



Harvard Pilgrim  
Health Care

## Connecticut 2022 Product Guide

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

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



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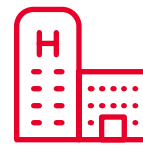
Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care,  
Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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# Guiding people 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, tiered and virtual network plans

Our HMO, Focus CT<sup>SM</sup> HMO, PPO\* and Network Choice CT<sup>SM</sup> PPO\* products are built around best-in-class local providers who deliver high-quality care at an excellent value. SimplyVirtual<sup>SM</sup> HMO and Virtual Choice<sup>SM</sup> HMO give members 24/7 access to primary care through Doctor On Demand.

## 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

Harvard Pilgrim and its affiliate, Health Plans, Inc., offer self-funded plans with strong choice and flexibility to meet varying needs. Our Connecticut self-funded plans feature savings opportunities and are available for large group employers.

## Retiree options

Available through employers to their retirees, Med Enhance fills in the gaps that Medicare doesn't pay. Members can live anywhere in the U.S. and visit any provider that accepts Medicare.

\* PPO plans are underwritten by HPHC Insurance Company.

# Committed to Connecticut's communities

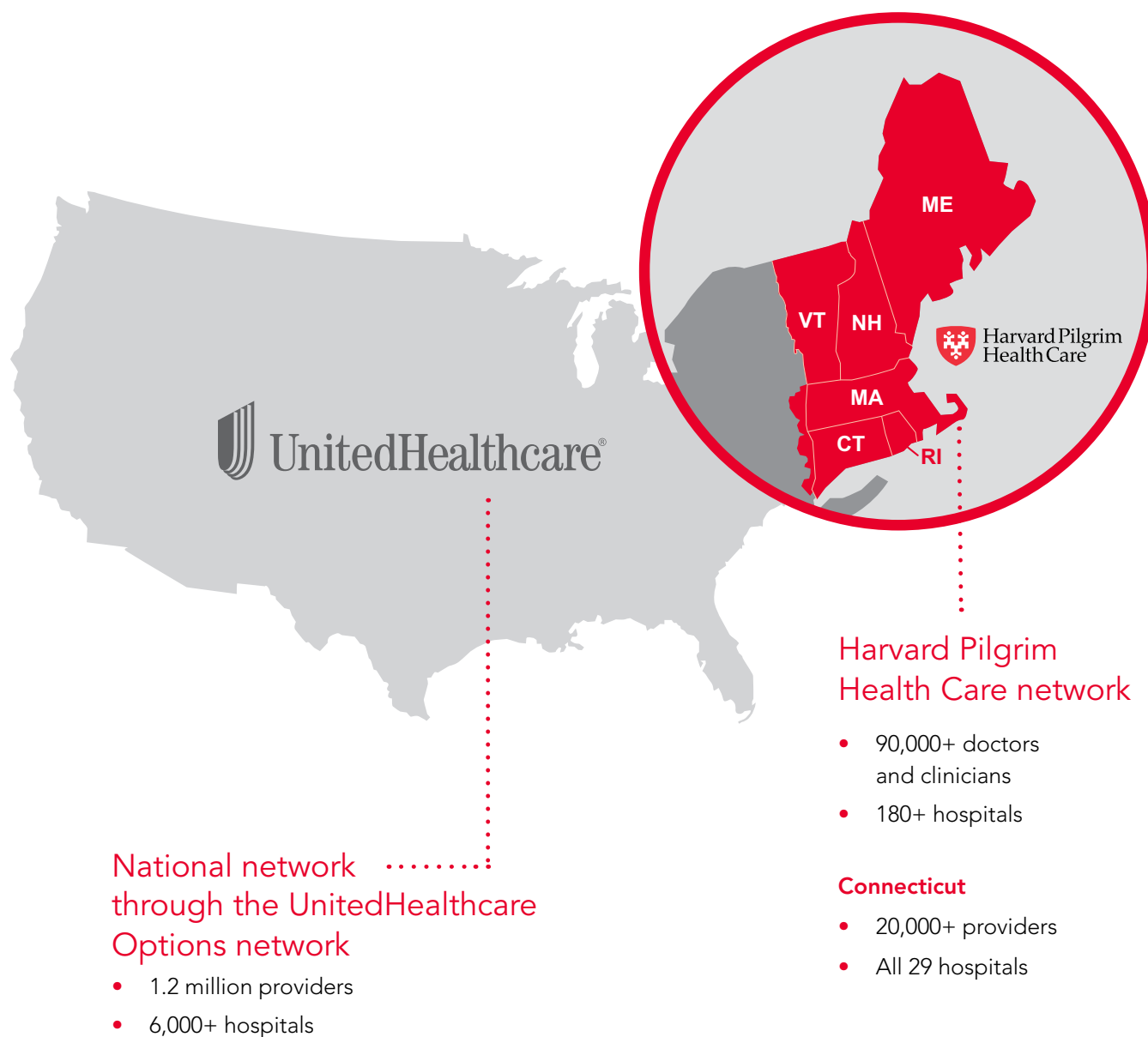
Service is more than good business.

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



In 2020, more than **\$1.6 million** was contributed to Connecticut nonprofit organizations.

# We offer local and national networks



# We make switching health insurance easy

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 eliminates the hassle and uncertainty of switching health insurance. We get employers and members up and running — even **before** their coverage starts.



## Superior service

### Skilled support

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

### Employer education

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



## Early member engagement

### Pre-enrollment resource

Our prospective member call center is dedicated to answering employees' questions about specific benefits and coverage before they enroll.

### Virtual benefit fairs

We'll set up an open enrollment website with information about employers' Harvard Pilgrim plan options. There's no hassle and no extra cost!

### Clinical transitions

Members have pre-enrollment support for prior authorizations, pharmacy coverage and clinical care team connections, which ensures a seamless transition and continuity of care.

### Access to digital ID cards

If they need them, members can get digital ID cards even before their coverage is effective.



## Data capture

### Guided digital welcome experience

We'll 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 ensures the complete capture of important information.

### PCP and data verification

Our data capture journey verifies primary care information and helps members get the right services to optimize their health and well-being.



# Helping members get the most value out of their plan

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



Access to digital ID card  
(Apple Wallet  
compatible)



Confirmation of  
PCP or chance to  
choose one



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



Opportunity to access  
a clinical care team  
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](http://www.harvardpilgrim.org).**



# Taking the guesswork out of plan selection

**MyHealthMath**

*The numbers matter.*

MyHealthMath<sup>1</sup> 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.

## How it works

### 1 Interview

The employee participates in a confidential interview to help MyHealthMath understand their medical usage. They have the option of choosing either a 15-minute phone interview or an even quicker online questionnaire.

### 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

Once the phone or online interview is completed, 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<sup>2</sup>**

<sup>1</sup> 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.

<sup>2</sup> Information based on MyHealthMath 2017-2018 internal data.

# Our plans include great benefits

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



## Acupuncture and chiropractic

Treatment for managing pain



## Behavioral health and substance use disorder 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



## 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, etc.

We are committed to guiding brokers, employers and members through the challenges of the COVID-19 pandemic. For the most up-to-date information, visit [www.harvardpilgrim.org/broker-covid](http://www.harvardpilgrim.org/broker-covid).



# Covering the prescriptions our members need

Our prescription drug coverage focuses on choice and value.

Harvard Pilgrim has partnered with OptumRx for pharmacy benefit management services. The result is an easier, enhanced experience that makes it simple and convenient for members to order, manage and receive prescription medications.

Members can get prescriptions from more than 67,000 pharmacies nationwide. OptumRx's mail order pharmacy, OptumRx Home Delivery, gives members the convenience of having prescriptions shipped to their home. CVS Specialty is our primary specialty pharmacy provider.



## Questions about our prescription drug program?

Visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx) to learn more.

Select the year and the plan (e.g., 2022 Value 5-Tier) to:



See which drugs are covered



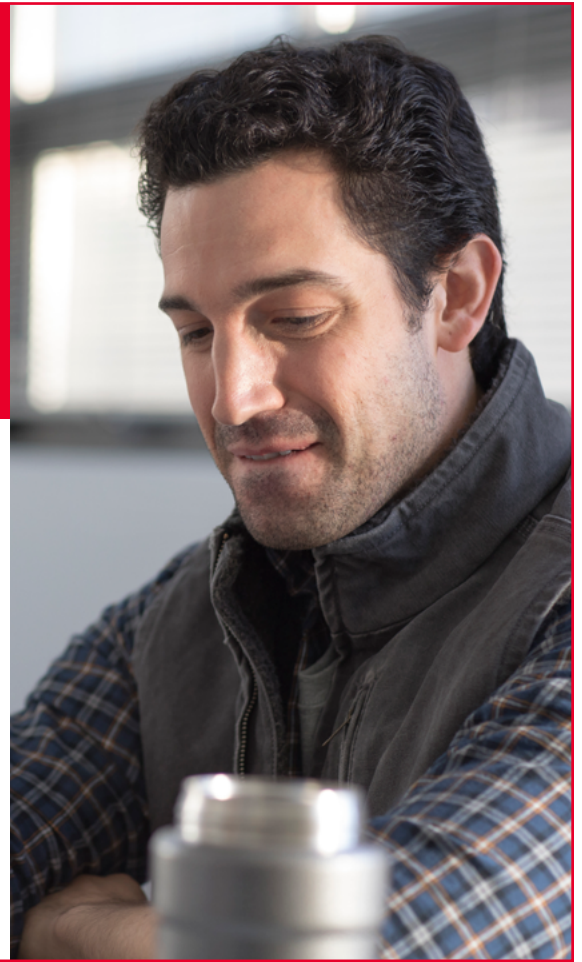
Get details on home delivery



Look up drug prices



Find nearby in-network pharmacies, and more!



# Reduce My Costs helps members save money and earn rewards

When members are scheduled to receive outpatient procedures or diagnostic tests, [Reduce My Costs](#)<sup>1</sup> helps them find lower-cost providers and care. They just call **(855) 772-8366** or use the [Reduce My Costs chat feature](#) whenever their doctor recommends an outpatient test or procedure 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.<sup>2</sup>






<sup>1</sup> 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.

<sup>2</sup> Rewards are considered taxable income; members should consult with their tax advisors. Per state regulations in Connecticut, rewards are in the form of health and wellness gift cards.



# The care our members need, when they need it

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

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

\* What members pay out of pocket depends on their specific Harvard Pilgrim plan. Members should refer to their plan documents for their 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.<sup>1</sup>



**Get care from licensed medical doctors, psychologists and psychiatrists<sup>2</sup>**

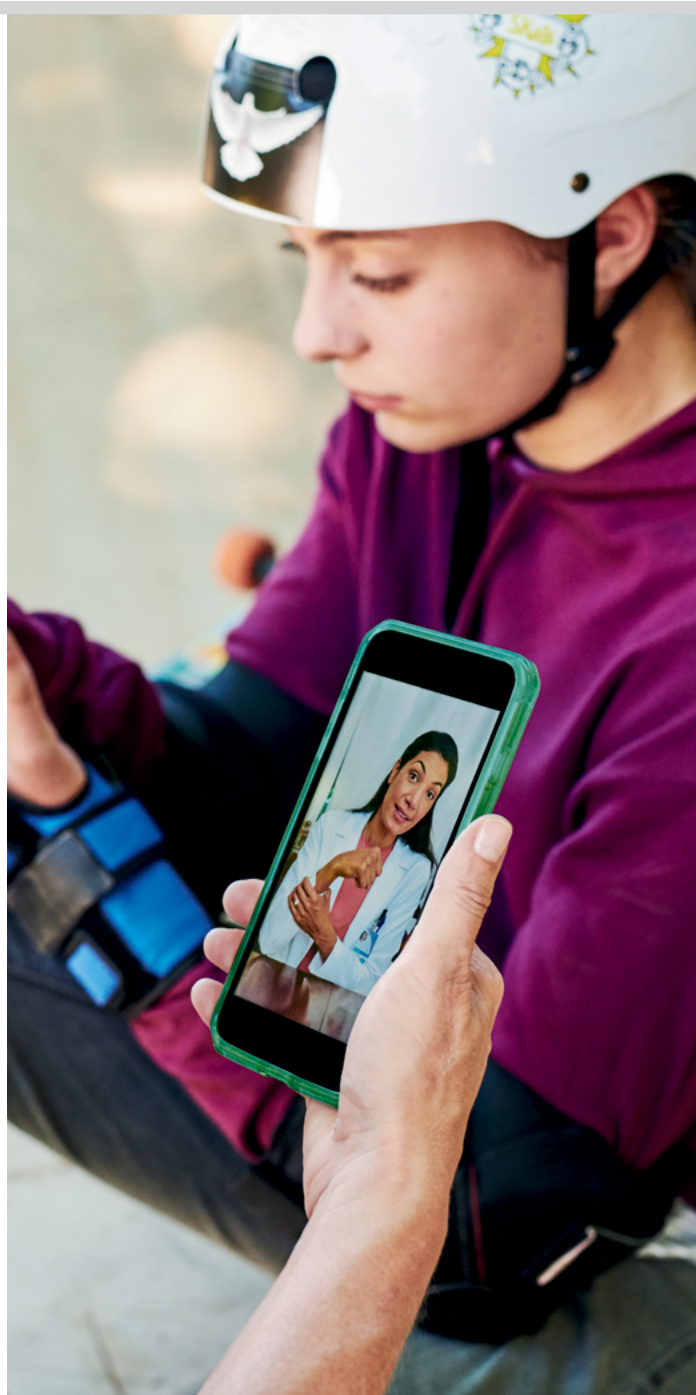


**Members receive convenient and private care from their home or any location**



**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.



<sup>1</sup> In a life-threatening emergency, such as choking, severe head trauma, loss of consciousness, heart attack or stroke, members should call 911 or go to the nearest ER immediately.

<sup>2</sup> Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

# Connecticut convenience care and freestanding urgent care clinics

## Members have access to these participating clinics:

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

**Ansonia:** MinuteClinic

**Avon:** Hartford HealthCare Go Health & MinuteClinic

**Berlin:** Kathy's Urgent Care

**Bethel:** MinuteClinic

**Bloomfield:** Kathy's Urgent Care

**Bridgeport:** AFC Urgent Care

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

**Brookfield:** PhysicianOne Urgent Care

**Brooklyn:** MinuteClinic

**Cheshire:** MinuteClinic

**Coventry:** MinuteClinic

**Danbury:** AFC Urgent Care

**Derby:** MedExpress Urgent Care & PhysicianOne Urgent Care

**East Hampton:** MinuteClinic

**East Hartford:** Concentra Urgent Care

**Ellington:** Priority Urgent Care

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

**Fairfield:** AFC Urgent Care & Saint Vincent's Urgent Care

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

**Granby:** The Doctor's Treatment Center

**Groton:** MinuteClinic & PhysicianOne Urgent Care

**Guilford:** MinuteClinic

**Hamden:** MinuteClinic, PhysicianOne Urgent Care & Urgent Care Center

**Madison:** Middlesex Hospital Urgent Care

**Manchester:** Hartford HealthCare Go Health & PhysicianOne Urgent Care

**Meriden:** Hartford HealthCare Go Health & MedExpress Urgent Care

**Middletown:** MedExpress Urgent Care & Middlesex Hospital Urgent Care

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

**Monroe:** Saint Vincent's Urgent Care

**New Britain:** AFC Urgent Care & Concentra Urgent Care

**New Haven:** Concentra Urgent Care

**New London:** Hartford HealthCare Go Health

**New Milford:** MinuteClinic

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

**Newtown:** PhysicianOne Urgent Care

**North Haven:** Urgent Care Center

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

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

**Old Saybrook:** Middlesex Hospital, MinuteClinic & Urgent Care

**Orange:** Urgent Care Center

**Plainville:** The Doctor's Treatment Center

**Ridgefield:** PhysicianOne Urgent Care

**Riverside:** MinuteClinic

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

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

**South Windsor:** Hartford HealthCare Go Health & MinuteClinic

**Southbury:** MinuteClinic & PhysicianOne Urgent Care

**Southington:** Hartford HealthCare Go Health & Urgent Care of Southington

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

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

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

**Trumbull:** Saint Vincent's Urgent Care

**Unionville:** Priority Urgent Care

**Vernon Rockville:** AFC Urgent Care & Hartford HealthCare Go Health

**Wallingford:** Concentra Urgent Care & HealthMed Urgent Care

**Waterbury:** Concentra Urgent Care, MinuteClinic, PhysicianOne Urgent Care, Trinity Health of New England Urgent Care & Urgent Care Center

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

**West Haven:** Urgent Care Center

**Westport:** Westport Urgent Care LLC

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

**Willimantic:** Med East Medical Walk In Center

**Windsor:** Concentra Urgent Care & Hartford HealthCare Go Health

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

# Keeping our members healthy

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



## Engage clinical expertise

Our clinical care team of nurses, social workers, pharmacists and health coaches connects with and guides members to better health.

### Chronic care support

- Diabetes
- COPD
- Asthma
- Heart disease

### Specialty care support<sup>1</sup>

- Rare diseases
- Transgender care
- Oncology care
- Chronic kidney disease

### Clinical care team support

Available for members via the MyConnect mobile app or by phone.

### Utilization management<sup>2</sup>

Our programs ensure that members get the right care, at the right time and at the right place.

### Aspire Health<sup>3</sup>

We've partnered with one of the largest non-hospice palliative care organizations to provide whole-person support for patients with advanced stages of serious illnesses.

Visit [www.harvardpilgrim.org/clinicalcareteam](http://www.harvardpilgrim.org/clinicalcareteam) to learn more.



## Maintain a healthy mind

Behavioral health and substance use disorder support over the phone, in person, online or through mobile apps.

### 24/7 support helplines

- Substance use disorder treatment
- Emotional support

### Behavioral health access center

Licensed care advocates help members find available providers and answer questions about benefits and coverage.

### Convenient online resources

- [www.liveandworkwell.com](http://www.liveandworkwell.com) (virtual visits, Express Access Network, self-management tools and resources)<sup>4</sup>
- Virtual visits with Doctor On Demand
- Talkspace digital therapy<sup>4</sup>
- Sanvello mobile app

### Peer coaching for substance use disorders

Services from peer recovery coaches are available through our behavioral health administrator, United Behavioral Health/Optum.

Visit [www.harvardpilgrim.org/behavioralhealth](http://www.harvardpilgrim.org/behavioralhealth) to learn more.



Members receive a \$50 gift card for seeing their doctor for an annual checkup and telling us about their appointment.<sup>5</sup>

<sup>1</sup> Transgender care program included for self-insured groups; other programs are buy-ups.

<sup>2</sup> Skilled nursing facility and rehab and hospitalization care coordination programs included for self-insured groups; other programs are buy-ups.

<sup>3</sup> Self-insured accounts pay based on an engaged per member per month fee.

<sup>4</sup> Through our behavioral health administrator, United Behavioral Health/Optum.

<sup>5</sup> Subscribers and covered dependents age 18 and over can receive a \$50 gift card for completing an annual visit with their PCP.





## Support maternity and family wellness

Parenthood is the journey of a lifetime. And with every journey, it helps to have support and guidance along the way.

### Ovia Health

This suite of mobile apps help members:

- Starting families (**Ovia Fertility**)
- Navigating pregnancy (**Ovia Pregnancy**)
- Raising young children (**Ovia Parenting**)

### ProgenyHealth<sup>1</sup>

Harvard Pilgrim has partnered with ProgenyHealth to help improve health outcomes for premature and medically complex babies in neonatal intensive care, and to provide support for their families.

Visit [www.harvardpilgrim.org/familyhealth](http://www.harvardpilgrim.org/familyhealth) to learn more.



## Improve health and wellness

Harvard Pilgrim members have access to a robust suite of tools and programs to help improve and maintain their health and well-being.

### Digital tools and apps

- **Limeade mobile app:**  
Holistic wellness activities; earn up to \$120 in gift cards<sup>2,3</sup>
- **Living Well at Home:**  
Online wellness classes

### Lifestyle management coaches

One-on-one support for setting and achieving personal health goals.

### Living Well<sup>SM</sup> Workplace

Everything an employer needs to start a wellness program, all in one place. Visit [www.harvardpilgrim.org/wellnessprogram](http://www.harvardpilgrim.org/wellnessprogram) to check out our turnkey toolkit, online engagement platform and popular buy-up programs.

### Discounts and savings

- Vision and hearing
- Fitness and workout gear
- Complementary and alternative medicine

### Fitness reimbursement

For large group plans, members can qualify to receive up to \$150 in an annual fitness reimbursement — **or up to \$300 per family contract** — on fees for health and fitness club memberships, classes or virtual subscriptions!<sup>4</sup>

<sup>1</sup> Self-insured accounts pay an implementation fee and a one-time per-case fee.

<sup>2</sup> Restrictions apply; please see program materials for more information. Rewards may be taxable; members should consult their tax advisors.

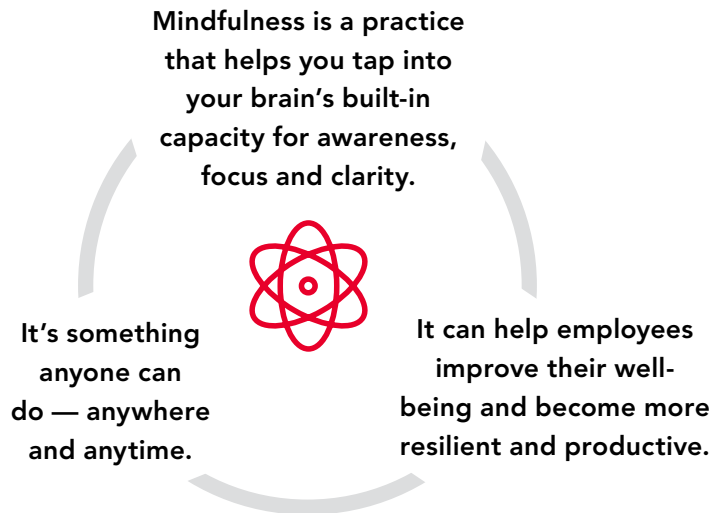
<sup>3</sup> Rewards are available to employees of fully insured accounts that are rated as large group and have up to 999 eligible employees. Rewards may be taxable; members should consult their tax advisors.

<sup>4</sup> There is a \$300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of \$150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.

# Bringing mindfulness to the workplace



Since 2005, our Mind the Moment program has been at the leading edge of workplace mindfulness education. We've delivered trainings throughout the U.S. to companies of all sizes and across a wide range of industries.



## Learn more!

Let our experts introduce mindfulness to employees and guide them on their path to better health and well-being.



**(617) 509-7047**



**[mindthemoment@harvardpilgrim.org](mailto:mindthemoment@harvardpilgrim.org)**



**[www.harvardpilgrim.org/mindfulness](http://www.harvardpilgrim.org/mindfulness)**



# Providing one-stop HSA shopping

Together, a qualified high-deductible health plan and a health savings account (HSA) help employers and members save money and maximize their health care dollars.

You know Harvard Pilgrim has great high-deductible health plan options. We also have relationships with [several preferred HSA vendors](#) to help make setup and administration easy. Contact your account executive for more information.

## HSA partners

- Benefit Strategies, LLC
- Benefit Wallet®
- Fidelity®
- Group Dynamic, Inc.
- HealthEquity®
- HRC Total Solutions
- Optum Bank® HSA

## 2022 HDHP and HSA updates

The IRS has increased out-of-pocket maximum amounts for high-deductible health plans (HDHPs) and contribution amounts for health savings accounts (HSAs). For 2022, 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 \$7,050 for an individual or \$14,100 for a family. (This limit doesn't apply to out-of-network services.) The contribution limits for HSAs will increase to \$3,650 for an individual and \$7,300 for a family.

# Explore savings with ancillary products



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 premiums for employer groups with 51+ full-time employees, up to 999 subscribers. Available on new and renewal business.

## What we offer



Dental



Life, short-term disability and long-term disability



Vision



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

# Focus CT<sup>SM</sup> HMO

Save up to 10% over our standard HMOs.

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



Members can receive care from 85,000 Focus CT HMO clinicians and 172 hospitals<sup>1, 2</sup>



Primary care providers and referrals required



\$50 gift card incentive for annual PCP visits<sup>3</sup>



Two free PCP visits with non-HSA plans



High-deductible, HSA-compatible designs available

## All Focus CT HMOs feature:

- **Unlimited chiropractic and acupuncture visits**
- **No-cost telehealth with Doctor On Demand**
- **Full network pharmacy offering**
- **\$300 fitness reimbursement per family contract (\$150 per member)**

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

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

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

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



# Network Choice CT<sup>SM</sup> PPO

## Access, options and savings.

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



Plans feature access to two tiers of in-network providers

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

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

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

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



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



High-deductible, HSA-compatible designs available

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

## All Network Choice CT PPOs feature:

- Unlimited chiropractic and acupuncture visits
- No-cost telehealth with Doctor On Demand
- Full network pharmacy offering
- \$300 fitness reimbursement per family contract (\$150 per member)





# Introducing virtual primary care

## 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: **SimplyVirtual<sup>SM</sup> HMO<sup>1</sup>** and **Virtual Choice<sup>SM</sup> HMO<sup>2</sup>**.

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.



### SimplyVirtual<sup>SM</sup> HMO

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



### Virtual Choice<sup>SM</sup> 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 <sup>SM</sup> HMO	Virtual Choice <sup>SM</sup> HMO
<b>PCP requirement</b>	<ul style="list-style-type: none"><li>Adult members age 19+ must select a PCP from Doctor On Demand<sup>3</sup></li><li>All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care</li></ul>	<ul style="list-style-type: none"><li>Adult members age 19+ may choose either a PCP from Doctor On Demand or an office-based PCP from Harvard Pilgrim's HMO network<sup>3</sup></li><li>All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care</li></ul>
<b>PCP cost sharing</b>	<ul style="list-style-type: none"><li>Same cost sharing for all members, regardless of age</li></ul>	<ul style="list-style-type: none"><li>For adult members age 19+, cost sharing varies based on PCP selection:<ul style="list-style-type: none"><li>- Lower cost sharing for a Doctor On Demand PCP</li><li>- Higher cost sharing for an office-based PCP</li></ul></li><li>Members under age 19 always pay lower cost sharing for office-based care</li></ul>
<b>Specialists and referrals</b>	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.	
<b>Behavioral health access</b>	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network	

<sup>1</sup> Currently available to large group employers in Connecticut.

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

<sup>3</sup> A member must establish a relationship with a Doctor On Demand PCP by: (1) registering with Doctor On Demand in the state the member resides in, and (2) completing a PCP appointment in the same state.



# 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 provider when their 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 Choice<sup>SM</sup> HMO only)

Virtual Choice<sup>SM</sup> 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](http://www.harvardpilgrim.org/providerdirectory).

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

# Customize our plan options to meet your health goals

Here are examples of our most popular plans.

**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.

Plan Name	Deductible (Individual/Family)	Coinsurance	Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Day Surgery	Lab/X-Ray/ Advanced Radiology	Urgent Care	
									Convenience Care	Urgent Care
HMO										
HMO MD0000021045 RX0000017007	None	None	\$6,350/\$12,700	\$30/\$45	\$150	\$500 per day; \$2,000 max per admit	\$500	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
HMO 3 Free PCP 3000 MD0000021050 RX0000016620	\$3,000/\$6,000	None	\$6,000/\$12,000	First 3 PCP visits CIF, then Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	\$30	\$75
HMO 3 Free PCP 5000 MD0000021057 RX0000017006	\$5,000/\$10,000	20%	\$8,000/\$16,000	First 3 PCP visits CIF, then Ded, then CIF/Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	\$30	\$75
Best Buy Hospital HMO 2000 MD00000021066 RX0000017008	\$2,000/\$4,000	None	\$4,000/\$8,000	\$30/\$45	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	\$30	\$75
Best Buy Hospital HMO 3000 MD00000021051 RX0000016620	\$3,000/\$6,000	None	\$6,000/\$12,000	\$30/\$45	\$150	Ded, then CIF	Ded, then CIF	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
Best Buy Hospital HMO 3500 MD00000021081 RX0000017009	\$3,500/\$7,000	10%	\$7,000/\$14,000	\$30/\$45	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	\$30	\$75
Best Buy Hospital HMO 4500 MD00000021065 RX0000017006	\$4,500/\$9,000	20%	\$8,000/\$16,000	\$30/\$45	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	\$30	\$75
Best Buy Hospital HMO 5000 MD0000021039 RX0000017006	\$5,000/\$10,000	20%	\$8,000/\$16,000	\$30/\$45	\$150	Ded, then 20%	Ded, then 20%	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
HMO HSA										
HMO HSA 3000 MD0000021070 RX0000014847	\$3,000/\$6,000	None	\$6,000/\$12,000	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	
HMO HSA 5000 MD0000021072 RX0000017003	\$5,000/\$10,000	20%	\$6,900/\$13,800	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	

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

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

Plan Name	Deductible (Individual/Family)	Coinsurance	Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Day Surgery	Lab/X-Ray/Advanced Radiology	Urgent Care	
									Convenience Care	Urgent Care
HMO-R & HMO-R HSA HMO-R members each need to select a PCP, and a PCP’s referral is required for most specialty care.										
HMO-R MD0000005614 RX0000017007	None	None	\$6,350/\$12,700	\$30/\$45	\$150	\$500 per day; \$2,000 max per admit	\$500	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
Best Buy Hospital HMO-R 5000 MD0000005615 RX0000017006	\$5,000/\$10,000	20%	\$8,000/\$16,000	\$30/\$45	\$150	Ded, then 20%	Ded, then 20%	Lab: \$10 X-ray: \$40 Adv Rad: \$75	\$30	\$75
HMO-R HSA 5000 MD0000005616 RX0000017003	\$5,000/\$10,000	20%	\$6,900/\$13,800	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	
Focus CT <sup>SM</sup> HMO Focus CT members need to select a PCP and a PCP's referral is required for most specialty care.										
Focus CT <sup>SM</sup> HMO MD0000100250 RX0000016620	\$3,000/\$6,000	None	\$6,000/\$12,000	\$10/\$50 Copay waived for first 2 non-routine PCP visits per year	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	\$10	\$50
Focus CT <sup>SM</sup> HMO MD0000100251 RX0000016620	\$3,000/\$6,000	20%	\$6,000/\$12,000	\$10/\$50 Copay waived for first 2 non-routine PCP visits per year	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	\$10	\$50
Focus CT <sup>SM</sup> HMO HSA MD0000100252 RX0000014847	\$3,000/\$6,000	None	\$6,000/\$12,000	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	
Focus CT <sup>SM</sup> HMO HSA w/coinsurance MD0000100254 RX0000014847	\$3,000/\$6,000	20%	\$6,000/\$12,000	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	
SimplyVirtual <sup>SM</sup> HMO Members age 19+ need to choose a virtual PCP through Doctor On Demand. A PCP's referral is required for most specialty care. Members under the age of 19 must select an office-based PCP.										
SimplyVirtual <sup>SM</sup> HMO MD0000100260 RX0000017008	\$2,000/\$4,000	10%	\$4,000/\$8,000	\$10/\$45	\$350	Ded, then 10%	Ded, then 10%	Lab: \$10 X-ray: \$30 Adv Rad: \$45	\$30	\$75
SimplyVirtual <sup>SM</sup> HMO HSA MD0000100261 RX0000014847	\$3,000/\$6,000	10%	\$6,000/\$12,000	Ded, then CIF	Ded, then 10%	Ded, then 10%	Ded, then 10%	Lab: Ded, then CIF X-ray/Adv Rad: Ded, then 10%	Ded, then CIF	Ded, then 10%

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

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

Plan Name	Deductible (Individual/Family)	Coinsurance	Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Day Surgery	Lab/X-Ray/ Advanced Radiology	Urgent Care	
									Convenience Care	Urgent Care
Virtual Choice <sup>SM</sup> HMO Member cost sharing is based on the member's PCP selection. Members under age 19 must select a Harvard Pilgrim network PCP and receive office-based care, and services will always apply the lower virtual PCP member cost sharing.										
Virtual Choice <sup>SM</sup> HMO MD0000005578 RX0000017008	\$3,500/\$7,000	Virtual PCP: 10%  Office-based PCP: 30%	\$6,000/\$12,000	Virtual PCP: \$10/\$30  Office-based PCP: \$30/\$50	\$350	Virtual PCP: Ded, then 10%  Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then 10%  Office-based PCP: Ded, then 30%	Virtual PCP: Lab: \$10 X-ray: \$20 Adv Rad: \$30  Office-based PCP: Lab: \$30 X-ray: \$40 Adv Rad: \$50	Virtual PCP: \$20  Office-based PCP: \$40	Virtual PCP: \$30  Office-based PCP: \$50
Virtual Choice <sup>SM</sup> HMO HSA MD0000005579 RX0000017008	\$3,500/\$7,000	Virtual PCP: 10%  Office-based PCP: 30%	\$6,000/\$12,000	Virtual PCP: Ded, then CIF  Office-based PCP: Ded, then 30%	Ded, then 10%	Virtual PCP: Ded, then 10%  Office-based PCP: Ded, then 30%	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%	Virtual PCP: Ded, then 10%  Office-based PCP: Ded, then 30%
PPO										
PPO MD0000021059 RX0000017007	IN: None OON: \$6,000/\$12,000	IN: None OON: 50%	IN: \$6,350/\$12,700 OON: 12,000/\$24,000	IN: \$30/\$45 OON: Ded, then 50%	\$150	IN: \$500 per day; \$2,000 max per admit OON: Ded, then 50%	IN: \$500 OON: Ded, then 50%	IN: Lab: \$10 X-ray: \$40 Adv Rad: \$75 OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
PPO 3 Free PCP 3000 MD0000021078 RX0000016620	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: None OON: 50%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000	First 3 PCP visits CIF, then IN: Ded, then CIF OON: Ded, then 50%	Ded, then CIF	IN: Ded, then CIF OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
PPO 3 Free PCP 5000 MD0000021057 RX0000017006	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 20% OON: 50%	IN: \$8,000/\$16,000 OON: \$16,000/\$32,000	First 3 PCP visits CIF, then IN: Ded, then CIF/Ded, then 20% OON: Ded, then 50%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 50%	IN: Ded, then 20% OON: Ded, then 50%	IN: Ded, then 20% OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
Best Buy Hospital PPO 2000 MD00000021066 RX0000017008	IN: \$2,000/\$4,000 OON: \$4,000/\$8,000	IN: None OON: 50%	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: \$30/\$45 OON: Ded, then 50%	Ded, then CIF	IN: Ded, then CIF OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
Best Buy Hospital PPO 3000 MD00000021051 RX0000016620	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: None OON: 50%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000	IN: \$30/\$45 OON: Ded, then 50%	\$150	IN: Ded, then CIF OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	IN: Lab: \$10 X-ray: \$40 Adv Rad: \$75 OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
Best Buy Hospital PPO 3500 MD00000021081 RX0000017009	IN: \$3,500/\$7,000 OON: \$7,000/\$14,000	IN: 10% OON: 50%	IN: \$7,000/\$14,000 OON: \$14,000/\$28,000	IN: \$30/\$45 OON: Ded, then 50%	Ded, then 10%	IN: Ded, then 10% OON: Ded, then 50%	IN: Ded, then 10% OON: Ded, then 50%	IN: Ded, then 10% OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
Best Buy Hospital PPO 4500 MD00000021065 RX0000017006	IN: \$4,500/\$9,000 OON: \$8,000/\$16,000	IN: 20% OON: 50%	IN: \$8,000/\$16,000 OON: \$16,000/\$32,000	IN: \$30/\$45 OON: Ded, then 50%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 50%	IN: Ded, then 20% OON: Ded, then 50%	IN: Ded, then 20% OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%
Best Buy Hospital PPO 5000 MD0000021039 RX0000017006	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 20% OON: 50%	IN: \$8,000/\$16,000 OON: \$16,000/\$32,000	IN: \$30/\$45 OON: Ded, then 50%	\$150	IN: Ded, then 20% OON: Ded, then 50%	IN: Ded, then 20% OON: Ded, then 50%	IN: Lab: \$10 X-ray: \$40 Adv Rad: \$75 OON: Ded, then 50%	IN: \$30 OON: Ded, then 50%	IN: \$75 OON: Ded, then 50%

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

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									Convenience Care	Urgent Care
PPO HSA										
<b>PPO HSA 3000</b> MD0000021077 RX0000016537	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: None OON: 50%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000	IN: Ded, then CIF OON: Ded, then 50%	Ded, then CIF	IN: Ded, then CIF OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	Ded, then CIF	Ded, then CIF	
<b>PPO HSA 5000</b> MD0000021079 RX0000017004	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 20% OON: 50%	IN: \$6,900/\$13,800 OON: \$13,800/\$27,600	IN: Ded, then 20% OON: Ded, then 50%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 50%	IN: Ded, then 20% OON: Ded, then 50%	Ded, then 20%	Ded, then 20%	
Network Choice CT <sup>SM</sup> PPO										
<b>Network Choice CT<sup>SM</sup> PPO</b> MD0000100259 RX0000016620	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: \$15/\$45 T2: \$30/\$60 OON: Ded, then 50% Copay waived for first non-routine PCP visit per year in Tier 1	\$300	IN: T1: \$250 per day* T2: \$500 per day* OON: Ded, then 50%  *\$2,000 max per admit	IN: T1: \$250 T2: \$500 OON: Ded, then 50%	IN: T1: \$15 T2: \$30 OON: Ded, then 50%	IN: \$15 OON: Ded, then 50%	IN: T1: \$45 T2: \$60 OON: Ded, then 50%
<b>Network Choice CT<sup>SM</sup> PPO</b> MD0000100254 RX0000016620	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: \$15/\$45 T2: Ded, then 20% OON: Ded, then 50% Copay waived for first non-routine PCP visit per year in Tier 1	T1 Ded, then CIF	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	IN: \$15 OON: Ded, then 50%	IN: T1: \$45 T2: Ded, then 20% OON: Ded, then 50%
<b>Network Choice CT<sup>SM</sup> PPO</b> MD0000100255 RX0000016620	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: 20% T2: 40% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: \$15/\$45 T2: Ded, then 40% OON: Ded, then 50% Copay waived for first non-routine PCP visit per year in Tier 1	T1 Ded, then 20%	IN: T1: Ded, then 20% T2: Ded, then 40% OON: Ded, then 50%	IN: T1: Ded, then 20% T2: Ded, then 40% OON: Ded, then 50%	IN: T1: Ded, then 20% T2: Ded, then 40% OON: Ded, then 50%	IN: \$15 OON: Ded, then 50%	IN: T1: \$45 T2: Ded, then 40% OON: Ded, then 50%
<b>Network Choice CT<sup>SM</sup> PPO HSA</b> MD0000100256 RX0000014847	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	T1 Ded, then CIF	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%	IN: Ded, then CIF OON: Ded, then 50%	IN: T1: Ded, then CIF T2: Ded, then 20% OON: Ded, then 50%
<b>Network Choice CT<sup>SM</sup> PPO HSA</b> MD0000100257 RX0000014847	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: 10% T2: 30% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: Ded, then 10% T2: Ded, then 30% OON: Ded, then 50%	T1 Ded, then 20%	IN: T1: Ded, then 10% T2: Ded, then 30% OON: Ded, then 50%	IN: T1: Ded, then 10% T2: Ded, then 30% OON: Ded, then 50%	IN: T1: Ded, then 10% T2: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 10% OON: Ded, then 50%	IN: T1: Ded, then 10% T2: Ded, then 20% OON: Ded, then 50%
<b>Network Choice CT<sup>SM</sup> PPO HSA</b> MD0000100258 RX0000014847	IN: T1: \$3,000/\$6,000 T2: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: T1: None T2: 20% OON: 50%	IN: T1: \$6,000/\$12,000 T2: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: T1: Ded, then \$15/\$45 T2: Ded, then \$30/\$60 OON: Ded, then 50%	T1 Ded, then \$300	IN: T1: Ded, then \$250 per day* T2: Ded, then \$500 per day* OON: Ded, then 50%  *\$2,000 max per admit	IN: T1: Ded, then \$250 per day T2: Ded, then \$500 per day OON: Ded, then 50%	IN: T1: Ded, then \$15 T2: Ded, then \$30 OON: Ded, then 50%	IN: Ded, then \$15 OON: Ded, then 50%	IN: T1: Ded, then \$45 T2: Ded, then \$60 OON: Ded, then 50%

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

# Important legal information

What's not covered on our CT 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
- Infertility treatment for members who are not medically infertile
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers' compensation plan or an employer under state or federal law
- Custodial care
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation other than by ambulance
- (HMO ONLY) Delivery outside the service area after the 37th week of pregnancy, or after the member has been told that she is at risk for early delivery
- Bariatric surgery

## 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  
Harvard Pilgrim Health Care  
93 Worcester St.  
Wellesley, MA 02481  
(866) 750-2074, TTY service: 711  
Fax: (617) 509-3085  
Email: [civil\\_rights@harvardpilgrim.org](mailto:civil_rights@harvardpilgrim.org)

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](https://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).

# 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.

**55 Capital Boulevard**

**Rocky Hill, CT 06067**

**[myserviceteam@harvardpilgrim.org](mailto:myserviceteam@harvardpilgrim.org)**

**[www.harvardpilgrim.org](http://www.harvardpilgrim.org)**

Brokers: **(800) 424-7285**

Employers: **(800) 637-4751**