



Harvard Pilgrim
Health Care

Massachusetts 2022 Product Guide

Better value
Better experience
Better Together

For employers with
51 or more full-time
equivalent employees



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

Table of contents

- 1 [Together for Better](#)
 - 2 [Our promise](#)
 - 3 [Local partner, national network](#)
 - 6 [Switching made easy](#)
 - 8 [MyHealthMath](#)
 - 9 [NEW: Health Forward](#)
 - 10 [Our core benefits](#)
 - 11 [Prescription drug coverage](#)
 - 12 [Reduce My Costs: Savings and rewards](#)
 - 13 [Urgent care options](#)
 - 15 [Programs that keep members healthy](#)
 - 18 [Massachusetts plan options](#)
 - 20 [Legal information](#)
 - 21 [Language assistance services](#)
-

Together for Better



Harvard Pilgrim Health Care and Tufts Health Plan have come together to form the largest regionally based health plan in New England. Combining these two iconic companies, representing nearly 90 years of experience, allows us to offer industry-leading health plans and programs to employer groups and their employees working in New England and across the country.

Our large group offerings are solutions-focused and designed to deliver outstanding value and flexibility for both employers and members. With a track record of partnering with employers to achieve their employee health and well-being objectives, we're leveraging our new size and combined strengths, aiming to provide a new level of access, affordability, outstanding experience and a commitment to the communities we serve.

A move to our organization begins with an easy transition for employers and members via our highly rated SmartStart process. And we're building simplicity and personalization into our service and programs with digital tools that deliver a significantly better member experience.

Together we're providing overall excellence in the quality of our plans, our customer service and our innovative digital solutions, while containing costs for employers. So, you can feel confident that you're partnering with a health and well-being company that has deep roots in New England and is constantly striving to guide and empower members to live their healthiest lives.



Guiding people to better health



90K+
DOCTORS
& CLINICIANS

180+
HOSPITALS



A variety of plan and network choices

We have full, select and tiered network plans, including HMO, POS and PPO options. Our Focus HMO plans and ChoiceNet HMO and PPO plans are built around outstanding Massachusetts providers who deliver high-quality care and enable member savings.

New England and 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 self-funded plans feature savings opportunities and are available for large group employers.

Retiree options

Available through employers for their retirees, Medicare 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.

We offer a full range of health insurance solutions for employees, while also delivering outstanding customization, coverage, choice and value for large group employers.

*PPO plans are underwritten by HPHC Insurance Company.

We're committed to our 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 particular health challenges our Massachusetts neighbors and communities face — and a dedication to helping resolve them.

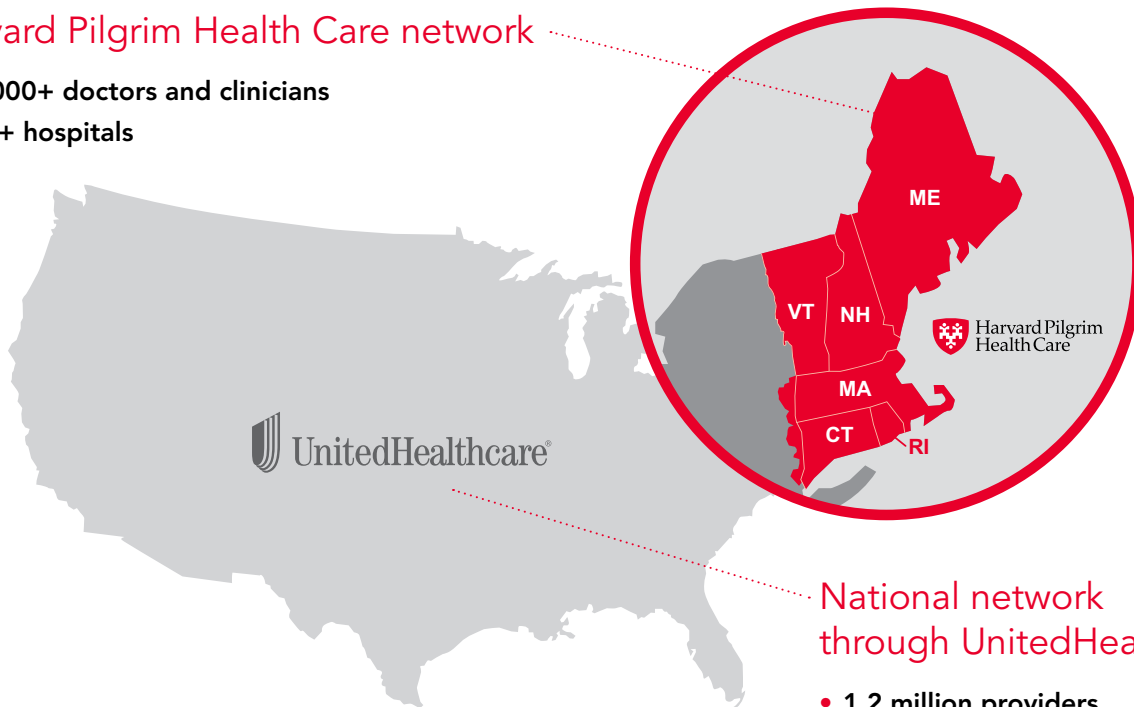


In 2020, more than **\$6.1 million** was contributed to Massachusetts nonprofit organizations supporting COVID-19 relief efforts and advancing pandemic recovery, health equity and social justice.

We offer local and national networks

Harvard Pilgrim Health Care network

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



National network through UnitedHealthcare*

- 1.2 million providers
- 6,000+ hospitals

* UnitedHealthcare's Options network.

Access AmericaSM and Access AmericaSM Value plans

Care from coast to coast.



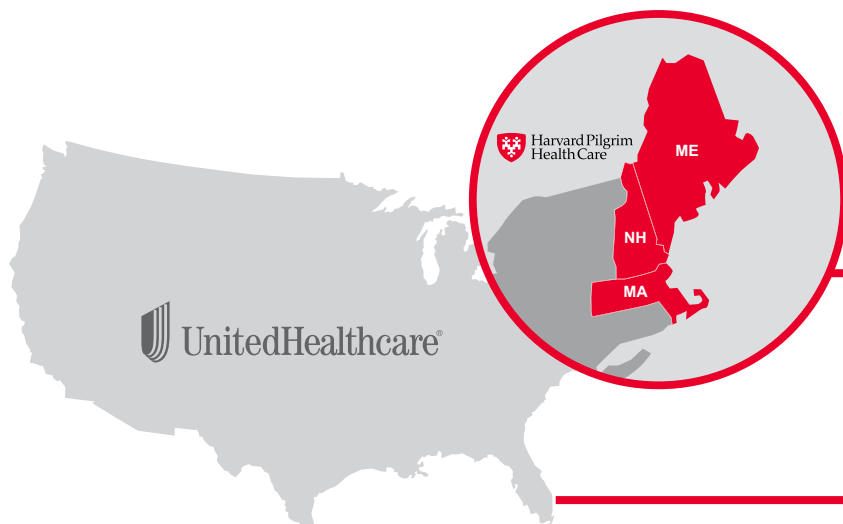
Harvard Pilgrim's Access AmericaSM and Access AmericaSM Value plans, sold in partnership with UnitedHealthcare, offer a consistent health plan experience for all employees. Whether they work in Portland, Maine, or Portland, Oregon, employees all get the same Harvard Pilgrim:

- Benefits and ID card
- Customer service
- Care and disease management programs
- Wellness programs
- Digital solutions



The participating provider 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.

- PCPs and referrals not required
- Access AmericaSM = In-network and out-of-network benefits
- Access AmericaSM Value = In-network benefits only; lower price point than Access America
- HSA plans available



More than **59,000 doctors and other clinicians** and **133 hospitals** across Harvard Pilgrim's network

Access to the largest national network in the U.S. with **1.2 million providers** and **more than 6,100 hospitals** provided by UnitedHealthcare

These plans are available to employer groups that are headquartered in Massachusetts, Maine or New Hampshire and meet the following requirements:

150-250 eligible employees

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

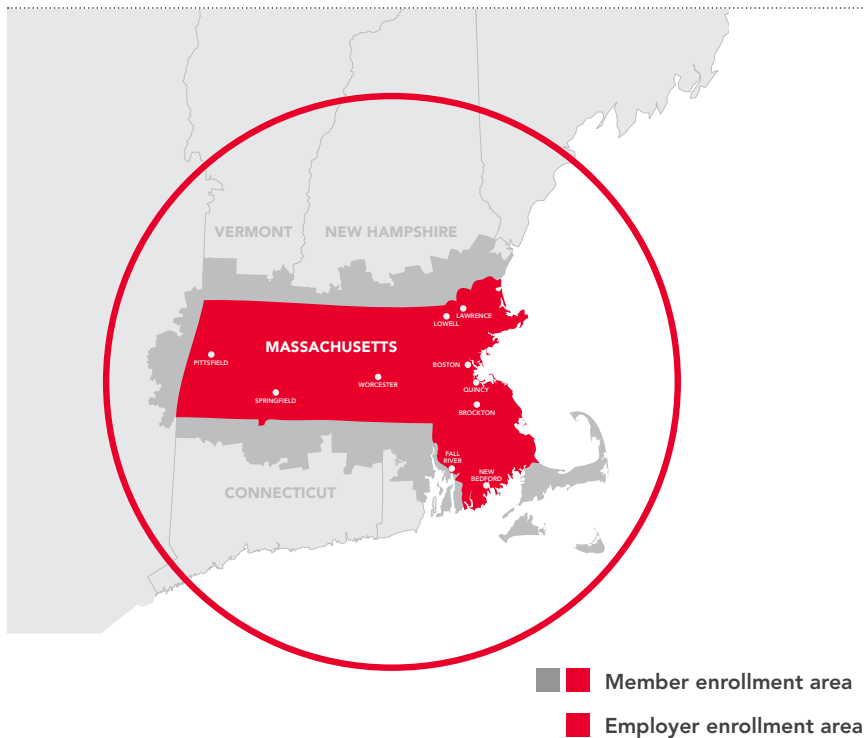
250+ eligible employees

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

Coverage underwritten or administered by HPHC Insurance Company, Inc., an affiliate of Harvard Pilgrim Health Care, Inc., in Massachusetts, Maine and New Hampshire, and UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

Focus HMO limited network plans

Specially designed to help members lower costs, our Focus plan* offers the benefits they want and need. And it brings employers significant savings compared to our full-network plans.



Features include:



Comprehensive HMO coverage with care from our extensive, high-performance network of providers across Massachusetts



Nearly 60 hospitals and 23,000 doctors and other clinicians across the state

How it works

- Members choose a PCP from the participating providers across Massachusetts
- Specialty care is available with a referral from the PCP to a Focus Easy Access specialist
- Referrals are not necessary for some services, such as routine eye exams and most gynecological care
- On rare occasions, specialty care cannot be provided by an Easy Access specialist or facility; in these instances, we have a limited number of additional providers who can be seen after a medical review and authorization for care from Harvard Pilgrim



To find Focus doctors and hospitals

1. Visit www.harvardpilgrim.org and select **Find a Provider**.
2. Under Tiered/Limited Plans, select **Focus Network - MA HMO**.

*These plans provide access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In these plans, members have coverage only from providers in the network specific to their plan. Members should search the provider directory by plan name for a list of providers. They may also call Harvard Pilgrim to request a paper copy of the provider directory at no charge.

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.**

* Care management services are not available with Medicare Enhance. Harvard Pilgrim will connect members with external resources to support their needs.



Taking the guesswork out of plan selection

MyHealthMath

The numbers matter.

MyHealthMath¹ 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 employer²

¹ 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.

² Information based on MyHealthMath 2017-2018 internal data.

Health Forward puts employee health first

Our innovative *NEW* solution delivers extra value.

Life is different these days, and health care needs have been put on the back burner.

Health Forward makes it easier for members to reprioritize their health, with advanced benefits that offer more ways to live their best, healthiest lives.

With extra medical, behavioral health, acupuncture and chiropractic benefits, members can save money on out-of-pocket costs and get the kinds of care that can enhance their total health.

What members get with Health Forward

Coverage	Copay(s)
Two PCP office or virtual visits (non-preventive)	\$0
Two behavioral health office visits	\$0
Behavioral health virtual visits	\$0
Urgent care virtual visits with Doctor On Demand	\$0
Unlimited chiropractic and acupuncture visits	Copay applies

Available now!

Ask your sales executive for a quote



Health Forward is available with:

- HMO
- Focus Network - MA HMO
- PPO
- Access America and Access America Value

Note: Health Forward is offered only with non-HSA versions of these plans.

For HMO plans, none of these services require referrals. For PPO and Access America plans, Health Forward coverage applies only to services received from in-network providers. Available for large groups in Massachusetts.

Visit www.harvardpilgrim.org/healthforward.



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



Prescriptions¹

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 management²

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.

¹ Optional prescription drug coverage is available with Medicare Enhance.

² Care management services are not available with Medicare Enhance. Harvard Pilgrim will connect members with external resources to support their needs.

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 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](#)¹ 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.²





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

² Rewards are considered taxable income; members should consult with their tax advisors. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.



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	
	Telemedicine services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer ¹	\$ Members may pay cost sharing for telemedicine services ²	<ul style="list-style-type: none"> • Coughs, colds • Sore/strep throat • Flu • Pediatric issues • Sinus and allergies 	<ul style="list-style-type: none"> • Nausea/diarrhea • Rashes and skin issues • 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 	<ul style="list-style-type: none"> • Skin conditions like poison ivy and ringworm • Strep throat
	Urgent care clinic Walk-in clinic for urgent care at both freestanding and hospital-based locations	\$\$ Members typically pay a copayment for urgent care, which is sometimes higher than the one for an office visit ²	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains 	<ul style="list-style-type: none"> • Coughs, cold and flu • Burns, rashes, bites, cuts and bruises • Infections
	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 	<ul style="list-style-type: none"> • Seizures • Severe head trauma • Shock • Stroke

¹ Doctor On Demand does not accept Medicare. Medicare Enhance members may use other providers that accept Medicare for telehealth services.

² 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.¹ All members need is a smartphone, tablet or computer and an internet connection.²



Get care from licensed medical doctors, psychologists and psychiatrists³



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.

¹ Doctor On Demand does not accept Medicare. Medicare Enhance members may use other providers that accept Medicare for telehealth services.

² 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.

³ 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.



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.¹



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 support²

- 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 management³

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

Aspire Health⁴

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 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.

Peer coaching for substance use disorders

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

Convenient online resources

- www.liveandworkwell.com (virtual visits, Express Access Network, self-management tools and resources)⁵
- Virtual visits with Doctor On Demand⁶
- Talkspace digital therapy⁵
- Sanvello mobile app

Visit www.harvardpilgrim.org/behavioralhealth to learn more.

¹ Care management services are not available with Medicare Enhance. Harvard Pilgrim will connect members with external resources to support their needs.

² Transgender care program included for self-insured groups; other programs are buy-ups.

³ Skilled nursing facility and rehab and hospitalization care coordination programs included for self-insured groups; other programs are buy-ups.

⁴ Self-insured accounts pay based on an engaged per member per month fee.

⁵ Through our behavioral health administrator, United Behavioral Health/Optum.

⁶ Doctor On Demand does not accept Medicare. Medicare Enhance members may use other providers that accept Medicare for telehealth services.



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**)

ProgenyHealth¹

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 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^{2,3}
- **Living Well at Home:**
Online wellness classes

Lifestyle management coaches

One-on-one support for setting and achieving personal health goals.⁴

Living WellSM Workplace

Everything an employer needs to start a wellness program, all in one place. Visit 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!⁵

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

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

³ 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.

⁴ Lifestyle management coaching services are not available with Medicare Enhance.

⁵ 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 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.

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 premium for employer groups with 51+ full-time employees, up to 999 subscribers. Available on new and renewal business. **Discounts of up to 2% are available for new business and up to 1.5% on renewal business.**

What we offer



Dental



Life, short-term disability, long-term disability and MA Paid Family Medical Leave



Vision



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

Massachusetts plan options

Types of plans	Description	Plan options
HMO	<ul style="list-style-type: none"> Care within Harvard Pilgrim's network Select a PCP and get referrals for specialist visits 	HMO
PPO	<ul style="list-style-type: none"> Covered in-network Option to go out of network (out-of-pocket expenses could be higher) No need for referrals 	PPO
POS	<ul style="list-style-type: none"> Covered in-network Option to go out of network (out-of-pocket expenses could be higher) Select a PCP and get referrals for specialist visits 	POS
Limited network (Focus)	<ul style="list-style-type: none"> HMO Lower-premium plan featuring a limited network of our high-performing providers 	Focus HMO
Tiered network (ChoiceNet)	<ul style="list-style-type: none"> HMO or PPO Most network providers and all hospitals are assigned one of three tiers within the ChoiceNet provider network Encourages members to choose more cost-efficient providers for lower out-of-pocket costs 	ChoiceNet HMO ChoiceNet PPO
Access AmericaSM	<ul style="list-style-type: none"> National plan for groups with a multistate workforce Option to offer in-network coverage only (Access AmericaSM Value) or to include out-of-network coverage (Access AmericaSM) 	Access AmericaSM Access AmericaSM Value
Qualified high-deductible plan	<ul style="list-style-type: none"> HMO or PPO Meet a deductible before Harvard Pilgrim pays for services Some employers may offer an HRA or HSA to help members meet their deductible and other out-of-pocket expenses 	HMO HSA PPO HSA Focus HMO HSA Access AmericaSM HSA Access AmericaSM Value HSA
Group retiree health plan	<ul style="list-style-type: none"> Complements Medicare Parts A and B Members can live anywhere in the U.S. and see any provider that accepts Medicare No need for referrals Optional group Part D Prescription Drug Plan (PDP) 	Medicare Enhance

ChoiceNet tiered network plans¹

ChoiceNet, our tiered provider network, includes thousands of Harvard Pilgrim's participating doctors and clinicians, plus 184 hospitals, who have met Harvard Pilgrim's high standards for providing quality care. Using national quality benchmarks, as well as plan medical expense information, we placed participating providers in Tier 1, Tier 2 or Tier 3. Members pay different cost sharing based on a provider's assigned benefit tier. A provider's benefit tier may change annually on January 1.

To find ChoiceNet doctors and hospitals

1. Visit www.harvardpilgrim.org and select **Find a Provider**.
 2. Under Tiered/Network plans, select **ChoiceNet HMO** or **ChoiceNet PPO**.
-

Medicare Enhance

This group coverage option fills in the gaps that Medicare doesn't pay. Retirees enrolled in Medicare Parts A and B can live anywhere in the U.S. and visit any doctor or hospital that accepts Medicare.

Medicare Enhance covers routine eye and hearing exams, plus worldwide emergency care. Extras include \$150 fitness reimbursement and our Discounts & Savings program. A group Part D Prescription Drug Plan is available.



¹ This plan includes the tiered provider network called ChoiceNet. In this plan members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. Please consult the ChoiceNet provider directory or visit the provider search tool at www.harvardpilgrim.org/providerdirectory to determine the tier of providers in ChoiceNet.

Important legal information

What's not covered on our MA 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

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

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, 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.

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។ ជូរ 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).

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.

93 Worcester Street, Wellesley, MA 02481

myserviceteam@harvardpilgrim.org

www.harvardpilgrim.org

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

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