



Harvard Pilgrim
Health Care

**New Hampshire
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 ElevateHealth 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 New Hampshire 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 New Hampshire'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 New Hampshire nonprofit organizations.



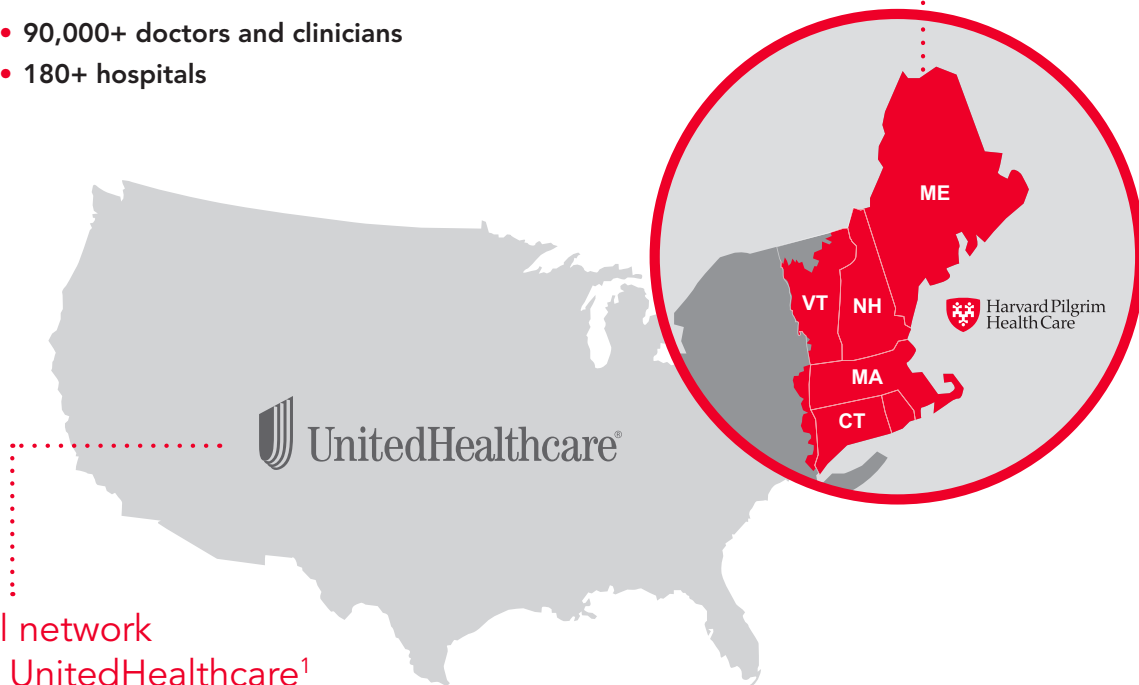
to more than **50** New Hampshire nonprofit organizations

* 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



National network through UnitedHealthcare¹

- 1,000,000+ providers
- 5,700+ 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.²

These plans are available to employer groups that are headquartered in New Hampshire 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

¹ UnitedHealthcare's Options network.

² The Access America network includes Harvard Pilgrim's contracted providers in Maine, Massachusetts and New Hampshire, and UnitedHealthcare's Choice Plus providers elsewhere in New England and the U.S.

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 connections 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 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 that have more than 100 subscribers and 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 more 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: 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 test or procedure

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, members 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. The Reduce My Costs program is not offered with all Harvard Pilgrim plans. Please review your plan documents to confirm whether the Reduce My Costs program is offered with your plan.

² 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 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 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 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.¹



Get care from licensed medical doctors, psychologists and psychiatrists²



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.

New Hampshire freestanding urgent care clinics available to our members

Alton: ClearChoiceMD Urgent Care

Amherst: Immediate Care of Southern New Hampshire

Bedford: ConvenientMD Urgent Care, Urgent Care at Bedford Medical Park

Belmont: ClearChoiceMD Urgent Care, ConvenientMD Urgent Care

Claremont: Valley Regional Hospital Urgent Care

Concord: Concentra Urgent Care, ConvenientMD Urgent Care, MinuteClinic

Dover: ConvenientMD Urgent Care

Epping: ClearChoiceMD Urgent Care

Goffstown: ClearChoiceMD – CMC

Hampton: MinuteClinic

Hooksett: ClearChoiceMD – CMC

Hudson: Immediate Care of Southern New Hampshire

Keene: Cheshire Health Services, ConvenientMD Urgent Care

Lebanon: ClearChoiceMD Urgent Care

Littleton: ConvenientMD Urgent Care, Littleton Urgent Care

Manchester: Concentra Urgent Care, ExpressMED, MinuteClinic

Merrimack: ConvenientMD Urgent Care, Immediate Care of Southern New Hampshire

Nashua: Concentra Urgent Care, ConvenientMD Urgent Care, HealthStop, Immediate Care of Southern New Hampshire, MinuteClinic

Pelham: Immediate Care of Southern New Hampshire

Plymouth: MedCheck Urgent Care

Portsmouth: ClearChoiceMD Urgent Care, ConvenientMD Urgent Care

Salem: ExpressMED, MinuteClinic
Somersworth: Seacoast Redicare

Stratham: ConvenientMD Urgent Care

Tilton: ClearChoiceMD Urgent Care

Windham: ConvenientMD Urgent Care

This list may be updated throughout the year. Refer to the online provider directory for the most up-to-date information.

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

¹ 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.

² 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 New Hampshire, 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 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 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 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.

Our plans: Where choice meets savings

Our plans are designed to improve the quality of care and lower premiums.

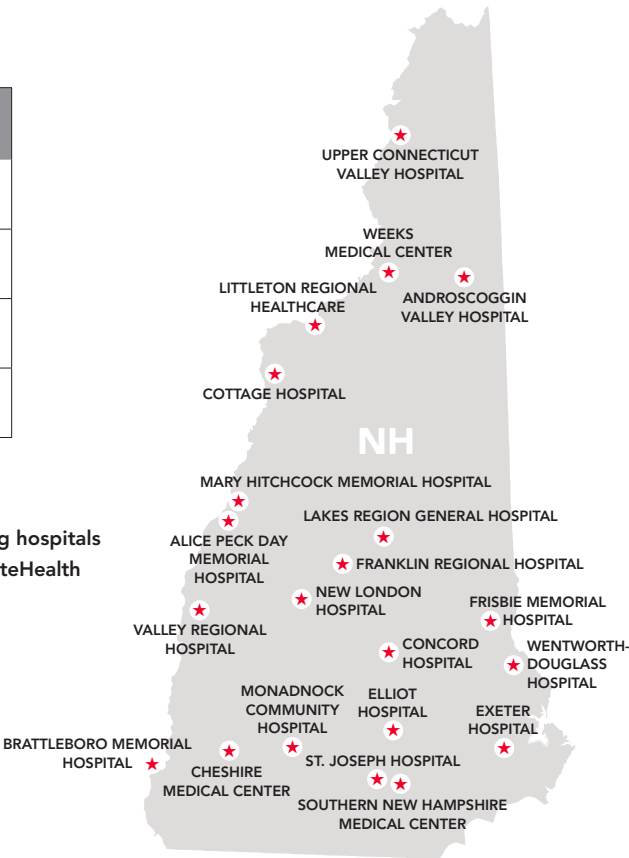
	ElevateHealth HMO	ElevateHealth Options HMO
Access to the select ElevateHealth network	Yes	Yes
Access to the full Harvard Pilgrim network	No, unless authorized by Harvard Pilgrim	Yes, with the appropriate referrals
Lower member cost sharing with Tier 1 providers	N/A	Yes
Health savings account-compatible plan design	Yes	No

ElevateHealth HMO

This plan offers premium savings in exchange for access to just the ElevateHealth network.*

- ElevateHealth plans are not available to individuals who reside in Carroll County.
- Members must receive care from ElevateHealth providers and hospitals (except in an emergency).

★ Participating hospitals in the ElevateHealth network

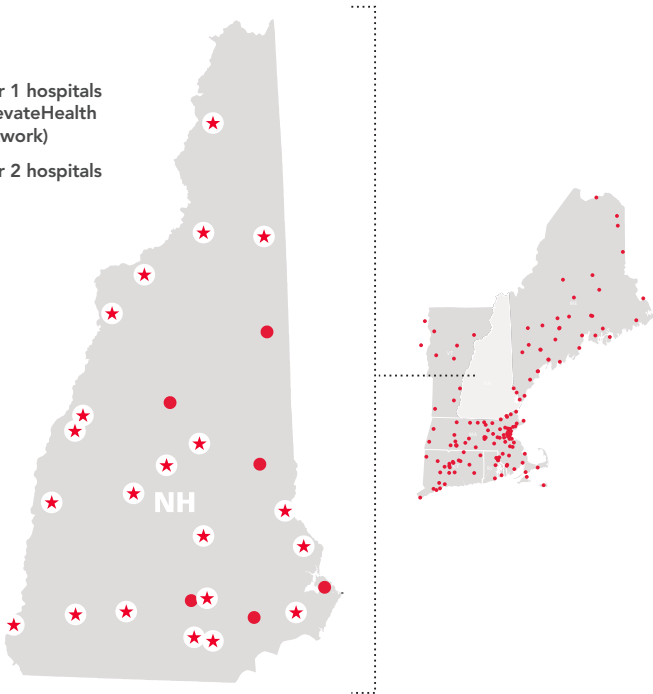


ElevateHealth Options HMO

This is a full-network plan option that offers premium savings over standard full-network plans.*

- Includes two tiers of providers and hospitals.
Tier 1 is Harvard Pilgrim’s ElevateHealth network.
Tier 2 is the rest of Harvard Pilgrim’s network (New Hampshire, Massachusetts, Maine, Vermont, Connecticut and Rhode Island).
- Features lower copayments and deductibles for services members receive from Tier 1 providers and hospitals.
- Members can choose any PCP in the Harvard Pilgrim network and visit other participating providers with the proper referrals.

★ Tier 1 hospitals (ElevateHealth network)
● Tier 2 hospitals



* Changes to our network may occur at any time. For the most current information, visit the provider search tool at www.harvardpilgrim.org/providerdirectory.

Littleton Options HMO – New for 2021

Designed to deliver for northern New Hampshire employers, Littleton Options HMO focuses on high-quality health care that's local and affordable. Members can save time and money by keeping their care close to home instead of planning long trips south.

Littleton Options HMO features two tiers of providers and hospitals*

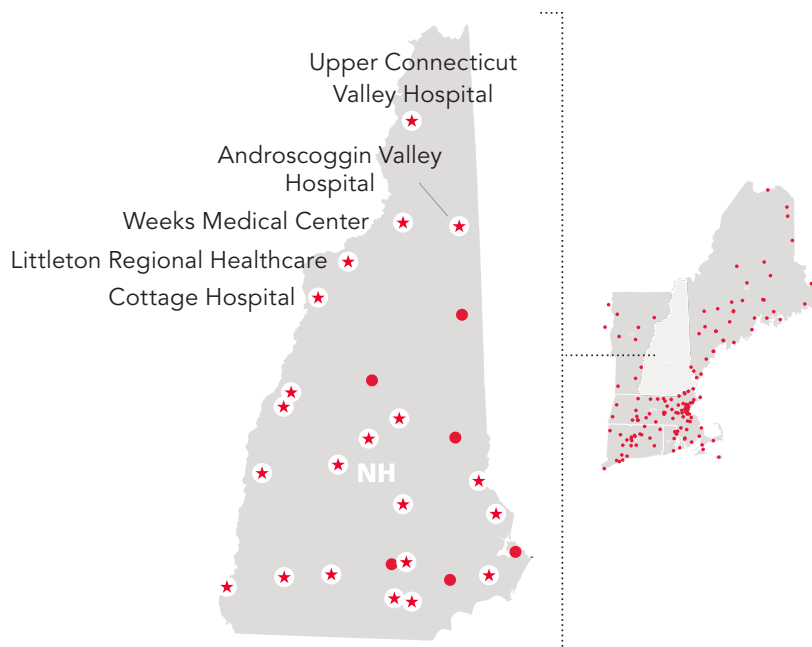
- **Tier 1 = Lower cost sharing**

Littleton Regional Healthcare and other nearby health systems

- **Tier 2 = Higher cost sharing**

Other Harvard Pilgrim participating providers and hospitals throughout New England

Members can save money on PCP visits when they select Preferred PCPs in Tier 1.



The Littleton Options **Tier 1** provider network has hundreds of primary care providers, thousands of specialists and 21 premier local hospitals.



The rest of Harvard Pilgrim's network is available in **Tier 2**, including providers and hospitals in neighboring Vermont.

HMO-LP and PPO-LP plans explained

These plans provide a great opportunity for members to reduce their costs for outpatient surgery and lab work. Lab tests (excluding genetic testing) received at an LP facility are covered in full and the member pays no cost sharing. For outpatient surgery at an LP facility, the deductible does not apply, and the member pays only a copayment. For PPO-LP plans, this applies only to in-network services. LP facilities are flagged in the "LP Plans" Provider Directories. PPO plans are underwritten by HPHC Insurance Company.



* Changes to our network may occur at any time. For the most current information, visit the provider search tool at www.harvardpilgrim.org/providerdirectory.

Customize our plan options to meet your health goals

Here are examples of our most popular plans

Full-network HMO plans

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
HMO MD0000004756	\$25/\$50	\$3,000/\$9,000	\$6,500/\$13,000	None	Ded then \$250	Hospital: Ded then \$125 Freestanding: \$50 Convenience: \$25	Ded then CIF	Ded then \$250	Ded then CIF	Ded then CIF	Ded then \$250	\$50	\$25
HMO - LP MD0000004758	\$30/\$60	\$3,000/\$9,000	\$6,500/\$13,000	None	Ded then \$250	Hospital: Ded then \$125 Freestanding: \$60 Convenience: \$30	Ded then CIF	Select LP: \$125 Others: Ded then \$250	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital based: \$250 Hospital-based: Ded then \$350	\$60	\$30
HMO - LP MD0000005561	\$30/\$60 Copay waived for first 2 non-routine PCP visits per year	\$4,000/\$12,000	\$7,150/\$14,300	None	Ded then \$300 copay	Hospital: Ded then \$150 Freestanding: \$60 Convenience: \$30	Ded then CIF	Select LP: \$125 Others: Ded then CIF	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital based: \$250 Hospital-based: Ded then CIF	\$60	\$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.

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

** Acupuncture: Limited to 20 visits per calendar year

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Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
HMO - LP Open Access MD0000005229													
	\$25/\$50	\$3,000/\$9,000	\$6,500/\$13,000	None	Ded then \$250	Hospital: Ded then \$125 Freestanding: \$50 Convenience: \$25	Ded then CIF	Select LP: \$125 Others: Ded then \$250	Select LP: CIF Others: Ded then CIF	Ded then CIF	Non-hospital based: \$250 Hospital-based: Ded then \$350	\$50	\$25
HSA HMO MD0000004761													
	Ded then CIF	\$5,000/\$10,000	\$6,500/\$13,000	None	Ded then CIF	Hospital: Ded then CIF Freestanding: Ded then CIF Convenience: Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF
HMO HSA Open Access MD0000005233													
	Ded then CIF	\$3,000/\$6,000	\$3,000/\$6,000	None	Ded then CIF	Hospital: Ded then CIF Freestanding: Ded then CIF Convenience: Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF

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Full-network PPO and POS plans

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Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
PPO MD0000004766													
	IN: \$25 OON: Ded then 20%	IN: \$1,500/ \$4,500 OON: \$3,000/ \$9,000	IN: \$6,500/ \$13,000 OON: \$6,500/ \$13,000	IN: None OON: 20%	IN/OON: Ded then \$250	IN: Hospital: Ded then \$125 Freestanding: \$25 Convenience: \$25 OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then \$250 OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then \$250 OON: Ded then 20%	IN: \$25 OON: Ded then 20%	IN: \$25 OON: Ded then 20%
PPO - LP MD0000004765													
	IN: \$25/\$50 OON: Ded then 20%	IN: \$3,000/ \$9,000 OON: \$6,000/ \$12,000	IN: \$6,500/ \$13,000 OON: \$6,500/ \$13,000	IN: None OON: 20%	IN/OON: Ded then \$250	IN: Hospital: Ded then \$125 Freestanding: \$50 Convenience: \$25 OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Select LP: \$125 Others: Ded then \$250 OON: Ded then 20%	IN: Select LP: CIF Others: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Non-hospital based: \$250 Hospital-based: Ded then \$350 OON: Ded then 20%	IN: \$50 OON: Ded then 20%	IN: \$25 OON: Ded then 20%
HSA PPO MD0000004764													
	IN: Ded then CIF OON: Ded then 20%	IN: \$2,000/ \$6,000 OON: \$4,000/ \$12,000	IN: \$6,500/ \$13,000 OON: \$13,000/ \$26,000	IN: None OON: 20%	IN/OON: Ded then CIF	IN: Hospital: Ded then CIF Freestanding: Ded then CIF Convenience: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%

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Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
POS Open Access - LP MD0000018534	IN: \$25/\$50 OON: Ded then 20%	IN: \$3,000/\$9,000 OON: \$4,000/\$12,000	IN/OON: \$6,500/\$13,000	IN: None OON: 20%	IN/OON: Ded then \$250	IN: Hospital: Ded then \$125 Freestanding: \$50 Convenience: \$25 OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Select LP: \$125 Others: Ded then \$250 OON: Ded then 20%	IN: Select LP: CIF Others: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Non-hospital based: \$250 Hospital-based: Ded then \$350 OON: Ded then 20%	IN: \$50 OON: Ded then 20%	IN: \$25 OON: Ded then 20%
	IN: Ded then CIF OON: Ded then 20%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: \$3,000/\$6,000 OON: \$10,000/\$20,000	IN: None OON: 20%	IN/OON: Ded then CIF	IN: Hospital: Ded then CIF Freestanding: Ded then CIF Convenience: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%	IN: Ded then CIF OON: Ded then 20%
POS Open Access HSA MD0000019679													

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

** Acupuncture: Limited to 20 visits per calendar year

ElevateHealth and ElevateHealth Options plans

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
<div>ElevateHealth HMO</div> <div>MD0000004754</div>	\$25/\$50	\$3,000/\$9,000	\$6,500/\$13,000	None	Ded then \$250	Hospital: Ded then \$125 Freestanding: \$50 Convenience: \$25	Ded then CIF	ASC: \$125 Hosp: Ded then \$250	Ded then CIF	Ded then CIF	Ded then \$250	\$50	\$25
<div>ElevateHealth HMO</div> <div>MD0000005562</div>	\$25/\$50 Copay waived for first 2 non-routine PCP visits per year	\$3,000/\$6,000	\$6,500/\$13,000	None	Ded then \$250 Copay	Hospital: Ded then \$125 Freestanding: \$50 Convenience: \$25	Ded then CIF	ASC: \$125 Hosp: Ded then \$250	Ded then CIF	Ded then CIF	Ded then \$250 Per Visit	\$50	\$25
<div>ElevateHealth Options HMO</div> <div>MD0000004753</div>	T1: \$25/\$50 T2: T2 Ded then 20%	T1: \$3,000/\$6,000 T2: \$6,000/\$12,000	\$6,500/\$13,000	T1: None T2: 20%	T1/T2: T1 Ded then \$250	Hospital: T1: T1 Ded then \$125 T2: T2 Ded then 20% Freestanding: T1: \$50 T2: T2 Ded then 20% Convenience: T1: \$25 T2: T2 Ded then 20%	T1: T1 Ded then CIF T2: T2 Ded then 20%	T1: ASC: \$125 Hosp: T1 Ded then \$250 T2: T2 Ded then 20%	T1: CIF T2: T2 Ded then 20%	T1: T1 Ded then CIF T2: T2 Ded then 20%	T1: T1 Ded then \$250 T2: T2 Ded then 20%	T1: \$50 T2: T2 Ded then 20%	T1/T2: \$25
<div>ElevateHealth Options HMO Open Access</div> <div>MD0000005231</div>	T1: \$25/\$50 T2: T2 Ded then 20%	T1: \$3,000/\$6,000 T2: \$6,000/\$12,000	\$6,500/\$13,000	T1: None T2: 20%	T1/T2: T1 Ded then \$250	Hospital: T1: T1 Ded then \$125 T2: T2 Ded then 20% Freestanding: T1: \$50 T2: T2 Ded then 20% Convenience: T1: \$25 T2: T2 Ded then 20%	T1: T1 Ded then CIF T2: T2 Ded then 20%	T1: ASC: \$125 Hospital: T1 Ded then \$250 T2: T2 Ded then 20%	T1: CIF T2: T2 Ded then 20%	T1: T1 Ded then CIF T2: T2 Ded then 20%	T1: T1 Ded then \$250 T2: T2 Ded then 20%	T1: \$50 T2: T2 Ded then 20%	\$25

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.

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

** Acupuncture: Limited to 20 visits per calendar year

ElevateHealth HSA HMO

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
ElevateHealth HSA HMO MD0000004762	Ded then CIF	\$3,000/\$6,000	\$6,000/\$12,000	None	Ded then CIF	Hospital: Ded then CIF Freestanding: Ded then CIF Convenience: Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF

Littleton Options HMO

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
Littleton Options HMO MD0000005580	Preferred PCP: CIF T1: \$25/\$50 T2: T2 Ded then 20%	T1: \$3,000/\$6,000 T2: \$6,000/\$12,000	\$6,500/\$13,000	T1: None T2: 20%	T1/T2: T1 Ded then \$250 Copay	Hospital: T1: T1 Ded then \$125 T2: T2 Ded then 20% Freestanding: \$50 Convenience: \$25	T1: T1 Ded then CIF T2: T2 Ded then 20%	T1: ASC: \$125 Hosp: T1 Ded then \$250 T2: T2 Ded then 20%	T1: CIF T2: T2 Ded then 20%	T1: T1 Ded then CIF T2: T2 Ded then 20%	T1: T1 Ded then \$250 T2: T2 Ded then 20%	T1: \$50 T2: T2 Ded then 20%	\$25

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.

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

** Acupuncture: Limited to 20 visits per calendar year

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 7/1/21 to large group employers in New Hampshire.

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	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
SimplyVirtual SM HMO MD0000005581	\$10/\$45	\$3,000/\$9,000	\$6,500/\$13,000	None	Ded then \$250	Hospital: Ded then \$125 Freestanding: \$45 Convenience Care: \$20	Ded then CIF	Ded then \$250	Ded then CIF	Ded then CIF	Ded then \$250	\$45	\$10

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	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care	Inpatient	Day Surgery	Labs	X-rays	Scans: CT, MRI, PET	PT/OT/ST*	Acupuncture**
Virtual Choice SM HMO MD0000005582	Virtual PCP: \$10/\$45 Office-based PCP: \$40/\$75	\$3,000/\$6,000	\$6,500/\$13,000	Virtual PCP: None Office-based PCP: 20%	Ded then \$250	Hospital: Virtual PCP: Ded then \$125 Office-based PCP: Ded then 20% Freestanding: Virtual PCP: \$45 Office-based PCP: \$75 Convenience Care: Virtual PCP: \$20 Office-based PCP: \$50	Virtual PCP: Ded then CIF Office-based PCP: Ded then 20%	Virtual PCP: Ded then \$250 Office-based PCP: Ded then 20%	Virtual PCP: CIF Office-based PCP: Ded then 20%	Virtual PCP: Ded then CIF Office-based PCP: Ded then 20%	Virtual PCP: Ded then \$250 Office-based PCP: Ded then 20%	Virtual PCP: \$45 Office Based PCP: \$75	\$10
Virtual Choice SM HMO MD0000005583	Virtual PCP: \$10/\$45 Office-based PCP: Ded then 30%	\$3,000/\$6,000	\$6,500/\$13,000	Virtual PCP: 10% Office Based PCP: 30%	Ded then \$250	Hospital: Virtual PCP: Ded then \$125 Office-based PCP: Ded then 30% Freestanding: Virtual PCP: \$45 Office-based PCP: Ded then 30% Convenience Care: Virtual PCP: \$20 Office-based PCP: Ded then 30%	Virtual PCP: Ded then 10% Office-based PCP: Ded then 30%	Virtual PCP: Ded then \$250 Office-based PCP: Ded then 30%	Virtual PCP: CIF Office-based PCP: Ded then 30%	Virtual PCP: Ded then 10% Office-based PCP: Ded then 30%	Virtual PCP: Ded then \$250 Office-based PCP: Ded then 30%	Virtual PCP: \$45 Office-based PCP: Ded then 30%	\$10

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

** Acupuncture: Limited to 20 visits per calendar 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.

Prescription drug coverage options

Here are examples of our most popular Rx plans

Plan ID	Formulary	Tier	Rx Deductible*	30-Day Retail Cost Sharing	90-Day Mail Order Cost Sharing
RX0000013237	Value	4 Tier	None	\$10/\$35/30% up to a \$300 max/ 50% up to a \$300 max	\$20/\$70/30% up to a \$600 max/ 50% up to a \$600 max
RX0000011456	Value	5 Tier	None	\$5/\$15/\$35/\$50/30% up to a \$300 max	\$10/\$30/\$70/\$150/30% up to a \$600 max
RX0000014271	Premium	4 Tier	\$500/\$1,000 (applies to tiers 2,3,4)	\$15/\$35/\$60/50% up to a \$300 max	\$30/\$70/\$120/50% up to a \$900 max
RX0000017896	Value	5 Tier	\$500/\$1,000 (applies to retail only; tiers 1,2,3,4,5)	\$5/\$25/\$40/\$60/40% up to a \$400 max	\$13/\$63/\$120/\$180/40% up to an \$800 max
RX0000017922	Value	5 Tier	\$500/\$1,000 (applies to tier 5 only)	\$5/\$25/\$40/\$60/40% up to a \$400 max	\$13/\$63/\$120/\$180/40% up to an \$800 max

* Rx deductible can be added to any formulary. The deductible amount and applicable tiers are customizable. Rx deductibles can be added to retail only, mail order only or both.

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 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.

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 and ultimately not represented in plans until 2020.

However, in December 2019, the HIT was repealed. The repeal is effective in January 2021, making 2020 the only year the HIT is collected.

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 NH large group 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
- 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

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. اتصل 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: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, 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 New Hampshire team

William Brewster, MD, FACP, CHIE, Vice President

William has been with Harvard Pilgrim since 2012 and currently serves as the vice president of the New Hampshire market, where he is responsible for strategic and operational aspects across the state.

A board-certified internist who has practiced in New Hampshire for over 30 years, William received his undergraduate degree from the University of Vermont in 1977 and his medical degree from George Washington University in 1981. Prior to joining Harvard Pilgrim, he held several leadership positions in the health care industry.

A New Hampshire native, William currently serves on the boards of directors for Frisbie Memorial Hospital and Memorial Hospital, the Citizens Health Initiative, the Greater Manchester Chamber of Commerce, the Business and Industry Association and the Foundation for Healthy Communities. He was named one of New Hampshire's top 200 influential business leaders from New Hampshire Business Review and was honored as the 2020 JDRF One Hope Gala Honoree.

Phillip Chambers, Sales Director

Joining Harvard Pilgrim as the New Hampshire director of sales in 2018, Phil is responsible for leading sales growth through development and managing customer and broker relationships. With more than 17 years of experience, Phil's extensive background includes positions at Aetna and in the wellness industry.

Born in Ipswich, MA, Phil attended UMaine Orono for his undergraduate degree and received his MBA at UMass Boston.

Having grown up near the ocean, his love for the beach, fishing and surfing has extended to his family. In Phil's free time, you can typically find him, his wife of 21 years, Ali, and his two sons, Jack and Mason, enjoying the outdoors and all that the water has to offer.

Grant Wege, Sales Executive

Grant joined the New Hampshire sales team in November 2019. As a sales executive, he is responsible for broker relationships and new business sales of New Hampshire large employer group customers.

Originally from Londonderry, Grant joined the Marine Corps right out of high school. After six years of service, which included a deployment to Iraq, he accepted his first job in the health insurance industry. Since then, Grant's expertise has brought him to major national carriers including Cigna, United Healthcare, Anthem and Aetna.

When he's not volunteering his time for Make-A-Wish NH, Toys for Tots, United Way, and other local veterans organizations, you'll find Grant and his Siberian Husky, River, enjoying everything the outdoors has to offer.

Sue Sullivan, Account Executive

Sue has been with the Harvard Pilgrim sales team since 2015. With more than 15 years of experience in the health insurance industry, she has worked with various market sizes and is currently responsible for broker relationships, renewals and existing business for New Hampshire's large group segment.

Originally from Windsor Locks, CT, Sue attended Becker College, receiving a degree in business administration.

In her free time, Sue loves to enjoy the outdoors, including hiking and kayaking. She especially loves grabbing a good book and spending some time with her family at her cabin in northern New Hampshire.

Lynn Fleury, Account Executive

As a member of the sales team since February 2019, Lynn brings more than 20 years of health insurance experience to her position, where she is responsible for broker relationships, renewals and existing business for New Hampshire's large group segment.

Originally from East Greenwich, RI, and a graduate of Rhode Island College, Lynn came to Harvard Pilgrim after working as a director of client services at our affiliate, Health Plans, Inc. (HPI).

Lynn's love for living on the Seacoast is no secret. When she's not working, you can find her volunteering for the Oyster River PTO, enjoying the beach with her family, including twin daughters, or cheering on UNH football.

Sarah Schwartz, Account Executive

Sarah has been a part of the New Hampshire sales team since March 2018. In that time, she has worked with small group brokers and employers, and is currently responsible for broker relationships, renewals and existing business for New Hampshire's large group segment.

Raised on the South Shore of Massachusetts, Sarah attended the University of New Hampshire, receiving a bachelor's degree in animal sciences and a master's in public health.

When she's not in the office, you can usually find Sarah enjoying the outdoors, playing volleyball or camping, and spending lots of time with her husband, son and four cats.

Contact us



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