



Harvard Pilgrim
Health Care

a Point32Health company



Commonwealth of Massachusetts
Group Insurance Commission

2025-2026 Member Guide Medicare Enhance

Find everything you need at 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 **Medicare Enhance** health plan offers 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 Medicare Enhance

Doctor's office visits are typically covered with just a simple copayment.

You can live anywhere in the United States, and you must be enrolled in Medicare Parts A and B.

You can visit any doctor or other provider that accepts Medicare.

You'll have coverage for emergency care anywhere in the world.

You'll enjoy savings on products and programs to help you live a healthier life.

Eligibility

No matter where you live in the United States, you are eligible for Medicare Enhance if you are enrolled in Medicare Parts A and B.

Receiving care

You can receive care from any doctor, hospital or other health care provider that accepts Medicare. You're not locked into a provider network, and you don't have to choose a primary care provider. This means you're free to visit specialists for covered services without referrals.

After you enroll, you will receive a member identification (ID) card. **It will be important for you to show both your HPHC and Medicare ID cards whenever you visit the doctor or hospital.**

Paying for services

Most providers will charge you a fixed copayment at the time of service for office visits and emergency room visits, and then bill Medicare directly for the balance of the claim. Some providers may bill you directly for the services after receiving Medicare's payment, and you will need to submit a claim to HPHC.

When you become a member, refer to your Benefit Handbook for more information about provider billing and submitting claims to HPHC. But if you need help or have questions, you can always call our Member Services department.

Medicare Enhance coverage highlights

Most office visits

\$15

Prescriptions

30 days: \$10, \$30 or \$65

90 days (mail): \$25, \$75 or \$165

Prescription drug coverage is an Employer Group Waiver Plan (EGWP) offered by the Group Insurance Commission (GIC) through CVS, SilverScript. Visit gic.silverscript.com for more information.

Hearing aids

Medicare Enhance pays up to \$1700 every 24 months per hearing aid for each hearing impaired ear.

Emergency coverage — wherever you go

Whenever you need emergency care, just call 911 or another local emergency number. Emergency room visits are subject to a copayment that will be waived if you are admitted to the hospital. **Even if you're traveling to another part of the country or another part of the world, Medicare Enhance has you covered wherever you need care.**

Stay healthy and save money

Our discounts and savings program can help you save money on products and services such as nutrition and weight management programs, eyewear, complementary medicine services and more.

Visit harvardpilgrim.org/gic for details.



Medicare Enhance — Benefit Highlights

July 1, 2025–June 30, 2026

Inpatient Care	
Inpatient acute hospitalization, including behavioral health and substance use disorder; semi-private room and board and special services for Medicare-covered hospital stays	\$0 copay
Skilled Nursing	\$0 copay per day (up to 100th day of a Benefit Period)
Mental Health Care in Psychiatric Hospital	\$0 copay
Inpatient Rehabilitation	\$0 copay
Outpatient Care	
Office Visit	\$15 copay per visit
Routine Physical exam	\$0 copay
Lab and Therapeutic Radiology	\$0 copay
Diagnostic Radiology (MRI, PET scan, CT scan, X-ray)	\$0 copay
Outpatient Hospital/Ambulatory Care	\$0 copay
Home Health Care	\$0 copay
Durable Medical Equipment	\$0 copay for Medicare-covered items
Urgent and Emergency Care	\$15 copay for urgent care, \$50 copay for emergency room
Ambulance Services	\$0 copay for Medicare-covered ambulance services
Behavioral Health	\$15 copay per visit
Substance Use Disorder	\$15 copay per visit
Routine Eye Exams	\$15 copay Discounts on lenses, frames, and contacts One routine eye exam every 24 months
Hearing Aids	Members 22 and over — \$1,700 per hearing aid every 24 months for each hearing impaired ear
Physical, Occupational, and Speech Therapy	\$15 copay per visit
Fitness Reimbursement	Up to \$100 toward fitness club membership
Prescription Drugs	Your prescription drug benefits will be managed by CVS SilverScript®. If you have questions or would like information about the formulary (list of covered drugs), call the CVS SilverScript customer relations department at (877) 876-7214 or visit gic.silverscript.com .



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.

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 subscriber to help you. You will be reimbursed for fees you pay toward a fitness facility or other qualified membership.¹ 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 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 WellSM at Home program. 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/livingwellathome for details (no log in is required).

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.



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:

- Up to 40% off Ompractice virtual yoga
- Save 20% on your entire order of fitness products at ProsourceFit
- Savings on footwear and workout gear

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

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:

- 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 clear, easy-to-use, step-by-step guide

Quit smoking

Are you 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

Need a new pair of eyeglasses? Take advantage of:

- Free eyewear and other discounts at participating Visionworks locations²
- 35% off frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers³

Interested in LASIK?

- QualSight offers members 20-35% off the national average price for LASIK* with prices of \$1,795 per eye for Custom Wavefront Bladeless procedures.
- Save 15% on regular pricing and 5% on promotional pricing for LASIK, PRK or e-LASIK with US Laser Vision Network
- Save up to 25% on provider's usual and customary fees for PRK or LASIK through Davis Vision

Dental⁴

Available to residents of Maine and Massachusetts, Universal Dental Plan can help take the sting out of dental costs with savings of 20% – 50% on procedures from a network of participating dentists.⁵

Family care

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

- Save 20% on all Lively products
- Help your family assess needs and find care through CareScout® Elder Advocacy Program and Home Instead®

Hearing⁶

You 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:

- Up to \$200 on each hearing aid purchase, free quarterly cleanings and adjustments from Massachusetts based Flynn Associates and Speech-Language & Hearing Associates of Greater Boston, PC
- 30%-60% off hearing aids from TruHearing, with state-of-the-art technology and professional care from providers in your area.
- Custom hearing solutions with a wide choice of products, risk-free trial, follow-up care and 3-year warranty from Amplifon Hearing Health Care



Important Information About Your Plan

The following information refers to plans offered by Harvard Pilgrim Health Care and its affiliates ("Harvard Pilgrim").

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, 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 or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.

Members: (844) 442-7324

TTY: 711

Additional Details

- ¹ \$100 maximum reimbursement per subscriber. Proof of payment is required for reimbursement. Additional restrictions may apply.
- ² Free eyewear program is available only at select participating Visionworks locations in Massachusetts, Rhode Island, New Hampshire, and New York. You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.
- ³ Participating eyewear providers offer special savings on items such as eyeglasses and contact lenses.
- ⁴ This is separate from any dental coverage you may be offered by your employer.
- ⁵ Universal Dental Plan is not dental insurance and does not meet minimum creditable coverage under applicable state law. The plan provides discounts at specific dental providers for dental services. The plan does not make payments directly to the providers of dental services. The plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount dental plan organization. The range of discounts will vary depending on the services provided.
- ⁶ This is separate from the hearing aid reimbursement offered on the GIC Medicare Enhance Plan. Please see the Schedule of Benefits for information on coverage through Harvard Pilgrim.

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

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 مجاناً. 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 વિઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિંચ 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 ललए नन:शुल्क 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) ប្រសិនបើអ្នក កនិយាយភាសាបសដេបហ្វីពីភាសាអង់គ្លេស ឬ បសភាគមុមជំនួស ភាសា ដលៃឥតលិតថ្លៃ លីអាចរកបានសហារអ្នក ក៏ សូម មុហ្វហ្វីកានបលខហ្វីលី ID កាតសាជីកររស់អ្នក 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, ທ່ານສາມາດໃຊ້ບໍລິການນັດານພາສາໄດ້ 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.

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.



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