



Harvard Pilgrim
Health Care

Maine 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.

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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, POS, PPO* and Maine's Choice PlusSM HMO 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 Maine 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 Maine'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 with our partnerships with dozens of Maine nonprofit organizations.



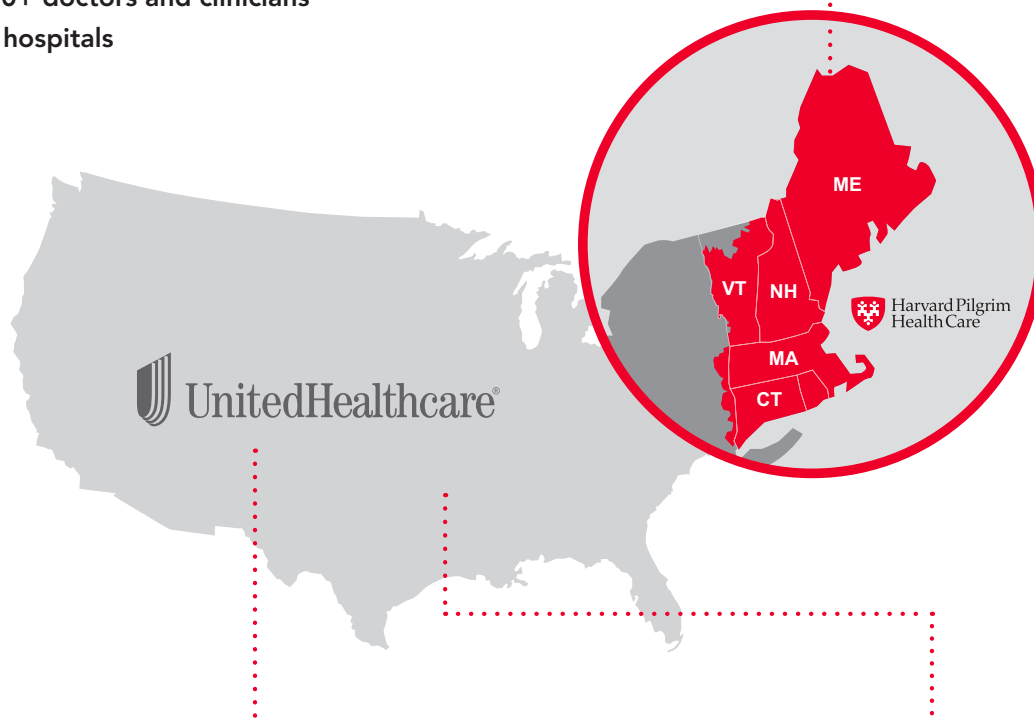
to more than **110** Maine nonprofit organizations

* PPO plans are underwritten by HPHC Insurance Company.

Your local partner with the strength of a national network

Harvard Pilgrim Health Care network

- 90,000+ doctors and clinicians
- 180+ hospitals



Access America: national coverage close to home

Harvard Pilgrim's Access America plans, sold in partnership with UnitedHealthcare, offer a consistent health plan experience for you and your employees.

These plans are available to employer groups that are headquartered in Maine and meet the following requirements:

150 - 250 eligible employees

At least 20% of employees located MA, ME or NH
At least 20% of employees located in other states

250+ eligible employees

At least 50 employees located in MA, ME or NH
At least 50 employees located in other states

National network through UnitedHealthcare

- 1,000,000+ providers
- 5,700+ hospitals

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 connecting 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 an account, your employees will instantly get access to helpful online tools and resources to save money, stay healthy and seek guidance for health care concerns, including:



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 on 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 and who 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 & 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 their 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: Value 5-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 tests 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.³

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 For Maine-based members of a small group whose plans include a Health Savings Account (HSA), additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information please visit www.harvardpilgrim.org/reducemycosts/maine.

³ Rewards are considered taxable income; please consult with your tax advisor.



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*	<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 in South Portland & Portland)	\$ Members typically pay a copayment for going to a participating clinic*	<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 next page 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*	<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*	<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*	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss • Seizures • Severe head trauma • Shock • Stroke

* 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.

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 smart phone, 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.

Maine freestanding clinics

Members have access to these participating urgent, convenience, express and walk-in care clinics:

Auburn: St. Mary's Urgent Care

Augusta: Concentra Urgent Care & MaineGeneral Express Care Center

Bangor: Concentra Urgent Care, ConvenientMD & Penobscot Community Health Center Walk-In Care

Belfast: Penobscot Community Health Center Walk-In Care

Berwick: York Hospital Walk-In Care Center

Brewer: Penobscot Community Health Center Walk-In Care

Brunswick: Concentra Urgent Care & ConvenientMD

Freeport: Freeport Medical Center

Gardiner: MaineGeneral Medical Center Express Care

Gorham: Mercy Hospital

Houlton: Katahdin Valley Health Center

Jackman: Penobscot Community Health Center Walk-In Care

Kennebunk: York Hospital Walk-in Care Center & Southern Maine Health Care Walk-In Care

Kittery: York Hospital Walk-In Care Center

Lewiston: Concentra Urgent Care & Maine Urgent Care

Norway: Concentra Urgent Care

Old Town: Penobscot Community Health Center Walk-In Care

Portland: ConvenientMD, CVS MinuteClinic & Mercy Hospital

Saco: ConvenientMD & Southern Maine Health Care Walk-In Care

Sanford: Southern Maine Health Care Walk-In Care & York Hospital Walk-In Care Center

Scarborough: Clearchoice MD Urgent Care

South Portland: American Family Care Urgent Care, Concentra Urgent Care & CVS MinuteClinic

Topsham: Topsham Urgent Care Center

Yarmouth: Mercy Hospital

York: York Hospital Walk-In Care Center

Waterboro: Southern Maine Health Care Walk-In Care

Waterville: MaineGeneral Express Care Center

Wells: York Hospital Walk-In Care Center

Westbrook: ConvenientMD & Mercy Hospital

Windham: Mercy Hospital

* 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.

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 Maine, 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.

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 & services – offered in the workplace or online that are 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.

Benefits options offered through Bright Choices®

Bright Choices is a private online benefits store that provides employees with a one-stop shopping experience for all their insurance and financial protection needs. There is no minimum enrollment requirement and an extensive array of ancillary products are available from the nation's top carriers.

Powered by Liazon Corporation, Bright Choices is available to large employer groups with 51 or more full-time employees.

Plan selection and quoting

Employer groups with
51-99
eligible employees:

24
AVAILABLE
PLANS

Employer groups with
100+
subscribers:

20
AVAILABLE
PLANS

Employers may choose up to 12 plans to quote and up to 6 of those plans may be implemented.

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 & renewal business.

What we offer



Dental



Life, short-term disability and long-term disability



Vision



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

Maine's Choice PlusSM HMO overview

Choice, flexibility and savings

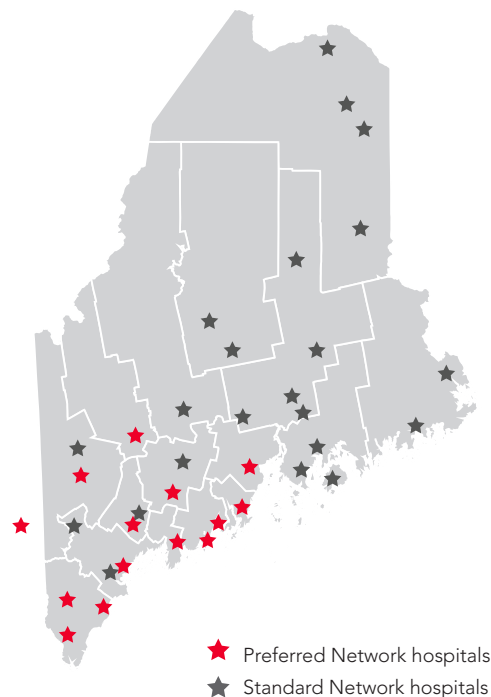
Our Maine's Choice HMO plan is becoming Maine's Choice Plus HMO. The Maine's Choice Plus HMO plan will continue to feature two provider networks that let members choose from thousands of trusted physicians. Maine's Choice Plus HMO is available only for employer groups with 51-99 eligible employees.

For existing accounts with Maine's Choice plans, these changes will take effect on the employer's anniversary date.

- **Two provider networks so members can control their costs.** They'll pay less for care from Preferred Network primary care providers (PCPs), specialists and hospitals, and they can expand access with providers in our Standard Network.
- **NEW Members have the option to choose a PCP from either network.** They'll pay lower cost sharing when they receive care from Preferred Network PCPs, and higher cost sharing when they receive care from Standard Network PCPs.
- **NEW Available to members statewide.** Members from all 16 counties in Maine are eligible to enroll in Maine's Choice Plus HMO.
- **Some services are always in the Preferred Network.** Behavioral health, emergency care, pharmacy, acupuncture and chiropractic services.
- **Some services are on us.** Copayments for non-HSA plans are waived for the first non-routine PCP visit each year, first behavioral health visit each year, and certain preventive services and tests.
- **Payment, or form of cost sharing, depends on the service and provider's network.** Services are either covered in full, or members pay a fixed amount or copayment, maximum out-of-pocket costs or deductible, or a percentage of service cost also known as coinsurance.
- **Our full network.** Members have access to more than 180 hospitals and more than 90,000 doctors and clinicians in the Maine's Choice Standard Network.



Enhanced features
for 2021!



★ Preferred Network hospitals
★ Standard Network hospitals

How members can find a provider

- 1 Visit www.harvardpilgrim.org
- 2 Click on **Find a provider**
- 3 Select **Maine's Choice Plus HMO** (under the Tiered/Limited Plans section)
- 4 Search by preferred provider type

Customize our plan options to meet your health goals

Here are examples of our most popular HMO plans

HMO

Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
HMO 1000 MD0000019109	\$1,000/\$2,000	30%	\$2,500/\$5,000	\$1,000/\$2,000	\$25/\$35	\$150	Ded, then 30%	\$25	\$25
HMO 1500 MD0000019107	\$1,500/\$3,000	20%	\$3,000/\$6,000	\$1,000/\$2,000	\$30/\$50	\$200	Ded, then 20%	\$30	\$30
HMO 2000 MD0000019134	\$2,000/\$4,000	20%	\$4,000/\$8,000	\$1,000/\$2,000	\$30/\$50	\$200	Ded, then 20%	\$30	\$30
HMO 2500 MD0000019108	\$2,500/\$5,000	20%	\$5,000/\$10,000	\$1,000/\$2,000	\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO 3500 MD0000019114	\$3,500/\$7,000	20%	\$6,600/\$13,200		\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO 5000 MD0000019115	\$5,000/\$10,000	20%	\$6,600/\$13,200		\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO 6000 NPVR00016060	\$6,000/\$12,000	20%	\$7,150/\$14,300		\$35/\$50	\$250	Ded, then 20%	\$35	\$35

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.

* Chiropractic Care: Limited to 40 visits per calendar year

** Physical, Occupational and Speech Therapies combined: Limited to 60 visits per calendar year

HMO HSA

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

Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
HMO HSA 2800 MD0000021087	\$2,800/\$5,600	20%	\$5,000/\$10,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 3000 MD0000019121	\$3,000/\$6,000	20%	\$5,000/\$10,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 4000 MD0000019110	\$4,000/\$8,000	20%	\$6,000/\$12,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 5000 MD0000019105	\$5,000/\$10,000	20%	\$6,000/\$12,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 6000 MD0000019128	\$6,000/\$12,000	20%	\$6,450/\$12,900		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 6450 MD0000020156	\$6,450/\$12,900	30%	\$6,650/\$13,300		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%

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.

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** Physical, Occupational and Speech Therapies combined: Limited to 60 visits per calendar year

Maine’s Choice PlusSM HMO & HMO HSA

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

NOTE: MAINE’S CHOICE PLUS PLANS ARE AVAILABLE ONLY FOR GROUPS WITH 51-99 ELIGIBLE EMPLOYEES									
Product Name	Network Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
Maine's Choice Plus HMO 1250 MD0000005572	Preferred Network: \$1,250/\$2,500	Preferred Network: 20%	Preferred Network: \$2,500/\$5,000		Preferred Network: \$20/\$50	\$250	Preferred Network: Pref ded, then 20%	\$20	Preferred Network: \$50
	Standard Network: \$3,000/\$6,000	Standard Network: 30%	Standard Network: \$5,500/\$11,000		Standard Network: \$50/Stand ded, then 30%		Standard Network: Stand ded, then 30%		Standard Network: Stand ded, then 30%
Maine's Choice Plus HMO 2000 MD0000005570	Preferred Network: \$2,000/\$4,000	Preferred Network: 20%	Preferred Network: \$5,500/\$11,000		Preferred Network: \$35/\$50	\$300	Preferred Network: Pref ded, then 20%	\$35	Preferred Network: \$50
	Standard Network: \$5,000/\$10,000	Standard Network: 40%	Standard Network: \$6,850/\$13,700		Standard Network: \$50/Stand ded, then 40%		Standard Network: Stand ded, then 40%		Standard Network: Stand ded, then 40%
Maine's Choice Plus HMO 3500 MD0000005573	Preferred Network: \$3,500/\$7,000	Preferred Network: 20%	Preferred Network: \$5,500/\$11,000		Preferred Network: \$35/\$50	\$300	Preferred Network: Pref ded, then 20%	\$35	Preferred Network: \$50
	Standard Network: \$5,500/\$11,000	Standard Network: 40%	Standard Network: \$6,850/\$13,700		Standard Network: \$50/Stand ded, then 40%		Standard Network: Stand ded, then 40%		Standard Network: Stand ded, then 40%
Maine's Choice Plus HMO HSA 2800 MD0000005571	Preferred Network: \$2,800/\$5,600	Preferred Network: 10%	Preferred Network: \$4,000/\$8,000		Preferred Network: Pref ded, then 10%	Preferred ded, then 10%	Preferred Network: Pref ded, then 10%	Preferred ded, then 10%	Preferred Network: Pref ded, then 10%
	Standard Network: \$4,000/\$8,000	Standard Network: 30%	Standard Network: \$6,450/\$12,900		Standard Network: Stand ded, then 30%		Standard Network: Stand ded, then 30%		Standard Network: Stand ded, then 30%

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* Chiropractic Care: Limited to 40 visits per calendar year
** Physical, Occupational and Speech Therapies combined: Limited to 60 visits per calendar year

POS

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

Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
POS 1000 MD0000018191	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 1500 MD0000017992	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 2000 MD0000019363	IN/OON: \$2,000/\$4,000	IN: 20% OON: 40%	IN/OON: \$5,000/\$10,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$100	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS 2500 MD0000018038	IN: \$2,500/\$5,000 ON: \$5,000/\$10,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 3500 MD0000017372	IN: \$3,500/\$7,000 ON: \$5,000/\$10,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 4000 MD0000019488	IN/OON: \$4,000/\$8,000	IN: 30% OON: 50%	IN/OON: \$6,000/\$12,000		IN: \$35 OON: Ded, then 50%	\$100	IN: Ded, then 30% OON: Ded, then 50%	IN: \$35 OON: Ded, then 50%	IN: \$35 OON: Ded, then 50%
POS 5000 MD0000019432	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000	\$1,000/\$2,000	IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: \$35 OON: Ded, then 50%	IN: \$50 OON: Ded, then 50%
POS 6000 MD0000017033	IN: \$6,000/\$12,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,150/\$12,300 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$35/\$50 OON: Ded, then 40%	\$250	IN: Ded, then 20% OON: Ded, then 40%	IN: \$35 OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%

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* Chiropractic Care: Limited to 40 visits per calendar year

** Physical, Occupational and Speech Therapies combined: Limited to 60 visits per calendar year

POS HSA

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

Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
POS HSA 2800 MD0000020843	IN: \$2,800/\$5,600 OON: \$5,400/\$10,800	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 3000 MD0000017993	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 4000 MD0000019361	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 5000 MD0000004444	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 0% OON: 20%	IN: \$6,550/\$13,100 OON: \$13,100/\$26,200		IN: Ded OON: Ded, then 40%	Ded	IN: Ded OON: Ded, then 40%	IN: Ded OON: Ded, then 40%	IN: Ded OON: Ded, then 40%
POS HSA 6000 MD0000019650	IN: \$6,000/\$12,000 OON: \$6,450/\$12,900	IN: 20% OON: 40%	IN: \$6,450/\$12,900 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 6450 MD0000018024	IN: \$6,450/\$12,900 OON: \$6,450/\$12,900	IN: 30% OON: 50%	IN: \$6,650/\$13,300 OON: \$10,000/\$20,000		IN: Ded, then 30% OON: Ded, then 50%	Ded, then 30%	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%

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** Physical, Occupational and Speech Therapies combined: Limited to 60 visits per calendar year

PPO

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

Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
PPO 1000 MD0000017673	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$35 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$35 OON: Ded, then 40%
PPO 1500 MD0000018013	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$35 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$35 OON: Ded, then 40%
PPO 2500 MD0000017671	IN:\$2,500/\$5,000 OON \$5,000/\$10,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$50 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%
PPO 3500 MD0000017971	IN:\$3,500/\$7,000 OON:\$7,000/\$14,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$14,000/\$28,000		IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: \$50 OON: Ded, then 50%
PPO 4000 MD0000018091	IN: \$4,000/\$8,000 OON:\$8,000/\$16,000	IN: \$20% OON: 40%	IN: \$6,600/\$13,200 OON: \$12,000/\$20,000		IN: \$30/\$50 OON: Ded, then 40%	\$250	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%
PPO 5000 MD0000018248	IN:\$5,000/\$10,000 OON:\$10,000/\$20,000	IN: \$20% OON: 40%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000		IN: \$35/\$50 OON: Ded, then 40%	\$250	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%
PPO 5000 MD0000018562	IN: \$5,000/\$10,000 OON:\$10,000/\$20,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000		IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: \$50 OON: Ded, then 50%
PPO 6000 MD0000019410	IN: \$6,000/\$12,000 OON:\$10,000/\$20,000	IN: \$30% OON: 50%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000		IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%

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PPO HSA

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Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
PPO HSA 2800 MD0000020589	IN: \$2,800/\$5,600 OON: \$5,400/\$10,800	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 3000 MD0000017638	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 4000 MD0000017867	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 5000 MD0000016138	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$15,000/\$30,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 6000 MD0000017957	IN: \$6,000/\$12,000 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,450/\$12,900 OON: \$15,000/\$30,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 6650 MD0000018472	IN: \$6,650/\$13,300 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,650/\$13,300 OON: \$15,000/\$30,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%

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Virtual primary care is here!

SimplyVirtualSM HMO¹ and Virtual ChoiceSM HMO

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. Harvard Pilgrim delivers with two new plans with a virtual-first primary care model: **SimplyVirtualSM HMO** and **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 DemandAll 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 networkAll 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 PCPHigher cost sharing for an office-based PCPMembers 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 Available 9/1/21 for employers with 51 or more eligible employees.

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

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Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
SimplyVirtual SM HMO MD0000005574	\$3,500/\$7,000	20%	\$6,600/\$13,200		\$10/\$45	\$250	Ded, then 20%	\$10	\$45
SimplyVirtual SM HMO MD0000005575	\$3,500/\$7,000	20%	\$6,600/\$13,200		Ded, then CIF	Ded, then 20%	Ded, then 20%	Ded, then CIF	Ded, then CIF

Virtual ChoiceSM HMO

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.

Product Name	Deductible	Coinsurance	Medical Out-of-Pocket Max	Rx Out-of-Pocket Max	Office Visit	ER	Inpatient	Chiropractic Care*	PT/OT/ST**
Virtual Choice SM HMO MD0000005576	\$3,500/\$7,000	Virtual PCP: 10% Office-based PCP: 30%	\$6,600/\$13,200		Virtual PCP: \$10/\$30 Office-based PCP: \$30/\$50	\$250	Virtual PCP: Ded then 10% Office-based PCP: Ded then 30%	Virtual PCP: \$10 Office-based PCP: \$30	Virtual PCP: \$30 Office-based PCP: \$50
Virtual Choice SM HSA HMO MD0000005577	\$3,500/\$7,000	Virtual PCP: 10% Office-based PCP: 30%	\$6,600/\$13,200		Virtual PCP: Ded then CIF Office-based PCP: Ded then 30%	Ded, then 20%	Virtual PCP: Ded then 10% Office-based PCP: Ded then 30%	Virtual PCP: Ded then CIF Office-based PCP: Ded then 30%	Virtual PCP: Ded then CIF Office-based PCP: Ded then 30%

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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 2020, 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 business information you'll want to remember

Group size determination/ Employee counting for group insurance

In 2019, the Maine Bureau of Insurance announced changes to the methodology by which employees are counted in determining an employer's group size. Now, size for all new and renewing groups is determined by the number of the employees who are eligible for health insurance. For example, if an employer has 10 full-time employees and 75 employees working 20 hours per week, it has 10 eligible employees but has 60 or more FTE employees. This difference in methodology could change whether a group is considered a "small" or "large" employer for the purposes of purchasing health care.

Maine Guaranteed Access Reinsurance Association ("MGARA") assessment

Under MGARA, the \$4 per member per month assessment applies to all covered persons in Maine, including those covered under both fully- and self-insured health plans. The assessment is used, along with other insurance and federal funding, to fund a reinsurance program (MGARA) that has the effect of reducing individual market premiums in Maine. Under MGARA, the claims of high-cost members in the individual market are paid by the reinsurance program.

Health insurance tax

Since its implementation in 2010, the Affordable Care Act (ACA) required health insurers to collect and pay a fee annually to help fund federal health programs for low-income families, such as premium tax credits and expansion of the Medicaid program. This fee, referred to as the ACA Health Insurer Tax (HIT), was calculated based on premium dollars for each health insurer. For several years, implementation of the HIT was delayed, being in effect for only one year, represented in plans during 2020.

This fee was repealed by Congress in December, 2019 and will be effective for 2021.

Important legal information

What's not covered on our plans

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

ME HMO, POS and PPO

- 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
- 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
- Language assistance services

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 <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
<http://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).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).

Meet our Maine team

Bill Whitmore, Maine Vice President

Since May of 2019, Bill has served as the vice president of the Maine market where he is responsible for the strategic and operational aspects for the company across the state.

With close to 30 years' experience, Bill has extensive health insurance expertise. He has worked as an actuary, and vice president of both underwriting and sales in Maine's health insurance industry.

Bill is a native of Maine and graduated cum laude with a major in mathematics from Bowdoin College. Currently, Bill serves on the board of directors of the YMCA of Southern Maine, Onpoint Health Data, the Maine State Chamber, and the Portland Regional Chamber of Commerce.

Bill can be reached at bill_whitmore@harvardpilgrim.org or at (207) 756-6306.

Steve Conley, Sales Executive

For more than 14 years, Steve has held several positions within the Maine sales team. In his current capacity, Steve is responsible for broker relationships and new business sales of Maine large employer group customers. Steve brings more than 25 years of health insurance industry experience to this position.

An avid runner, Steve has competed in 32 marathons throughout the country, including an active streak of 10 consecutive Boston Marathons. A graduate of Deering High School, Steve received his bachelor's degree from the University of Maine and currently resides in Yarmouth.

Steve can be reached at steve_conley@harvardpilgrim.org or at (207) 756-6310.

Bill Bourassa, Maine Director of Sales

In September of 2019, Bill joined the company as Maine's director of sales. He is responsible for leading the sales team and sales growth through development and managing customer/broker relationships.

Bill has more than 25 years of experience in health care sales and account management. Previously, he served as director of client services for a Maine employee benefits agency.

Born in Portland, Bill graduated from Westbrook High School and earned his bachelor's degree in marketing from Plymouth State University.

Bill can be reached at bill_bourassa@harvardpilgrim.org or at (207) 756-6336.

Danielle Sichterman, Account Executive

Since May of 2011, Danielle has been a member of the Maine sales team. As an account executive, Danielle is the primary contact for broker agencies and mid- to large-existing employer groups on issue resolution, reporting, education and renewal inquiries.

A graduate of Kennebunk High School, Danielle attended the University of southern Maine where she received a bachelor's degree with cum laude honors in health sciences and a holistic minor. While out of the office, Danielle can be found on the trails and beaches of southern Maine with her two young children and husband.

Danielle can be reached at danielle_sichterman@harvardpilgrim.org or at (207) 756-6316.

Callie Lubinski, Sales Executive

Since November of 2005, Callie has been a member of the Maine sales team. Currently, Callie is responsible for selling and implementing the enrollment of new Maine large group customers.

Having grown up in Kennebunkport, Callie currently resides in the town with her two sons ages 8 and 11, her husband, and her dog Tuukka and cat Penny. She graduated cum laude from Franklin Pierce College in Rindge, New Hampshire with a degree in sports and recreation management.

Callie can be reached at callie_lubinski@harvardpilgrim.org or at (207) 756-6347.

Sheena Hanson, Account Executive

Since June of 2014, Sheena has been a member of the Maine sales team. Currently, Sheena is responsible for broker relationships, renewals and existing business within Maine's mid- to large-existing employer groups segment.

Born and raised in central Maine, Sheena attended Erskine Academy and graduated from the University of Maine with a bachelor's degree in business. As someone who enjoys the outdoors, Sheena can be found hiking the Kennebec Highland trails or on the waters of Cobbosseecontee Lake with her boyfriend, Dan, and their 8-year-old black lab, Cali.

Sheena can be reached at sheena_hanson@harvardpilgrim.org or at (207) 756-6307.

Contact us



Harvard Pilgrim
Health Care

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

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