



Harvard Pilgrim
Health Care

Connecticut 2021 Product Guide

**Better choices.
Better coverage.
Better value.**

**For employers with
51 or more eligible
employees**



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care,
Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Table of contents

- 1 [Our promise](#)
 - 2 [Local partner, national network](#)
 - 3 [Switching and choosing made easy](#)
 - 5 [MyHealthMath](#)
 - 6 [What we cover \(our core benefits\)](#)
 - 7 [Prescription drug coverage](#)
 - 8 [Reduce My Costs: Savings and rewards](#)
 - 9 [Urgent care clinics and virtual care](#)
 - 12 [Programs that keep members healthy](#)
 - 15 [Product option grids](#)
 - 23 [Focus CTSM HMO](#)
 - 26 [Network Choice CTSM PPO](#)
 - 29 [SimplyVirtualSM HMO and Virtual ChoiceSM](#)
 - 33 [Important business information](#)
 - 34 [Legal information](#)
-

Our promise: Guide people and communities to better health

Harvard Pilgrim offers a full range of health insurance solutions for employees while also delivering outstanding customization, coverage, choice and value for employers.



90,000+
DOCTORS & CLINICIANS

180+
HOSPITALS

Full and tiered network plans

Our HMO, Focus CTSM HMO, PPO* and Network Choice CTSM PPO* products are built around best-in-class local providers who deliver high-quality care at an excellent value.

New England & national coverage

Our regional network has more than 90,000 doctors and other clinicians, and more than 180 hospitals. Our PPO plans give members access to providers across the United States.

Self-insured solutions

HPHC Insurance Company and its affiliate, Health Plans, Inc., have designed plans with strong choice and flexibility to meet varying needs. Our Connecticut self-funded plans feature savings opportunities, predictability and simplicity, and are available for large group employers with over 51 eligible employees.

We're committed to Connecticut's communities

Service is more than good business

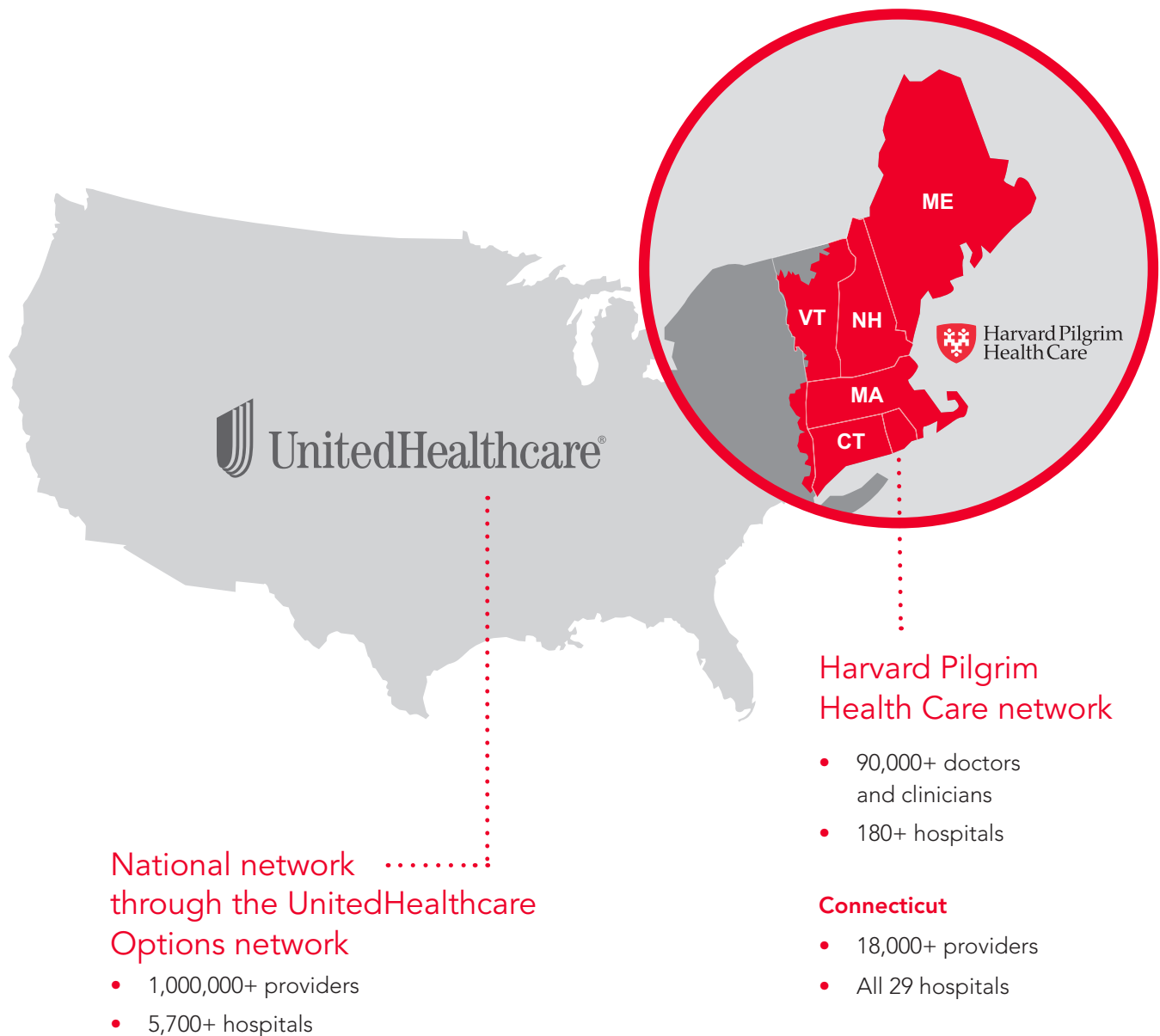
As a not for profit, service inspires our social mission. We're driven by a human concern for the health challenges facing our neighbors and communities. And we're dedicated to helping resolve them through our partnerships with dozens of Connecticut nonprofit organizations.

In 2020, nearly
\$1.5 million

contributed to more than **50** Connecticut nonprofit organizations

* PPO plans are underwritten by HPHC Insurance Company.

Your local partner with the strength of a national network



Harvard Pilgrim SmartStart makes switching health insurance easier than ever

Switching insurance benefits should be a seamless experience. And with Harvard Pilgrim SmartStart, it is. As part of our ongoing commitment to service and support, SmartStart eases the hassle and uncertainty of switching health insurance. We get employers and members up and running – even before their coverage starts.



Superior service

Skilled implementation support

Access your own experienced sales team to ensure a successful implementation.

Employer education

Identify, recommend and implement self-service options, including member portal, EDI resolution interface and online billing.



Early member engagement

Pre-enrollment resource

Connect with the dedicated prospective member call center for questions about specific benefits and coverage.

Clinical transitions

Pre-enrollment support to ensure members seamlessly transition to their new benefits, including prior authorizations, pharmacy coverage and connection to care management to assure continuity of care.

Access to digital ID cards

Instant access even before coverage is effective.



Data capture

Guided digital welcome experience

Capture member information through a quick digital journey as soon as enrollment is complete. This additional channel for early and easy collection of member data assures more complete capture of important information.

PCP and data verification

Identify important transition care touchpoints by verifying primary care information and the use of the data capture journey.

Helping members get the most value out of their plan

Our digital welcome guide makes it quick and easy to get started. It takes members just five minutes to input their health information. When they create accounts, your employees will instantly get access to helpful online tools and resources to save money, stay healthy and seek guidance for health care concerns. These tools and resources include:



Access to digital ID card
(Apple Wallet compatible)



Confirmation of
PCP or chance to
choose one



Completed personal
health assessment,
which helps connect the
member with services



Opportunity to access a
Care Management
Nurse for assistance



Information about how
to get the most value
out of their new plan



Members can access all tools through their member account at www.harvardpilgrim.org.



MyHealthMath takes the guesswork out of plan selection

MyHealthMath helps employees select the plan that gives them the best value. This program is available to fully insured large groups with **more than 100 subscribers** that offer at least two plan options, including an HSA-eligible plan.

MyHealthMath

The numbers matter.

How it works

1 INTERVIEW

The employee goes through a confidential interview to help MyHealthMath understand their medical usage. They have the option of a 15-minute phone interview or an even quicker online questionnaire – whatever they are most comfortable with.

2 RESULTS

Interview responses go through a proprietary algorithm that factors in the employer's plan options and the employee's expected medical usage.

3 REPORT

Whether the employee completes an interview over the phone or online, MyHealthMath emails the employee a personalized report with the total cost-value comparison of all the employer's plan options. (For select employers renewing with Harvard Pilgrim, employees will receive an automated report card at the beginning of open enrollment that shows a calculated savings estimate based on claims history from the past 12 months. The report is a great way to show how their current plan has worked for them.)

4 DECISION

The employee uses the information to make an informed decision when choosing their new health plan.

How it helps employees



Personalized approach to engage the employee



Confidence they're making sound decisions about health insurance



Customized report to help them see how they can save money



Average savings of 6.3% in annual medical costs for employees, resulting in savings for the employer*

* Above information based on MyHealthMath 2017-2018 internal data.

MyHealthMath is not affiliated with Harvard Pilgrim Health Care. Harvard Pilgrim has an arrangement with MyHealthMath to offer its service to prospective and current Harvard Pilgrim members.

What we cover

No matter which fully insured plan an employer offers, they all include these core benefits.



Acupuncture and chiropractic

Acupuncture and chiropractic visits



Mental health and substance use services

Counseling and psychotherapy



Ambulatory patient services

Outpatient care without hospital admission



Pregnancy, maternity and newborn care

Care before, during and after pregnancy



Emergency services

Trips to the emergency room (ER), when medically necessary



Prescriptions

Access to safe, effective medications



Eye exams

One preventive screening every year



NEW Over-the-counter prescriptions

Certain over-the-counter drugs are included in all our formularies



Hospitalization

Inpatient services, such as surgery



Preventive care and chronic disease management

Doctor visits for wellness exams, shots, screenings, health maintenance, etc.



Laboratory services

Blood work, screenings, etc.



Rehabilitation and habilitative services and devices

Rehab services, hospital beds, crutches, oxygen tanks

We are committed to guiding you and your clients through the challenges of the COVID-19 pandemic. For the most up-to-date information, visit www.harvardpilgrim.org/broker-covid.

Giving members access to the prescription drug benefits they need



Our prescription drug coverage focuses on choice and value.

Cost sharing for prescription drug coverage may include a combination of copayments, coinsurance and a deductible. To help members get the most out of their benefits, Harvard Pilgrim has partnered with OptumRx for pharmacy benefit management services for both retail and mail service. The result is an easier, enhanced experience that makes it simple and convenient to order, manage and receive prescription medications, wherever members are.

Members have access to more than 67,000 pharmacies as well as the convenience of OptumRx's mail-order pharmacy, OptumRx Home Delivery. CVS Specialty is our primary specialty pharmacy provider.



Is a prescription covered?

It's easy for members to see: Visit www.harvardpilgrim.org/rx. Select the year and the plan as shown on the ID card (example: Premium 4-Tier), then look up drugs by tier or category. Preventive Rx on HSA is available.

Reduce My Costs

Members pay less in out-of-pocket expenses. **And** get rewarded.

When members are scheduled to receive outpatient procedures or diagnostic tests, this voluntary program helps them find lower-cost providers and care.¹ They just call (855) 772-8366 or use the [Reduce My Costs chat feature](#) whenever their doctor recommends an outpatient test or procedure² such as:

- Radiology (e.g., MRI and CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient test and procedures

Members will speak with an experienced nurse who will:

- Compare provider costs and inform them of the lower-cost providers in their area
- Assist with scheduling or rescheduling their appointment and help with any paperwork

With this program, members can pay less in out-of-pocket expenses, and may also be eligible for a reward if they choose a more affordable option. And if they're already seeing a lower-cost provider, they receive a reward just for calling.²






¹ Certain services may require a referral and/or prior authorization before members can receive services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim at (888) 333-4742.

² Rewards are considered taxable income; please consult with your tax advisor. Per state regulations in Connecticut, rewards are in the form of health and wellness gift cards.



The care our members need, when they need it

When their primary care providers' offices aren't open, members who need medical care for a non-life-threatening injury or illness have options—other than the ER—that can save time and money.

		Typical out-of-pocket costs	Common symptoms
	Telemedicine services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer	\$ Members pay PCP-level cost sharing for telemedicine services ¹	<ul style="list-style-type: none"> • Coughs, colds • Sore/strep throat • Flu • Pediatric issues • Sinus and allergies • Nausea/diarrhea • Rashes and skin issues • Women's health: UTIs, yeast infections • Sports injuries • Eye issues
	Convenience care/retail clinic Walk-in, convenience care or retail clinic (e.g. MinuteClinic inside of CVS pharmacies)	\$ Members typically pay a copayment for going to a participating clinic ²	<ul style="list-style-type: none"> • Bronchitis • Ear infections • Eye infections • Skin conditions like poison ivy and ringworm • Strep throat
	Freestanding urgent care clinic Walk-in clinic for urgent care (See page 11 for a list of participating clinics)	\$\$ Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit ²	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	Hospital-based urgent care clinic Walk-in clinic for urgent care	\$\$\$ Members typically pay their deductible, then a hospital-based urgent care copay ²	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	Emergency room (ER) Part of a local hospital Members who think they are having medical emergencies should call 911 or go to the nearest ER	\$\$\$\$ Members typically pay a higher copayment than an office visit, plus ER services are often subject to a deductible ²	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss • Seizures • Severe head trauma • Shock • Stroke

¹ Members on non-HSA plans will not pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will pay cost sharing up to the deductible amount. Please refer to the plan documents for specific benefit information.

² What you pay out-of-pocket depends on your specific Harvard Pilgrim plan. Please refer to your plan documents for your specific benefit information.

Finding care is just a few clicks away with Doctor On Demand

When members need care right away, but the situation is not life threatening, there's a better option than an ER visit. Doctor On Demand makes it easy to get care without leaving the house, while saving time and money. All members need is a smartphone, tablet or computer and an internet connection.*



Get care from licensed medical doctors, psychologists and psychiatrists**

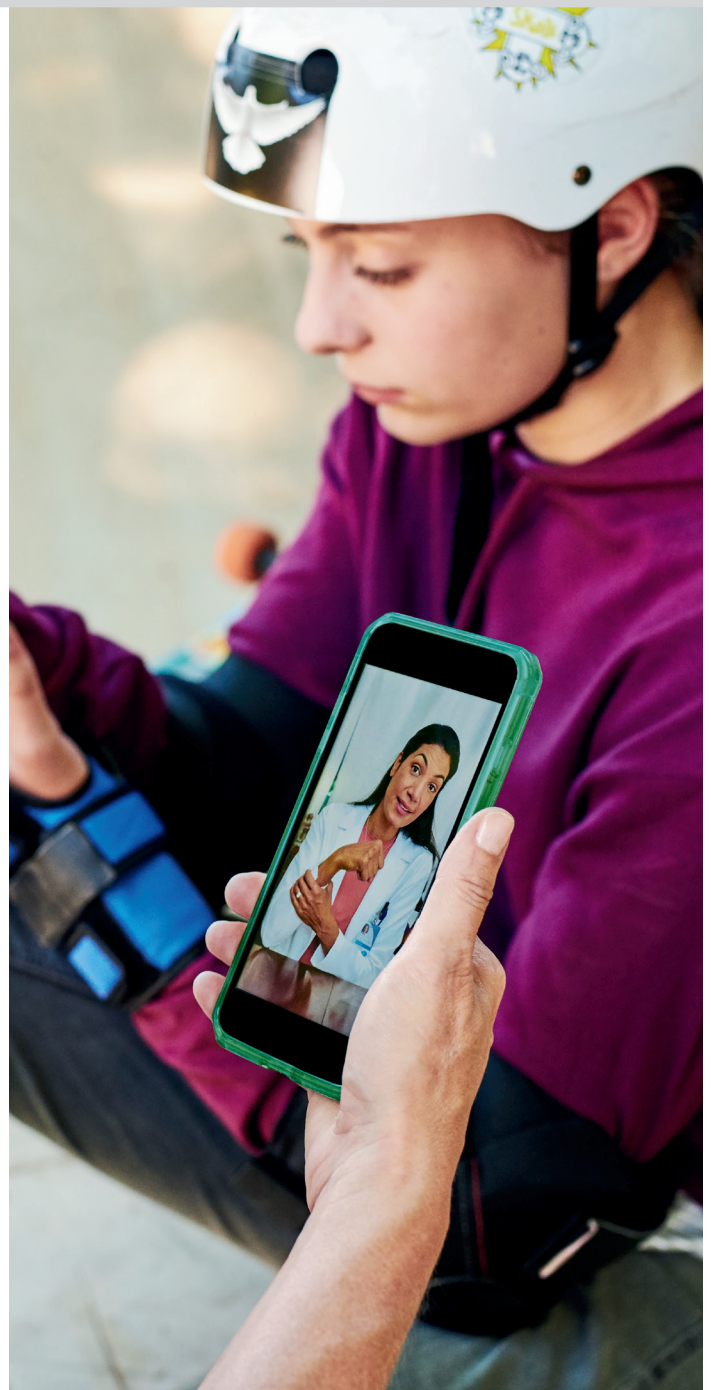


Members receive convenient and private care from their home or any location



Available to members traveling internationally

Excluding U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands) and certain other countries (e.g., nations on the U.S. Sanctions List). Physicians will not order prescriptions for patients calling from outside the U.S.



* If you are experiencing a life-threatening emergency, such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.

** Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

Connecticut convenience care and freestanding urgent care clinics

Members have access to these participating clinics:

NOTE: Higher “hospital urgent care clinic” member cost sharing may apply to participating urgent care clinics that are not on this list.

Ansonia: MinuteClinic

Avon: Hartford HealthCare Go Health & MinuteClinic

Berlin: Kathy's Urgent Care & PhysicianOne Urgent Care

Bethel: Bethel Urgent Care Center & MinuteClinic

Bloomfield: Kathy's Urgent Care

Bridgeport: AFC Urgent Care & Saint Vincent's Urgent Care

Bristol: Hartford HealthCare Go Health, MinuteClinic & PhysicianOne Urgent Care

Brookfield: PhysicianOne Urgent Care

Brooklyn: MinuteClinic

Cheshire: MinuteClinic

Colchester: MinuteClinic & PhysicianOne Urgent Care

Coventry: MinuteClinic

Danbury: AFC Urgent Care

Derby: MedExpress Urgent Care & PhysicianOne Urgent Care

East Hampton: MinuteClinic

East Hartford: Concentra Urgent Care

Ellington: Priority Urgent Care

Enfield: Hartford HealthCare Go Health, MinuteClinic & PhysicianOne Urgent Care

Fairfield: AFC Urgent Care, Saint Vincent's Urgent Care & Westport Urgent Care LLC

Glastonbury: Hartford HealthCare Go Health, MinuteClinic & PhysicianOne Urgent Care

Granby: MinuteClinic & The Doctor's Treatment Center

Groton: MinuteClinic & PhysicianOne Urgent Care

Guilford: MinuteClinic

Hamden: MinuteClinic, PhysicianOne Urgent Care & Urgent Care Center

Madison: Middlesex Hospital Urgent Care

Manchester: Hartford HealthCare Go Health & PhysicianOne Urgent Care

Meriden: Hartford HealthCare Go Health & MedExpress Urgent Care

Middletown: MedExpress Urgent Care & Middlesex Hospital Urgent Care

Milford: MinuteClinic, My Health 1st Urgent Care, Saint Vincent's Urgent Care & Urgent Care Center

Monroe: Saint Vincent's Urgent Care

New Britain: AFC Urgent Care & Concentra Urgent Care

New Haven: Concentra Urgent Care

New London: Hartford HealthCare Go Health

New Milford: Bethel Urgent Care & MinuteClinic

Newington: A Walk In Medical Center, Hartford HealthCare Go Health & Premier Urgent Care

Newtown: PhysicianOne Urgent Care

North Haven: Bethel Urgent Care Center, MinuteClinic & Urgent Care Center

Norwalk: AFC Urgent Care, PhysicianOne Urgent Care & Urgent Care Center

Norwich: Concentra Urgent Care, Hartford HealthCare Go Health, MinuteClinic & PhysicianOne Urgent Care

Old Saybrook: Middlesex Hospital Urgent Care

Orange: PhysicianOne Urgent Care & Urgent Care Center

Plainville: The Doctor's Treatment Center

Ridgefield: MinuteClinic & PhysicianOne Urgent Care

Riverside: MinuteClinic

Rocky Hill: Kathy's Urgent Care, MinuteClinic & Velocity Urgent Care

Shelton: AFC Urgent Care & Saint Vincent's Urgent Care

South Windsor: Hartford HealthCare Go Health & MinuteClinic

Southbury: MinuteClinic & PhysicianOne Urgent Care

Southington: Hartford HealthCare Go Health, MinuteClinic & Urgent Care of Southington

Stamford: Concentra Urgent Care & Stamford Uc PC dba AFC Urgent Care Stamford

Stratford: Concentra Urgent Care, MinuteClinic, PhysicianOne Urgent Care, Saint Vincent's Urgent Care & Urgent Care Center

Torrington: AFC Urgent Care, Concentra Urgent Care & Hartford HealthCare Go Health

Trumbull: Saint Vincent's Urgent Care

Unionville: Priority Urgent Care

Vernon Rockville: AFC Urgent Care & Hartford HealthCare Go Health

Wallingford: Concentra Urgent Care & HealthMed Urgent Care

Waterbury: Concentra Urgent Care, MinuteClinic, PhysicianOne Urgent Care & Urgent Care Center

West Hartford: AFC Urgent Care, Hartford HealthCare Go Health, Kathy's Urgent Care, PhysicianOne Urgent Care & PM Pediatrics of Connecticut

West Haven: Urgent Care Center

Westport: Westport Urgent Care LLC

Wethersfield: Hartford HealthCare Go Health, Kathy's Urgent Care, PhysicianOne Urgent Care & Velocity Urgent Care

Willimantic: Med East Medical Walk In Center

Windsor: Concentra Urgent Care & Hartford HealthCare Go Health

This list may be updated throughout the year. Refer to the online provider directory

[⬆ Back to Table of Contents](#)

for the most up-to-date information.

A focus on keeping our members healthy

As a recognized leader in effective prevention and disease management programs, we're ready to put our expertise and experience to work for the health and well-being of our members.



Care management

Our “whole person” approach to care encourages wellness and contains costs.

All of our members have access to our clinical care team of registered nurses, wellness coaches, and licensed social and behavioral health workers. Members of our clinical care team live in Connecticut, so they have knowledge about the resources and providers available to our members. By building personal connections and trusted relationships, our team guides members to better health, reduced risk and lower costs.



Behavioral health support online and in person

Through our partnership with United Behavioral Health (also known as Optum), members have access to resources and treatment for a wide number of behavioral health conditions, such as depression or anxiety, ADHD, an eating disorder or concerns about substance use or addiction.

Our confidential Behavioral Health Access Center helps members understand their coverage and treatment options and makes it easy for them to get started with treatment.

To learn more about our emotional and mental well-being offerings, visit www.harvardpilgrim.org/behavioralhealth.



Holistic well-being approach that drives member engagement

All too often, well-being programs center around exercise and nutrition, leaving out other factors critical to a happy, healthy life. Harvard Pilgrim's industry-leading program takes it a step further. Employers see increased employee engagement, improved talent retention and acquisition, and a more inclusive workplace culture. And, of course, happier and healthier employees.



PCP visit incentive

Members receive a \$50 gift card for seeing their doctor for an annual checkup and telling us about their appointment.*

* Subscribers and covered dependents age 18 and over can receive a \$50 gift card for completing an annual visit with their PCP.

A suite of healthy programs to support the well-being of our members

Living WellSM Workplace

This one-stop resource will help employers deliver a powerful well-being program with financial incentives funded by Harvard Pilgrim that are designed to boost employee engagement.¹ In just 10 minutes, employer groups can kick-start an employee wellness program with our online resources, including:



Online Employer Toolkit – ready-made content with helpful tips on a variety of topics that members can quickly and easily download or digitally share



Menu of Living Well programs and services – offered in the workplace or online; available at an additional cost

Living WellSM Everyday

This holistic program is packed with resources to help members reap the benefits of living well, including access to lifestyle management coaching at no charge, and engaging activities that reward participation. Members have access to:



Lifestyle Management Coaching



Discounts & Savings on many health-related products and services



Well-being apps – Subscribers can earn \$120 in gift cards through the Limeade app for completing activities built around their health and wellness goals.^{1, 2}

Living WellSM Community

Covered dependents or employees who aren't Harvard Pilgrim members can participate in a separate program, where they can participate in monthly well-being challenges and even earn points toward monthly gift card drawings.¹



Fitness reimbursement

For large group family plans, members can qualify to **receive up to \$150 in an annual fitness reimbursement** on fees for health and fitness club memberships, classes or virtual subscriptions! They must be active fitness club members for at least four months within a calendar year to qualify.³

¹ Restrictions apply; please see program materials for more information. Rewards may be taxable; members should consult their tax advisor.

² Rewards are available to employees of fully insured accounts that are rated as large group and have up to 999 eligible employees. Rewards may be taxable; members should consult their tax advisors.

³ There is a \$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. Reimbursement may be considered taxable income, so members should consult their tax advisor.

Visit www.harvardpilgrim.org/employer/wellness-program-overview/ to learn more.

A full line of ancillary products to save employers money



We have teamed up with The Guardian Life Insurance Company of America to provide a full line of ancillary insurance products.

By purchasing a Harvard Pilgrim fully insured medical plan along with one or more new fully insured ancillary products from Guardian, employers can save money and provide more insurance options for their employees.

Discounts are available off fully insured medical premium for employer groups with 51+ full-time employees, up to 999 subscribers. Available on new and renewal business.

What we offer



Dental



Life, short-term disability and long-term disability



Vision



Supplemental health (accident, cancer, critical illness, hospital indemnity)



Customize our plan options to meet your health goals

Here are examples of our most popular HMO plans

HMO and Best Buy Hospital HMO

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
HMO MD0000021045 RX0000017007	None	None	\$6,350/ \$12,700	\$30/\$45	\$150	\$500 per day \$2,000 max per admit	\$500	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
HMO 3 Free PCP 3000 MD0000021050 RX0000016620	\$3,000/ \$6,000	None	\$6,000/ \$12,000	First 3 PCP visits CIF, then Ded, then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	\$30	\$75
HMO 3 Free PCP 5000 MD0000021057 RX0000017006	\$5,000/ \$10,000	20%	\$8,000/ \$16,000	First 3 PCP visits CIF, then Ded, then CIF/ Ded, then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	\$30	\$75
Best Buy Hospital HMO 3000 MD00000021051 RX0000016620	\$3,000/ \$6,000	None	\$6,000/ \$12,000	\$30/\$45	\$150	Ded then CIF	Ded then CIF	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
Best Buy Hospital HMO 5000 MD0000021039 RX0000017006	\$5,000/ \$10,000	20%	\$8,000/ \$16,000	\$30/\$45	\$150	Ded then 20%	Ded then 20%	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

Best Buy Hospital HMO

This brochure describes our standard plan offerings; however, we can customize and tailor a plan to your needs.

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
Best Buy Hospital HMO 2000 <small>MD00000021066 RX0000017008</small>	\$2,000/ \$4,000	None	\$4,000/ \$8,000	\$30/\$45	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	\$30	\$75
Best Buy Hospital HMO 3500 <small>MD00000021081 RX0000017009</small>	\$3,500/ \$7,000	10%	\$7,000/ \$14,000	\$30/\$45	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	\$30	\$75
Best Buy Hospital HMO 4500 <small>MD00000021065 RX0000017006</small>	\$4,500/ \$9,000	20%	\$8,000/ \$16,000	\$30/\$45	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	\$30	\$75

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

PPO and PPO 3 Free PCP

PPO <small>MD0000021059 RX0000017007</small>	IN: None OON: \$6,000/ \$12,000	IN: None OON: 50%	IN: \$6,350/ \$12,700 OON: \$12,000/ \$24,000	IN: \$30/\$45 OON: Ded then 50%	\$150	IN: \$500 per day \$2,000 max per admit OON: Ded then 50%	IN: \$500 OON: Ded then 50%	IN: Lab: \$10 X-ray: \$40 Adv Rad: \$75 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%
PPO 3 Free PCP 3000 <small>MD0000021078 RX0000016620</small>	IN: \$3,000/ \$6,000 OON: \$6,000/ \$12,000	IN: None OON: 50%	IN: \$6,000/ \$12,000 OON: \$12,000/ \$24,000	IN: First 3 PCP visits CIF, then Ded, then CIF OON: Ded then 50%	Ded then CIF	IN: Ded then CIF OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

PPO 3 Free PCP and Best Buy Hospital PPO

This brochure describes our standard plan offerings; however, we can customize and tailor a plan to your needs.

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
PPO 3 Free PCP 5000 <small>MD00000021057 RX00000017006</small>	IN: \$5,000/ \$10,000 OON: \$10,000/ \$20,000	IN: 20% OON: 50%	IN: \$8,000/ \$16,000 OON: \$16,000/ \$32,000	IN: First 3 PCP visits CIF, then Ded, then CIF/ Ded, then 20% OON: Ded then 50%	Ded then 20%	IN: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%
Best Buy Hospital PPO 3000 <small>MD000000021051 RX00000016620</small>	IN: \$3,000/ \$6,000 OON: \$6,000/ \$12,000	IN: None OON: 50%	IN: \$6,000/ \$12,000 OON: \$12,000/ \$24,000	IN: \$30/\$45 OON: Ded then 50%	\$150	IN: Ded then CIF OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	IN: Lab: \$10 X-ray: \$40 Adv Rad: \$75 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%
Best Buy Hospital PPO 5000 <small>MD00000021039 RX00000017006</small>	IN: \$5,000/ \$10,000 OON: \$10,000/ \$20,000	IN: 20% OON: 50%	IN: \$8,000/ \$16,000 OON: \$16,000/ \$32,000	IN: \$30/\$45 OON: Ded then 50%	\$150	IN: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	IN: Lab: \$10 X-ray: \$40 Adv Rad: \$75 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%
Best Buy Hospital PPO 2000 <small>MD000000021066 RX00000017008</small>	IN: \$2,000/ \$4,000 OON: \$4,000/ \$8,000	IN: None OON: 50%	IN: \$4,000/ \$8,000 OON: \$8,000/ \$16,000	IN: \$30/\$45 OON: Ded then 50%	Ded then CIF	IN: Ded then CIF OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%
Best Buy Hospital PPO 3500 <small>MD000000021081 RX00000017009</small>	IN: \$3,500/ \$7,000 OON: \$7,000/ \$14,000	IN: 10% OON: 50%	IN: \$7,000/ \$14,000 OON: \$14,000/ \$28,000	IN: \$30/\$45 OON: Ded then 50%	Ded then 10%	IN: Ded then 10% OON: Ded then 50%	IN: Ded then 10% OON: Ded then 50%	IN: Ded then 10% OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%
Best Buy Hospital PPO 4500 <small>MD000000021065 RX00000017006</small>	IN: \$4,500/ \$9,000 OON: \$8,000/ \$16,000	IN: 20% OON: 50%	IN: \$8,000/ \$16,000 OON: \$16,000/ \$32,000	IN: \$30/\$45 OON: Ded then 50%	Ded then 20%	IN: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: \$75 OON: Ded then 50%

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

HMO HSA and PPO HSA

This brochure describes our standard plan offerings; however, we can customize and tailor a plan to your needs.

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
HMO HSA 3000 <small>MD0000021070 RX0000014847</small>	\$3,000/\$6,000	None	\$6,000/ \$12,000	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	
HMO HSA 5000 <small>MD0000021072 RX0000017003</small>	\$5,000/\$10,000	20%	\$6,900/ \$13,800	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO HSA 3000 <small>MD0000021077 RX0000016537</small>	IN: \$3,000/ \$6,000 OON: \$6,000/ \$12,000	IN: None OON: 50%	IN: \$6,000/ \$12,000 OON: \$12,000/ \$24,000	IN: Ded then CIF OON: Ded then 50%	Ded then CIF	IN: Ded then CIF OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	Ded then CIF	Ded then CIF	
PPO HSA 5000 <small>MD0000021079 RX0000017004</small>	IN: \$5,000/ \$10,000 OON: \$10,000/ \$20,000	IN: 20% OON: 50%	IN: \$6,900/ \$13,800 OON: \$13,800/ \$27,600	IN: Ded then 20% OON: Ded then 50%	Ded then 20%	IN: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	Ded then 20%	Ded then 20%	

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

Introducing Focus CTSM HMO

Save up to 10% over our standard HMOs

Focus CT HMOs are built around a network of select providers across Connecticut, plus thousands of other participating providers in Harvard Pilgrim's seamless New England network.



Members can receive care from 85,000 Focus CT HMO clinicians and 172 hospitals^{1, 2}



Primary care providers and referrals required



\$50 gift card incentive for annual PCP visits³



Two free PCP visits with non-HSA plans



High-deductible, HSA-compatible designs available

All Focus CT HMOs feature:

- **Unlimited chiropractic and acupuncture visits**
- **No-cost telehealth with Doctor on Demand**
- **Full network pharmacy offering**
- **\$150 fitness reimbursement per contract**

This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In this plan, members have coverage only from providers in the Focus CT HMO provider network. Please consult the Focus CT HMO provider directory or visit the provider search tool at www.harvardpilgrim.org for a list of providers in Focus CT HMO. You may also call Harvard Pilgrim to request a paper copy of the provider directory free of charge.

¹On the rare occasion when specialty care is not available from a Focus CT HMO specialist or facility, we have a limited number of additional Authorized Access providers. Members or their providers must obtain prior authorization from Harvard Pilgrim to receive care from Authorized Access providers and hospitals and for the plan to provide coverage for the services.

²In a medical emergency, members do not have to use Focus CT HMO providers or obtain PCP referrals. The plan will provide coverage for emergency services from any provider.

³Subscribers and covered dependents age 18 and over can receive a \$50 gift card for completing an annual visit with their PCP.



Focus CTSM HMO

This brochure describes our standard plan offerings; however, we can customize and tailor a plan to your needs.

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
Focus CT HMO MD0000100250 RX0000016620	\$3,000/ \$6,000	None	\$6,000/ \$12,000	\$10/\$50*	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	\$10	\$50
Focus CT HMO MD0000100251 RX0000016620	\$3,000/ \$6,000	20%	\$6,000/ \$12,000	\$10/\$50*	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	\$10	\$50
Focus CT HMO HSA MD0000100252 RX0000014847	\$3,000/ \$6,000	None	\$6,000/ \$12,000	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	
Focus CT HMO HSA w/coins MD0000100254 RX0000014847	\$3,000/ \$6,000	20%	\$6,000/ \$12,000	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

* Copay waived for the first 2 non-routine PCP visits per year.

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

New – Network Choice CTSM PPO

Access, options and savings

Network Choice CT PPOs* are flexible, easy-to-use plans that let members save money on out-of-pocket costs based on the in-network providers they choose.



Plans feature access to two tiers of in-network providers

Tier 1
(\$ = lower
in-network
cost sharing)

- 85,000 participating providers throughout Harvard Pilgrim's New England network

Tier 2
(\$\$ = higher
in-network
cost sharing)

- Providers affiliated with Yale New Haven Health System and Stamford Health
- Participating UnitedHealthcare providers outside of New England



Members can receive care for covered services from out-of-network providers as well



High-deductible, HSA-compatible designs available

* In these plans, members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or medical supply. A provider's benefit tier may change at any time. To determine a provider's tier in a specific plan's network, please search the Harvard Pilgrim provider directory by plan name. You also may call Harvard Pilgrim to request a paper copy of the provider directory at no charge.

All Network Choice CT PPOs feature:

- Unlimited chiropractic and acupuncture visits
- No-cost telehealth with Doctor on Demand
- Full network pharmacy offering
- \$150 fitness reimbursement per contract



Network Choice CTSM PPO

This brochure describes our standard plan offerings; however, we can customize and tailor a plan to your needs.

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
Network Choice CT PPO MD0000100259 RX0000016620	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: \$15/\$45* T2: \$30/\$60 OON: Ded then 50%	\$300	IN: T1: \$250 per day** T2: \$500 per day** OON: Ded then 50% **\$2000 max per admit	IN: T1: \$250 T2: \$500 OON: Ded then 50%	IN: T1: \$15 T2: \$30 OON: Ded then 50%	IN: \$15 OON: Ded then 50%	IN: T1: \$45 T2: \$60 OON: Ded then 50%
Network Choice CT PPO MD0000100254 RX0000016620	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: \$15/\$45* T2: Ded then 20% OON: Ded then 50%	T1 Ded then CIF	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	IN: \$15 OON: Ded then 50%	IN: T1: \$45 T2: Ded then 20% OON: Ded then 50%
Network Choice CT PPO MD0000100255 RX0000016620	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: 20% T2: 40% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: \$15/\$45* T2: Ded then 40% OON: Ded then 50%	T1 Ded then 20%	IN: T1: Ded then 20% T2: Ded then 40% OON: Ded then 50%	IN: T1: Ded then 20% T2: Ded then 40% OON: Ded then 50%	IN: T1: Ded then 20% T2: Ded then 40% OON: Ded then 50%	IN: \$15 OON: Ded then 50%"	IN: T1: \$45 T2: Ded then 40% OON: Ded then 50%
Network Choice CT PPO HSA MD0000100256 RX0000014847	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	T1 Ded then CIF	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%	IN: Ded then CIF OON: Ded then 50%	IN: T1: Ded then CIF T2: Ded then 20% OON: Ded then 50%
Network Choice CT PPO HSA MD0000100257 RX0000014847	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: 10% T2: 30% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: Ded then 10% T2: Ded then 30% OON: Ded then 50%	T1 Ded then 20%	IN: T1: Ded then 10% T2: Ded then 30% OON: Ded then 50%	IN: T1: Ded then 10% T2: Ded then 30% OON: Ded then 50%	IN: T1: Ded then 10% T2: Ded then 30% OON: Ded then 50%	IN: Ded then 10% OON: Ded then 50%	IN: T1: Ded then 10% T2: Ded then 20% OON: Ded then 50%
Network Choice CT PPO HSA MD0000100258 RX0000014847	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: Ded then \$15/\$45 T2: Ded then \$30/\$60 OON: Ded then 50%	T1 Ded then \$300	IN: T1: Ded then \$250 per day** T2: Ded then \$500 per day** OON: Ded then 50% **\$2000 max per admit	IN: T1: Ded then \$250 per day T2: Ded then \$500 per day OON: Ded then 50%	IN: T1: Ded then \$15 T2: Ded then \$30 OON: Ded then 50%	IN: Ded then \$15 OON: Ded then 50%	IN: T1: Ded then \$45 T2: Ded then \$60 OON: Ded then 50%

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

* Copay waived for first non-routine PCP OV visit per year in Tier 1.

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

More virtual primary care choices!

SimplyVirtualSM HMO¹ and Virtual ChoiceSM HMO²

Now, we have two unique plans with a virtual-first primary care model.

With the growing popularity of virtual visits, members are looking for more flexible health plan options. Earlier this year, we introduced **SimplyVirtualSM HMO** for large group employers in Connecticut. Now we're expanding our virtual primary care portfolio, with **Virtual ChoiceSM HMO**.

Virtual primary care is a new, innovative model for health care that gives members 24/7 access to primary care providers (PCPs) through virtual visits with Doctor On Demand. Members have the freedom to receive virtual visits from anywhere — at home, in the workplace, while traveling on vacation — all with lower PCP visit cost sharing than office-based offerings. Doctor On Demand physicians send prescriptions directly to the pharmacy of choice, and they also order lab work, when needed.



SimplyVirtualSM HMO

Adult members age 19+ must select PCP through Doctor On Demand.



Virtual ChoiceSM HMO

Adult members age 19+ can choose either a PCP from Doctor On Demand **OR** an office-based PCP from Harvard Pilgrim's New England HMO network. Cost sharing is lower if they choose a Doctor On Demand PCP.

Both plans: members under age 19 must select a Harvard Pilgrim network PCP and continue to receive office-based care. They'll always pay the lowest cost sharing.

How they compare

	SimplyVirtual SM HMO	Virtual Choice SM HMO
PCP requirement	<ul style="list-style-type: none"> Adult members age 19+ must select a PCP* from Doctor On Demand All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care 	<ul style="list-style-type: none"> Adults members age 19+ may choose either a PCP* from Doctor On Demand or an office-based PCP from Harvard Pilgrim's HMO network All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care
PCP cost sharing	<ul style="list-style-type: none"> Same cost sharing for all members, regardless of age 	<ul style="list-style-type: none"> For adult members, age 19+, cost sharing varies based on PCP selection: <ul style="list-style-type: none"> Lower cost sharing for a Doctor On Demand PCP Higher cost sharing for an office-based PCP Members under age 19 always pay lower cost sharing for office-based care
Specialists and referrals	All members receive office-based care from specialists within Harvard Pilgrim's HMO network. Doctor On Demand PCPs refer to office-based specialists as needed, and help members find providers and schedule appointments.	
Behavioral health access	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network.	

* A member must establish a relationship with a provider by: (1) registering with Doctor On Demand in the state the member resides, and (2) completing a PCP appointment in the same state.

¹ Currently available to large group employers in Connecticut.

² Available 9/1/21 to large group employers in Connecticut.

Why virtual primary care?

The virtual-first model offers:



Seamless continuity of care — preventive care, chronic disease management, urgent care and integrated behavioral health are all provided on a smartphone, tablet or computer



A compassionate, efficient experience — meeting the member where and when it's most convenient, with more emphasis on shared decision making and taking the time to guide them through medical concerns



A dedicated team, 24/7/365 — members have access to an entire care team, including nurses, care managers and nutritionists, plus:

- Weekend appointments for some PCPs
- Option to schedule a visit with another Doctor On Demand when PCP isn't available
- Personalized care plans
- Fast responses when member reaches out to care team



Prescriptions and refills at local and select mail order pharmacies

Getting started with Doctor On Demand

After enrolling with Harvard Pilgrim, members who choose the Doctor On Demand PCP option will:

- Register with Doctor On Demand
- Select and virtually meet their PCP*
- Receive a Care Kit, which includes a thermometer, blood pressure cuff and welcome materials

Once the member is registered, Doctor On Demand will contact them with additional resources:

- Welcome to Doctor On Demand
- Walkthrough kit
- How to set up a wellness appointment



Finding an office-based PCP (Virtual ChoiceSM HMO only)

Virtual ChoiceSM HMO members who choose to have an office-based PCP must select their PCP from Harvard Pilgrim's HMO provider directory at www.harvardpilgrim.org/providerdirectory.

* A member must establish a relationship with a provider by: (1) registering with Doctor On Demand in the state the member resides, and (2) completing a PCP appointment in the same state.

SimplyVirtualSM HMO

This brochure describes our standard plan offerings; however, we can customize and tailor a plan to your needs.

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
SimplyVirtual HMO MD0000100260 RX0000017008	\$2,000/\$4,000	10%	\$4,000/\$8,000	\$10/\$45	\$350	Ded then 10%	Ded then 10%	Lab: \$10 X-ray: \$30 Adv Rad: \$45	\$30	\$75

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

Virtual ChoiceSM HMO*

Product Name	Deductible	Coinsurance	Out-of-Pocket Max	Office Visit	ER	Inpatient	Day Surgery	Lab/X-ray/High End Radiology	Urgent Care	
									Convenience Care	Urgent Care
Virtual Choice HMO MD0000005578 RX0000017008	\$3,500/\$7,000	Virtual PCP: 10% Office-based PCP: 30%	\$6,000/\$12,000	Virtual PCP: \$10/\$30 Office-based PCP: \$30/\$50	\$350	Virtual PCP: Ded then 10% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 10% Office-based PCP: Ded then 30%	Virtual PCP: Lab: \$10 X-ray: \$20 Adv. Rad: \$30 Office-based PCP: Lab: \$30 X-ray: \$40 Adv. Rad: \$50	Virtual PCP: \$20 Office-based PCP: \$40	Virtual PCP: \$30 Office-based PCP: \$50

RX COST SHARING: Retail: \$5/\$25/\$40/\$40 Mail: \$10/\$50/\$80/\$80

* Member cost share is based on the member’s PCP selection. Members under age 19 must select an office-based PCP, and services will always apply the lower Virtual PCP member cost sharing.

Please note: This document provides an overview of the plan features. Complete plan design features are defined in the applicable Summary of Benefits (SOB). If there is a discrepancy between the two, the terms of the SOB apply.

Important business information you'll want to know

High-deductible health plan increase

The IRS has increased deductible and out-of-pocket maximum amounts for high-deductible health plans (HDHPs) and increased contribution amounts. For 2021, the IRS defines a high-deductible health plan as any plan with a deductible of at least \$1,400 for an individual or \$2,800 for a family. An HDHP's total yearly out-of-pocket maximum (including deductibles, copayments and coinsurance) can't be more than \$7,000 for an individual or \$14,000 for a family. (This limit doesn't apply to out-of-network services.) The contribution limits for HSAs will increase to \$3,600 for an individual and \$7,200 for a family.

Reminder: Preventive list for HSA plans

The following selective serotonin reuptake inhibitors (SSRIs) have been added to the preventive list for depression:

- Citalopram
- Escitalopram
- Fluoxetine
- Fluoxetine DR
- Fluvoxamine
- Fluvoxamine ER
- Paroxetine
- Paroxetine CR
- Paroxetine ER
- Paxil suspension
- Sertraline

Important legal information

What's not covered on our CT HMO and PPO plans

For a full list of services not covered, please refer to plan documents. Typically, exclusions include:

- Alternative services and treatments
- Dental care, except as described in the policy
- Any devices or special equipment needed for sports or occupational purposes
- Experimental, unproven or investigational services or treatments
- Routine foot care, except for preventive foot care for members with diabetes
- Educational services or testing
- Cosmetic services or treatment
- Commercial diet plans and weight loss programs
- Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy
- Charges for services that were provided after the date on which membership ends
- Charges for any products or services related to non-covered benefits
- Services or supplies provided by (1) anyone related to a member by blood, marriage or adoption, or (2) anyone who ordinarily lives with the member
- Infertility treatment for members who are not medically infertile
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers' compensation plan or an employer under state or federal law
- Custodial care
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation other than by ambulance
- (HMO ONLY) Delivery outside the service area after the 37th week of pregnancy, or after the member has been told that she is at risk for early delivery
- Bariatric surgery

Limitations for Connecticut small group plans

- Early intervention – No benefit limit
- Therapy services – Physical therapy, speech therapy and occupational therapy – 60 combined visits per year
- Skilled nursing facility and inpatient rehabilitation – 90 days per year combined
- Routine eye exam – 1 exam per year

General notice about nondiscrimination and accessibility requirements

Harvard Pilgrim Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Harvard Pilgrim Health Care:

- 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.

If you believe that Harvard Pilgrim Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Compliance Officer, 93 Worcester St., Wellesley, MA 02481, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil_rights@harvardpilgrim.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 ocrportal.hhs.gov/ocr/, 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.

Important legal information

Language assistance services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

العربية (Arabic)

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742 (TTY: 711)

ខ្មែរ (Cambodian) ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

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