of-network level, once you have paid the deductible, the Harvard Pilgrim Explorer POS will pay 80% and you will pay 20% of the "reasonable charges". This continues until you reach the out-of-pocket maximum of \$5,000 per individual/\$10,000 per family. At this time, your services are covered in full (up to the reasonable charges) for the rest of the plan year.<sup>1</sup>



## Tiering

**It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic) to confirm if the provider is in the Explorer POS network and at what tier.**

Out-of-pocket costs will vary depending on whom you see and where you go for care. Please review and consider the following when seeking care:

You can lower your out-of-pocket cost by selecting providers and hospitals in lower cost tiers.

When you choose a PCP, it is important to consider the tier of the hospital that your PCP uses. For example, a Tier 1 PCP may admit patients to a Tier 2 or Tier 3 Hospital.

A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.

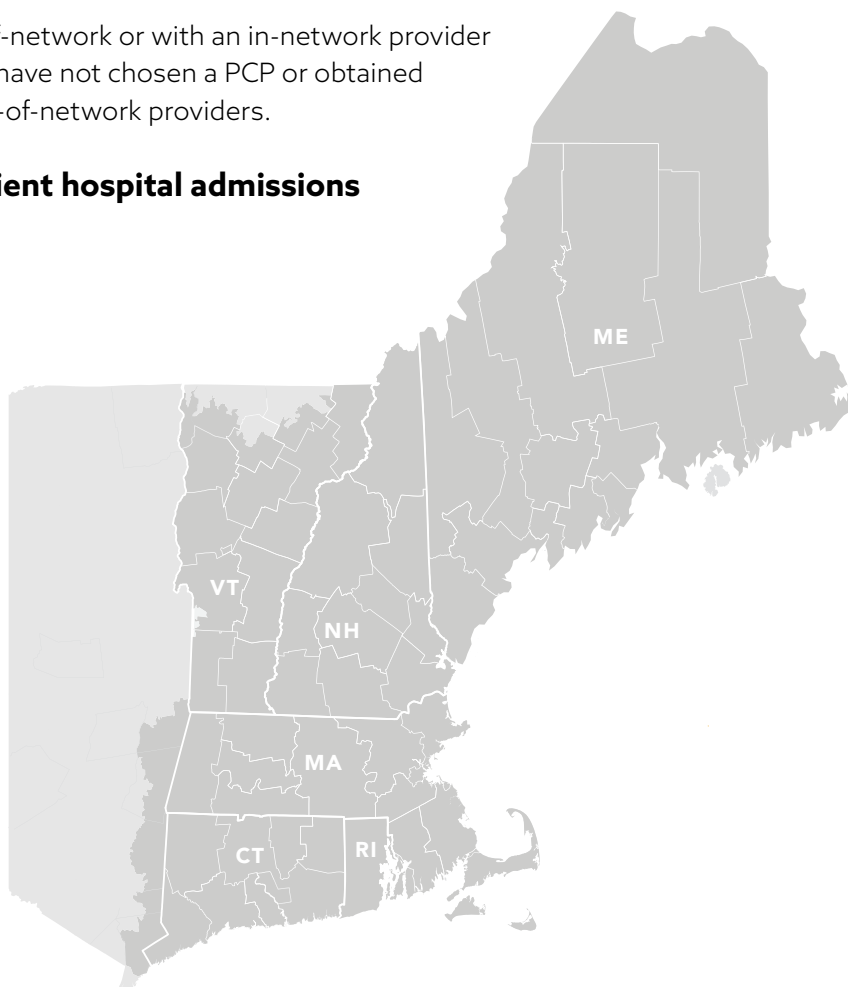
### To receive the highest In-network level of benefits:

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

### Copayments for office visits and inpatient hospital admissions with in-network providers:

<b>Tier 1</b>	PCPs—\$10 Specialists—\$30 Hospitals—\$275
<b>Tier 2</b>	PCPs—\$20 Specialists—\$60 Hospitals—\$500
<b>Tier 3</b>	PCPs—\$40 Specialists—\$75 Hospitals—\$1,500



# Explorer POS – Summary of Benefits

July 1, 2025 - June 30, 2026

	In-Network	Out-of-Network
Deductible	\$500 per member/\$1,000 per family	\$500 per member/\$1,000 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All in-network medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)	\$5,000 per member/\$10,000 per family (excluding coinsurance for skilled nursing facility care)
Outpatient Care		
Primary Care Provider Visits	Tier 1 copayment: \$10, Tier 2 copayment: \$20 Tier 3 copayment: \$40	Deductible, then 20% coinsurance
Specialist Visits	Tier 1 copayment: \$30, Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge	Deductible, then 20% coinsurance
Administration of Allergy Injections	Deductible, then no charge	Deductible, then 20% coinsurance
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible	Deductible, then 20% coinsurance
Hospital Services		
Inpatient Semi-Private Room and Board and Physicians’ Services	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Tier 3 copayment: \$1,500  Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Surgical Day Care	\$250 copayment per visit, then deductible.  <b>Note:</b> \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year)	Deductible, then 20% coinsurance
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge	Deductible, then 20% coinsurance
Skilled Nursing Facility Care Services — up to 100 days per plan year	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge	Deductible, then 20% coinsurance
Prescription Drug Benefit		
The GIC provides prescription drug coverage through CVS Caremark. Visit <a href="https://info.caremark.com/oe/gichome">https://info.caremark.com/oe/gichome</a> or call (877) 876-7214	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165	
Other Services		
Durable Medical Equipment Including Prosthetics	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Physical and Occupational Therapies — up to 30 visits per plan year for each therapy	\$20 copayment	Deductible, then 20% coinsurance
Chiropractic Care — 20 visits per plan year	\$20 copayment	Deductible, then 20% coinsurance
Biannual Routine Vision Exam — covered once every 24 months	Optometrist copayment: \$20 Ophthalmologist Specialist: Tier 1 copayment: \$30, Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Ambulance	Deductible, then no charge	Deductible, then 20% coinsurance
Behavioral Health		
Office Visits	\$10 copayment	Deductible, then 20% coinsurance
Telemedicine Visits	Copayment waived for the first 3 visits; \$10 per visit after the third visit	Deductible, then 20% coinsurance
Inpatient — General Hospital (semi-private room and board and special services)	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Tier 3 copayment: \$2,500	Deductible, then 20% coinsurance
Inpatient Mental Hospital Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Inpatient Substance Abuse Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance



# Explorer POS Participating Hospitals — Massachusetts

## 2025–2026

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Harvard Pilgrim Explorer POS network.

### Tier 1 Hospitals

Anna Jaques Hospital  
Athol Memorial Hospital  
Baystate Franklin Medical Center  
Baystate Medical Center  
Baystate Noble Hospital  
Baystate Wing Hospital  
Beth Israel Deaconess Hospital - Milton  
Beth Israel Deaconess Hospital - Needham  
Beth Israel Deaconess Hospital - Plymouth  
Boston Medical Center  
Heywood Hospital  
Holyoke Medical Center  
MelroseWakefield Healthcare -  
- MelroseWakefield Hospital  
- Lawrence Memorial Hospital  
MetroWest Medical Center -  
- Leonard Morse Hospital  
- Framingham Union Hospital  
Milford Regional Medical Center  
Northeast Hospital Corporation -  
- Addison Gilbert Hospital  
- Beverly Hospital  
Saint Vincent Hospital  
Signature Healthcare Brockton Hospital  
Southcoast Hospitals Group -  
- Charlton Memorial Hospital  
- St. Luke's Hospital  
- Tobey Hospital  
Sturdy Memorial Hospital  
Tufts Medical Center  
UMass Memorial Health -  
- Harrington Hospital  
- Clinton Hospital  
- Marlborough Hospital  
Winchester Hospital

### Tier 2 Hospitals

Beth Israel Deaconess Medical Center  
Boston Children's Hospital  
Brown University Health  
- Morton Hospital  
- Saint Anne's Hospital  
Cambridge Health Alliance  
Cape Cod Hospital  
Dana-Farber Cancer Institute  
Falmouth Hospital  
Good Samaritan Medical Center  
Holy Family Hospital  
Holy Family Hospital - Merrimack Valley  
Lahey Hospital and Medical Center  
Lawrence General Hospital  
Lowell General Hospital  
Massachusetts Eye and Ear Infirmary  
Mercy Medical Center  
Mount Auburn Hospital  
New England Baptist Hospital  
The Shriner's Hospital for Children - Boston  
The Shriner's Hospital for Children - Springfield  
South Shore Hospital  
St. Elizabeth's Medical Center  
UMass Memorial Medical Center -  
- Hahnemann Campus  
- Memorial Campus  
- University Campus  
  
All hospitals in CT, NH, ME, RI, and VT are Tier 2.

### Tier 3 Hospitals

Berkshire Medical Center  
Brigham and Women's Faulkner Hospital  
Brigham and Women's Hospital  
Cooley Dickinson Hospital  
Emerson Hospital  
Fairview Hospital  
Martha's Vineyard Hospital  
Massachusetts General Hospital  
Nantucket Cottage Hospital  
Newton-Wellesley Hospital  
North Shore Medical Center  
- Salem Hospital  
- Union Hospital

**Please refer to the Explorer POS Plan provider directory for a list of participating and non-participating hospitals in other states.**

**You pay a lower copay when you use Tier 1 hospitals.**

**Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Explorer POS provider directory at [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic) for the most current information.**



# Harvard Pilgrim Quality HMO

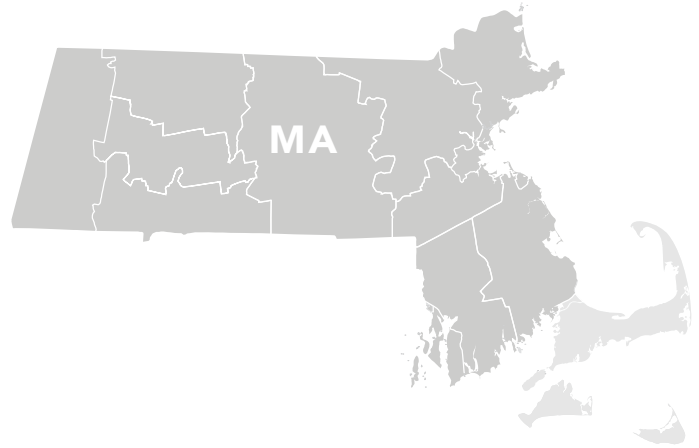
Harvard Pilgrim Quality HMO is a plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick.

## How this plan works

- This plan has a narrower network with fewer participating health care providers and hospitals, but with a lower premium than Explorer POS
- You are 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 lower copayments 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

## About this plan's deductible

Annual deductible: Plan members must pay an annual deductible of \$400 per individual/\$800 per family for applicable covered services in the Quality HMO network.



Harvard Pilgrim Quality HMO enrollment area map

## Tiering

**It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic) to confirm if the provider is in the Quality HMO network and at what tier.**

You will save on out-of-pocket costs when you visit Tier 1 providers and hospitals.

Please note: the cost-sharing amounts you will pay will vary depending on whom you see and where you go for care. Providers are not always in the same tier as the hospitals where they admit patients; be sure to check both doctors and hospitals.







Although certain primary care providers and specialists may participate in the Quality HMO network, the hospitals where they send their patients may not. If your provider refers you to a hospital that is not in the Quality HMO network, coverage will not be provided under your Quality HMO plan.

Providers' tier assignments may change during the year if they change practice affiliations. A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.



**Specialists—\$30**  
**Hospitals—\$275**



**Specialists—\$60**  
**Hospitals—\$500**

To see the copayments that apply at each network hospital, check the Copayments for Inpatient Hospital Admissions list in this guide.

# Quality HMO – Summary of Benefits

July 1, 2025 - June 30, 2026

<b>Deductible</b>	\$400 per member/\$800 per family
<b>Out-of-Pocket Maximum</b>	\$5,000 per member/\$10,000 per family (All medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)
<b>Outpatient Care</b>	
<b>Primary Care Provider Visits</b>	\$20 copayment
<b>Specialist Visits</b>	Tier 1 copayment: \$30 / Tier 2 copayment: \$60
<b>Emergency Room Copayment – waived if admitted</b>	\$100 copayment, then deductible
<b>Mammograms and Pap Smears</b>	No charge
<b>Administration of Allergy Injections</b>	Deductible, then no charge
<b>High-Tech Radiology (e.g., MRI, PET and CT scans)</b>	\$100 copayment per scan, then deductible
<b>Hospital Services</b>	
<b>Inpatient Semi-Private Room and Board and Physicians' Services</b>	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)
<b>Surgical Day Care</b>	\$250 copayment per visit, then deductible. <b>Note:</b> \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year)
<b>Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)</b>	Deductible, then no charge
<b>Skilled Nursing Facility Care Services – up to 100 days per plan year</b>	Deductible, then 20% coinsurance
<b>Inpatient Rehabilitation Services</b>	Deductible, then no charge
<b>Prescription Drug Benefit</b>	
<b>The GIC provides prescription drug coverage through CVS Caremark. Visit <a href="https://info.caremark.com/oe/gichome">https://info.caremark.com/oe/gichome</a> or call (877) 876-7214.</b>	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165
<b>Other Services</b>	
<b>Durable Medical Equipment Including Prosthetics</b>	Deductible, then 20% coinsurance
<b>Physical and Occupational Therapies – up to 30 visits per plan year for each therapy</b>	\$20 copayment
<b>Chiropractic Care – 20 visits per plan year</b>	\$20 copayment
<b>Biannual Routine Vision Exam – covered once every 24 months</b>	Optometrist copayment: \$20 Ophthalmologist Specialist: Tier 1 copayment: \$30 Tier 2 copayment: \$60
<b>Ambulance</b>	Deductible, then no charge
<b>Behavioral Health</b>	
<b>Office Visits</b>	Individual copayment: \$20 per visit Group copayment \$15 per visit
<b>Telemedicine Visits</b>	Copayment waived for the first 3 visits; \$15 copayment after the third visit
<b>Inpatient – General Hospital (semi-private room and board and special services)</b>	\$275 copayment per admission (Limited to one copayment per quarter)
<b>Inpatient Mental Hospital Facility</b>	\$275 copayment per admission (Limited to one copayment per quarter)
<b>Inpatient Substance Abuse Facility</b>	\$275 copayment per admission (Limited to one copayment per quarter)

# Quality HMO Participating Hospitals — Massachusetts

## 2025–2026

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Quality HMO network.

### Tier 1 Hospitals

Anna Jaques Hospital  
Athol Memorial Hospital  
Baystate Franklin Medical Center  
Baystate Medical Center  
Baystate Noble Hospital  
Baystate Wing Hospital  
Beth Israel Deaconess Hospital - Milton  
Beth Israel Deaconess Hospital - Needham  
Beth Israel Deaconess Hospital - Plymouth  
Boston Medical Center  
Heywood Hospital  
Holyoke Medical Center  
MelroseWakefield Healthcare  
- MelroseWakefield Hospital  
- Lawrence Memorial Hospital  
MetroWest Medical Center  
- Leonard Morse Hospital  
- Framingham Union Hospital  
Milford Regional Medical Center  
Northeast Hospital Corporation -  
- Addison Gilbert Hospital  
- Beverly Hospital  
Saint Vincent Hospital  
Signature Healthcare Brockton Hospital  
Southcoast Hospitals Group -  
- Charlton Memorial Hospital  
- St. Luke's Hospital  
- Tobey Hospital  
Sturdy Memorial Hospital  
Tufts Medical Center  
UMass Memorial Health -  
- Harrington Hospital  
- Clinton Hospital  
-Marlborough Hospital  
Winchester Hospital

### Tier 2 Hospitals

Beth Israel Deaconess Medical Center  
Boston Children's Hospital  
Brown University Health  
- Morton Hospital  
- Saint Anne's Hospital  
Cambridge Health Alliance  
Dana-Farber Cancer Institute  
Good Samaritan Medical Center  
Holy Family Hospital  
Holy Family Hospital - Merrimack Valley  
Lahey Hospital and Medical Center  
Lawrence General Hospital  
Lowell General Hospital  
Massachusetts Eye and Ear Infirmary  
Mercy Medical Center  
Mount Auburn Hospital  
New England Baptist Hospital  
South Shore Hospital  
St. Elizabeth's Medical Center  
UMass Memorial Medical Center -  
- Hahnemann Campus  
- Memorial Campus  
- University Campus

### Non-Participating Hospitals — Massachusetts

Any Massachusetts hospitals not listed here are considered out of network.

Except in a medical emergency, care you receive from hospitals that do not participate in the Quality HMO network is not covered. Some non-participating acute care hospitals may be participating behavioral health facilities. Please see the Quality HMO Plan provider directory for the list of participating behavioral health facilities.

**Please refer to the Quality HMO Plan provider directory for a list of participating and non-participating hospitals in other states.**

**You pay a lower copay when you use Tier 1 hospitals.**

**Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Quality HMO provider directory at [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic) for the most current information.**

# Whole-person Care

Our integrated approach to care allows us to help you improve both your physical and mental well-being for the best outcome.<sup>2</sup>

## Broad Network of Providers

You have access to high-quality care through our network of medical and behavioral health care providers. Our network covers New England and extends nationwide, offering both inpatient and outpatient services.

## Behavioral Health Programs and Services

We offer innovative behavioral health programs and services for children, adolescents and adults including:

- Virtual therapy and medication management services available 7 days/week to support your mental health and well-being. Services including stress management, support for anxiety and depression and more.
- Quick and easy access to specialized providers offering services including advanced neurological therapies for children with autism spectrum disorder and other developmental differences, and outpatient mental health clinics that focus on delivering timely access to high-quality psychiatry and therapy services.

## Behavioral Health Service Navigation

Our specially trained service navigation team helps you find specific resources and care, locate providers, and access innovative tools and services.

## Condition Management Programs

Our licensed care managers work with you, your doctor and other health care providers to support your health with a variety of programs including care coordination, complex care, addiction recovery, transition to home, emergency department readmission diversion, supportive care, post facility discharge and peer support.

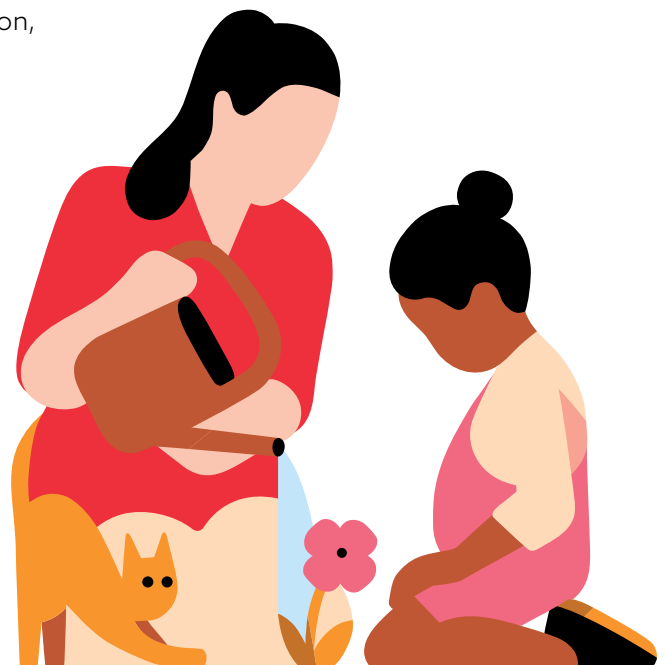
## Substance Use Treatment Services

Services are available through multiple network providers. Members are supported after inpatient treatment by our internal addiction recovery care management team.

For more information about Behavioral Health services call the phone number on the back of your member ID card or visit:



[harvardpilgrim.org/behavioral-health](https://harvardpilgrim.org/behavioral-health)



# Maximize Your Health: Digital Tools and More

## Access your secure online account



Once your membership becomes effective, be sure to activate your member secure account at [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic).

## 1. Use your smartphone, tablet, or computer to:

- Get your electronic ID card.
- Find a Provider or Hospital
  - Search for providers or hospitals by name or location, based on your plan
  - Find providers accepting new patients
  - View providers by specialty such as behavioral health, pediatrics and more
- 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
- **Access Estimate My Cost:** Our online cost estimator tool can help you find less expensive options for hundreds of services and procedures. Log in to your online account, click "Tools & Resources" at the top of the page, then click "Estimate My Cost."

## 2. Save time and money



- **Telehealth Services:** Download the free Doctor On Demand app or go to [doctorondemand.com/harvard-pilgrim](https://doctorondemand.com/harvard-pilgrim).

- After registering and completing the screening process, you'll be able to connect to board-certified doctors using your smartphone, tablet or computer.



- **Discounts and 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/discounts](https://harvardpilgrim.org/discounts).

### • Eye or Gastrointestinal (GI) procedures

- Pay a lower copayment when you choose an ambulatory surgical center for an eye or gastrointestinal (GI) procedure, instead of a hospital. We encourage you to speak with your provider about opportunities to have the procedure at an ambulatory surgical center.
  - \$150 copayment for eye or GI procedures at an ambulatory surgical center.
  - \$250 copayment for eye or GI procedures at a hospital.

# Well-being Support for You

As part of your Harvard Pilgrim membership, you get the added benefit of tools and resources to support your overall well-being, plus some extra incentives. Learn more at [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic).

## Fitness reimbursement that fits your lifestyle

We get it. Not everyone has the same approach to fitness. Whether you prefer going to the gym or practicing yoga, the GIC provides \$100 per individual or \$200 per family to help you. You will be reimbursed for the fees you pay toward a fitness facility or other qualified membership.<sup>3</sup> You can even use your reimbursement toward a virtual fitness class subscription. To qualify, your membership must be for at least four months in the calendar year.

## A wellness program that rewards you

Harvard Pilgrim members can get rewarded for creating healthier habits. Enroll in our Living Well program and start earning points toward monthly gift card drawings as a reward for participating in a variety of informative, fun and interactive activities that focus on stress management, healthy eating, physical activity, mindfulness and meditation and much more.

This program takes a holistic approach to wellness, supporting all aspects of your life. And, the more you participate, the more chances you have to earn rewards. Go to [harvardpilgrim.org/livingwelleveryday](https://harvardpilgrim.org/livingwelleveryday) to get started.

## Virtual wellness classes and webinars at no cost

You and your family can take advantage of free virtual classes and webinars through our Living Well Community. Choose from yoga, Zumba, tai chi and other specialty classes, as well mindfulness sessions and health and wellness webinars. Programs are updated monthly and easily accessible via Zoom. Visit [harvardpilgrim.org/livingwell](https://harvardpilgrim.org/livingwell) for details (no login is required).







## **Improve your health through better nutrition**

Looking to lose weight, prevent or manage a health condition, or make better food choices? Harvard Pilgrim has partnered with Good Measures to offer their Healthy Weight program to help you manage weight in a nutrition-focused way to help you reach your goals. Visit [harvardpilgrim.goodmeasures.com](https://harvardpilgrim.goodmeasures.com).

## **Support for a healthy mind**

Explore the basic practices of mindfulness with instructional videos and guided meditation through our Mind the Moment program. Practicing mindfulness involves breathing methods, guided imagery and more to help the mind to refocus on the present moment, relax the body and mind, and reduce stress.

Visit [harvardpilgrim.org/mindthemoment](https://harvardpilgrim.org/mindthemoment).

## **Childbirth education classes**

Get reimbursed for childbirth education courses. Harvard Pilgrim members can get reimbursed up to \$150 for completing a childbirth education class at a hospital or facility. Taking a class is a great way to build your confidence and prepare for childbirth and early parenthood. In addition, we have added a virtual component eligible for reimbursement. Tinyhood, an online learning platform for parents, brings you a set of on-demand classes designed for expecting parents. Learn everything you need to know – about childbirth, postpartum recovery, breastfeeding, newborn sleep, infant CPR, and more. Visit [harvardpilgrim.org/gic](https://harvardpilgrim.org/gic).



# Discounts and Savings

## 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<sup>4</sup>, 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

## Weight management

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

- Save 25% and try the first session for free with Savory Living, an online healthy eating lifestyle program
- 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 our Living Well 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.
- Get 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Get the first month free and savings on Happier, and learn how to meditate with this step-by-step guide
- Get 50% off digital subscriptions and courses at [mindful.org](https://www.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:

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

## Vision<sup>5</sup>

### Need a new pair of eyeglasses?

- Get discounts on frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers<sup>6</sup>
- Have your routine eye exam at participating Visionworks locations and get a free pair of prescription eyeglasses from a select store collection<sup>7</sup>. (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

## 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

- <sup>1</sup> Please note that there is a very limited network in Berkshire County. If you live in that area, please check whether your providers and hospitals participate.
- <sup>2</sup> If you are experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away.
- <sup>3</sup> The GIC provides \$100 maximum reimbursement (individual contract) or \$200 maximum reimbursement (family contract). Proof of payment is required for reimbursement. Additional restrictions may apply.
- <sup>4</sup> 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.
- <sup>5</sup> This is separate from any vision coverage you may be offered by your employer. Please see the Schedule of Benefits for information on coverage through Harvard Pilgrim.
- <sup>6</sup> 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.
- <sup>7</sup> 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:

### **Point32Health Civil Rights Legal Coordinator**

1 Wellness Way  
Canton, MA 02021-1166

866-750-2074, TTY service: 711

Fax: 617-668-2754

Email: [OCRCoordinator@point32health.org](mailto:OCRCoordinator@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](http://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 હિય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિય આઈડી કાર્ડ પરના નંબર પર કૉલ 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 ललए ननशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर ददए 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)** បុរសិនបរអុន កនិយាយភាសាបសង្ខេបហៅពីភាសាអង់បល: ស បសវាកម្មមជ្ឈន្ទ យភាសា ដលៃតតលិតថុល: លីអាចរកបានសហរអុន ក៏ សូ មូហៅកាន់បលខហៅបល ID កាតសាជីករសអុន ក៏។

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

**Lao (ພາສາລາວ)** ກະລຸນາ ຮັບຊາບ: ຖ້າ ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທຫາເບີຟູ ຢືນ ບັດປະຈຳ ຕົວສະມາຊິກຂອງ ທ່ານ.

**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.



## Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# Contact Us

If you have questions or need help, just give us a call — please be sure to tell us you are enrolling through the GIC.

## Member Services

(844) 442-7324 (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.



a **Point32Health** company