



Harvard Pilgrim
Health Care

Maine 2022 Product Guide

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

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



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

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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, POS, PPO* and Maine's Choice PlusSM HMO products are built around best-in-class local providers who deliver high-quality care at an excellent value. SimplyVirtualSM HMO and Virtual ChoiceSM 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 Maine self-funded plans feature savings opportunities and are available for large group employers.

Retiree options

Available through employers to 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.

* PPO plans are underwritten by HPHC Insurance Company.

Committed to Maine's communities

Service is more than good business.

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

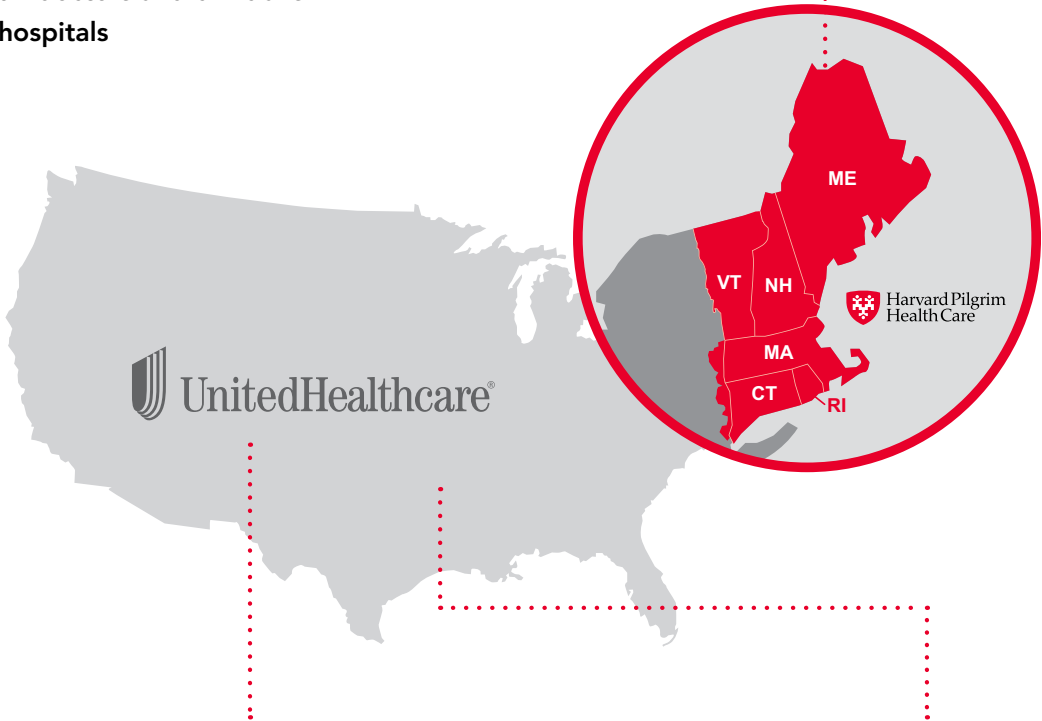


In 2020, more than
\$2 million
was contributed
to more than
110 Maine
nonprofit organizations.

We offer local and national networks

Harvard Pilgrim Health Care network

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



Access AmericaSM: national coverage close to home

Harvard Pilgrim’s Access AmericaSM and Access AmericaSM Value plans, sold in partnership with UnitedHealthcare, offer a consistent health plan experience for all employees.¹

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

150-250 eligible employees

- At least 20% of employees located 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

National network through UnitedHealthcare²

- 1.2 million providers
- 6,000+ hospitals

¹ The Access AmericaSM 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.

² UnitedHealthcare’s Options network.

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.



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.

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 & 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.

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



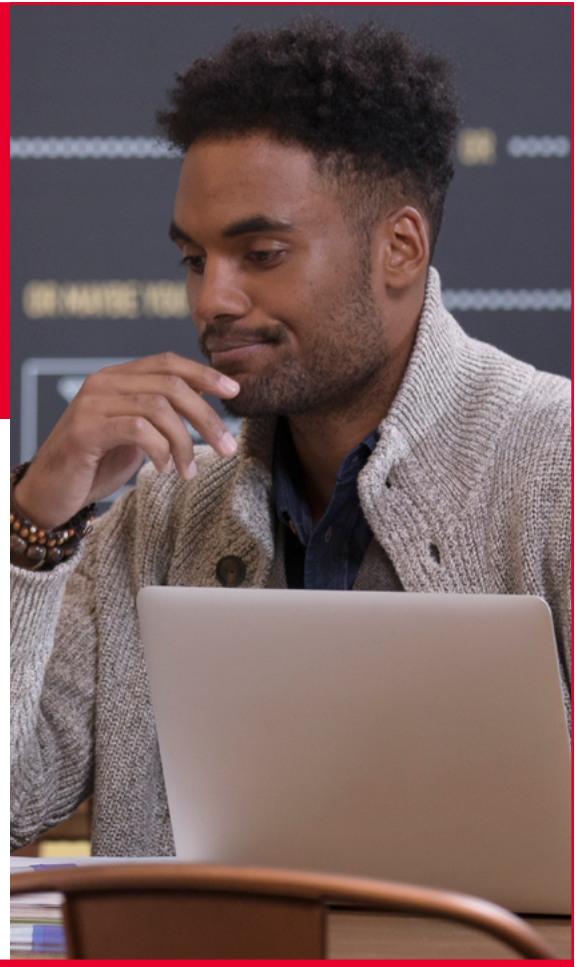
Get details on home delivery



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 procedure² such as:

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

Members will speak with an experienced nurse who will:

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

With this program, members can pay less in out-of-pocket expenses and may also be eligible for a reward if they choose a more affordable option. And if they're already seeing a lower-cost provider, members receive a reward just for calling.³

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

² For Maine-based members of a small group whose plans include a Health Savings Account (HSA), additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information please visit www.harvardpilgrim.org/reducemycosts/maine.

³ Rewards are considered taxable income; members should consult with their tax advisors.



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	\$ Members may pay cost sharing for telemedicine services*	<ul style="list-style-type: none"> • Coughs, colds • Sore/strep throat • Flu • Pediatric issues • Sinus and allergies • Nausea/diarrhea • Rashes and skin issues • 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*	<ul style="list-style-type: none"> • Bronchitis • Ear infections • Eye infections • Skin conditions like poison ivy and ringworm • Strep throat
	Freestanding urgent care clinic Walk-in clinic for urgent care (See next page for a list of participating clinics)	\$\$ Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit*	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	Hospital-based urgent care clinic Walk-in clinic for urgent care	\$\$\$ Members typically pay their deductible, then a hospital-based urgent care copay*	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	Emergency room (ER) Part of a local hospital Members who think they are having medical emergencies should call 911 or go to the nearest ER	\$\$\$\$ Members typically pay a higher copayment than an office visit; plus, ER services are often subject to a deductible*	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss • Seizures • Severe head trauma • Shock • Stroke

* 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.¹



Get care from licensed medical doctors, psychologists and psychiatrists²



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



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

Maine freestanding clinics

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

Auburn: St. Mary's Urgent Care

Augusta: Concentra Urgent Care & MaineGeneral Express Care Center

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

Belfast: Penobscot Community Health Center Walk-In Care

Berwick: York Hospital Walk-In Care Center

Brewer: Penobscot Community Health Center Walk-In Care

Brunswick: Concentra Urgent Care & ConvenientMD

Ellsworth: ConvenientMD

Freeport: Freeport Medical Center

Gardiner: MaineGeneral Medical Center Express Care

Gorham: Mercy Hospital

Houlton: Katahdin Valley Health Center

Jackman: Penobscot Community Health Center Walk-In Care

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

Kittery: York Hospital Walk-In Care Center

Lewiston: Concentra Urgent Care & Maine Urgent Care

Norway: Concentra Urgent Care

Old Town: Penobscot Community Health Center Walk-In Care

Portland: Concentra Urgent Care, ConvenientMD, CVS MinuteClinic & Mercy Hospital

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

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

Scarborough: Clearchoice MD Urgent Care

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

Topsham: Topsham Urgent Care Center

Waterboro: Southern Maine Health Care Walk-In Care

Waterville: MaineGeneral Express Care Center

Wells: York Hospital Walk-In Care Center

Westbrook: ConvenientMD & Mercy Hospital

Windham: Mercy Hospital

Yarmouth: Mercy Hospital

York: York Hospital Walk-In Care Center

¹ 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.

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

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 support¹

- 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 management²

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

Aspire Health³

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)⁴
- Virtual visits with Doctor On Demand
- Talkspace digital therapy⁴
- Sanvello mobile app

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

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

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

³ Self-insured accounts pay based on an engaged per member per month fee.

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



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.

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!⁴

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 There is a \$300 maximum reimbursement per 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.

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

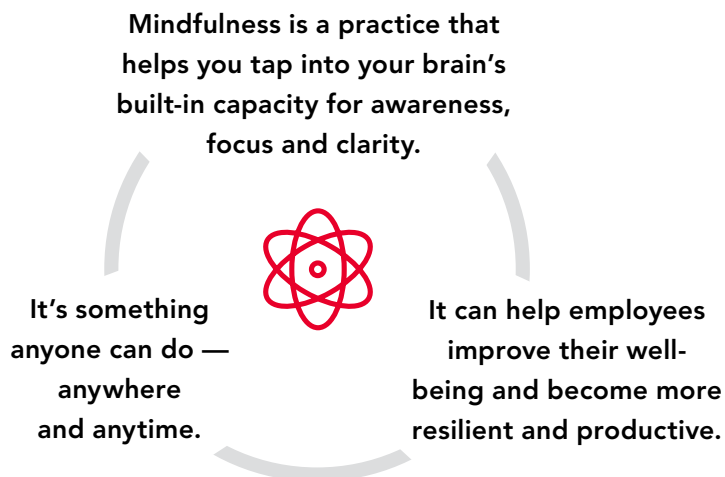
2022 HDHP and HSA updates

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.

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



www.harvardpilgrim.org/mindfulness

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)

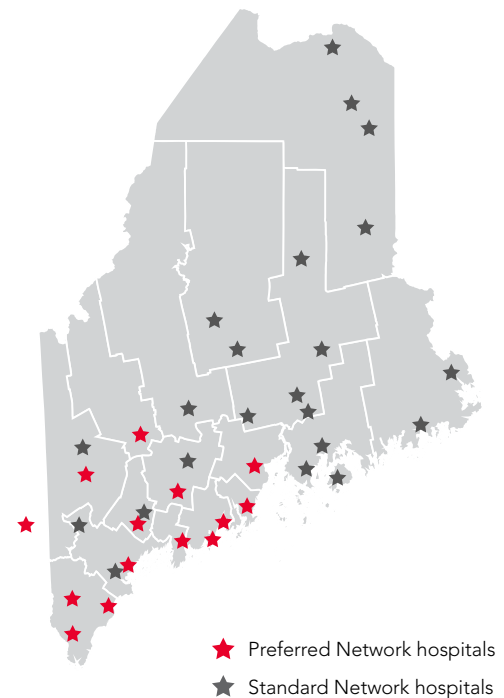


Maine's Choice PlusSM HMO

Choice, flexibility and savings

Maine's Choice PlusSM HMO features two provider networks that let members choose from thousands of trusted physicians. Maine's Choice PlusSM HMO is available only for employer groups with 51-99 eligible employees.

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



How members can find a provider

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

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: **SimplyVirtualSM HMO¹** and **Virtual ChoiceSM HMO²**.

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



SimplyVirtualSM HMO

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



Virtual ChoiceSM HMO

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

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

How they compare

	SimplyVirtual SM HMO	Virtual Choice SM HMO
PCP requirement	<ul style="list-style-type: none">Adult members age 19+ must select a PCP from Doctor On Demand³All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care	<ul style="list-style-type: none">Adult members age 19+ may choose either a PCP from Doctor On Demand or an office-based PCP from Harvard Pilgrim's HMO network³All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care
PCP cost sharing	<ul style="list-style-type: none">Same cost sharing for all members, regardless of age	<ul style="list-style-type: none">For adult members age 19+, cost sharing varies based on PCP selection:<ul style="list-style-type: none">- Lower cost sharing for a Doctor On Demand PCP- Higher cost sharing for an office-based PCPMembers under age 19 always pay lower cost sharing for office-based care
Specialists and referrals	All members receive office-based care from specialists within Harvard Pilgrim's HMO network. Doctor On Demand PCPs refer to office-based specialists as needed, and help members find providers and schedule appointments.	
Behavioral health access	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network	

¹ Available 7/1/21 for employers with 51 or more eligible employees.

² Available 9/1/21 for employers with 51 or more eligible employees.

³ 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 PCP isn't available
- Personalized care plans
- Fast responses when member reaches out to care team



Prescriptions and refills at local and select mail order pharmacies.

Getting started with Doctor On Demand

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

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

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

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



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

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

* A member must establish a relationship with a 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

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.

Here are examples of our most popular plans

Plan Name	Deductible (Individual/Family)	Coinsurance	Medical Out-of-Pocket Maximum (Individual/Family)	Rx Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Chiropractic*	PT/OT/ST**
HMO									
HMO 1000 MD0000019109	\$1,000/\$2,000	30%	\$2,500/\$5,000	\$1,000/\$2,000	\$25/\$35	\$150	Ded, then 30%	\$25	\$25
HMO 1500 MD0000019107	\$1,500/\$3,000	20%	\$3,000/\$6,000	\$1,000/\$2,000	\$30/\$50	\$200	Ded, then 20%	\$30	\$30
HMO 2000 MD0000019134	\$2,000/\$4,000	20%	\$3,000/\$6,000	\$1,000/\$2,000	\$30/\$50	\$200	Ded, then 20%	\$30	\$30
HMO 2500 MD0000019108	\$2,500/\$5,000	20%	\$5,000/\$10,000	\$1,000/\$2,000	\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO 3500 MD0000019114	\$3,500/\$7,000	20%	\$6,600/\$13,200		\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO 5000 MD0000019115	\$5,000/\$10,000	20%	\$6,600/\$13,200		\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO 6000 NPVR00016060	\$6,000/\$12,000	20%	\$7,150/\$14,300		\$35/\$50	\$250	Ded, then 20%	\$35	\$35
HMO HSA									
HMO HSA 2800 MD0000021087	\$2,800/\$5,600	20%	\$5,000/\$10,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 3000 MD0000019121	\$3,000/\$6,000	20%	\$5,000/\$10,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 4000 MD0000019110	\$4,000/\$8,000	20%	\$6,000/\$12,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 5000 MD0000019105	\$5,000/\$10,000	20%	\$6,000/\$12,000		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 6000 MD0000019128	\$6,000/\$12,000	20%	\$6,450/\$12,900		Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%
HMO HSA 6450 MD0000020156	\$6,450/\$12,900	30%	\$6,650/\$13,300		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%

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** Physical, occupational and speech therapies combined: Limited to 60 visits per calendar year

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

NOTE: MAINE’S CHOICE PLUSSM PLANS ARE AVAILABLE ONLY FOR GROUPS WITH 51-99 ELIGIBLE EMPLOYEES

Plan Name	Deductible (Individual/Family)	Coinsurance	Medical Out-of-Pocket Maximum (Individual/Family)	Rx Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Chiropractic*	PT/OT/ST**
Maine's Choice Plus SM HMO & HMO HSA									
Maine's Choice Plus SM HMO 1250 MD00000019130	Preferred Network: \$1,250/\$2,500 Standard Network: \$3,000/\$6,000	Preferred Network: 20% Standard Network: 30%	Preferred Network: \$2,500/\$5,000 Standard Network: \$5,500/\$11,000		Preferred Network: \$20/\$50 Standard Network: Stand ded, then 30%	\$250	Preferred Network: Pref ded, then 20% Standard Network: Stand ded, then 30%	\$20	Preferred Network: \$50 Standard Network: Stand ded, then 30%
Maine's Choice Plus SM HMO 2000 MD00000019126	Preferred Network: \$2,000/\$4,000 Standard Network: \$5,000/\$10,000	Preferred Network: 20% Standard Network: 40%	Preferred Network: \$5,500/\$11,000 Standard Network: \$6,850/\$13,700		Preferred Network: \$35/\$50 Standard Network: Stand ded, then 40%	\$300	Preferred Network: Pref ded, then 20% Standard Network: Stand ded, then 40%	\$35	Preferred Network: \$50 Standard Network: Stand ded, then 40%
Maine's Choice Plus SM HMO 3500 MD00000019489	Preferred Network: \$3,500/\$7,000 Standard Network: \$5,500/\$11,000	Preferred Network: 20% Standard Network: 40%	Preferred Network: \$5,500/\$11,000 Standard Network: \$6,850/\$13,700		Preferred Network: \$35/\$50 Standard Network: Stand ded, then 40%	\$300	Preferred Network: Pref ded, then 20% Standard Network: Stand ded, then 40%	\$35	Preferred Network: \$50 Standard Network: Stand ded, then 40%
Maine's Choice Plus SM HMO HSA 2800 MD00000019129	Preferred Network: \$2,800/\$5,600 Standard Network: \$4,000/\$8,000	Preferred Network: 10% Standard Network: 30%	Preferred Network: \$4,000/\$8,000 Standard Network: \$6,450/\$12,900		Preferred Network: Pref ded then 10% Standard Network: Stand ded, then 30%	Preferred ded, then 10%	Preferred Network: Pref ded, then 10% Standard Network: Stand ded, then 30%	Preferred ded, then 10%	Preferred Network: Pref ded, then 10% Standard Network: Stand ded, then 30%
POS									
POS 1000 MD00000018191	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 1500 MD00000017992	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 2000 MD00000019363	IN/OON: \$2,000/\$4,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$100	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS 2500 MD00000018038	IN: \$2,500/\$5,000 OON: \$5,000/\$10,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 3500 MD00000017372	IN: \$3,500/\$7,000 OON: \$5,000/\$10,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$40 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: \$25 OON: Ded, then 40%	IN: \$40 OON: Ded, then 40%
POS 4000 MD00000019488	IN/OON: \$4,000/\$8,000	IN: 30% OON: 50%	IN/OON: \$6,000/\$12,000		IN: \$35 OON: Ded, then 50%	\$100	IN: Ded, then 30% OON: Ded, then 50%	IN: \$35 OON: Ded, then 50%	IN: \$35 OON: Ded, then 50%
POS 5000 MD00000019432	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000	\$1,000/\$2,000	IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: \$35 OON: Ded, then 50%	IN: \$50 OON: Ded, then 50%
POS 6000 MD00000017033	IN: \$6,000/\$12,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,150/\$12,300 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$35/\$50 OON: Ded, then 40%	\$250	IN: Ded, then 20% OON: Ded, then 40%	IN: \$35 OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%

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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	Medical Out-of-Pocket Maximum (Individual/Family)	Rx Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Chiropractic*	PT/OT/ST**
POS HSA									
POS HSA 2800 MD00000020843	IN: \$2,800/\$5,600 OON: \$5,400/\$10,800	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 3000 MD00000017993	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 4000 MD00000019361	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 5000 MD00000004444	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 0% OON: 20%	IN: \$6,550/\$13,100 OON: \$13,100/\$26,200		IN: Ded OON: Ded, then 40%	Ded	IN: Ded OON: Ded, then 40%	IN: Ded OON: Ded, then 40%	IN: Ded OON: Ded, then 40%
POS HSA 6000 MD00000019650	IN: \$6,000/\$12,000 OON: \$6,450/\$12,900	IN: 20% OON: 40%	IN: \$6,450/\$12,900 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
POS HSA 6450 MD00000018024	IN: \$6,450/\$12,900 OON: \$6,450/\$12,900	IN: 30% OON: 50%	IN: \$6,650/\$13,300 OON: \$10,000/\$20,000		IN: Ded, then 30% OON: Ded, then 50%	Ded, then 30%	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%
PPO									
PPO 1000 MD00000017673	IN: \$1,000/\$2,000 OON: \$2,000/\$4,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$35 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$35 OON: Ded, then 40%
PPO 1500 MD00000018013	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: 20% OON: 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	\$1,000/\$2,000	IN: \$25/\$35 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$35 OON: Ded, then 40%
PPO 2500 MD00000017671	IN: \$2,500/\$5,000 OON: \$5,000/\$10,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	\$1,000/\$2,000	IN: \$25/\$50 OON: Ded, then 40%	\$150	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%
PPO 3500 MD00000017971	IN: \$3,500/\$7,000 OON: \$7,000/\$14,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$14,000/\$28,000		IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: \$50 OON: Ded, then 50%
PPO 4000 MD00000018091	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,600/\$13,200 OON: \$12,000/\$20,000		IN: \$30/\$50 OON: Ded, then 40%	\$250	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%
PPO 5000 MD00000018248	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000		IN: \$35/\$50 OON: Ded, then 40%	\$250	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: \$50 OON: Ded, then 40%
PPO 5000 MD00000018562	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000		IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: \$50 OON: Ded, then 50%
PPO 6000 MD00000019410	IN: \$6,000/\$12,000 OON: \$10,000/\$20,000	IN: 30% OON: 50%	IN: \$6,600/\$13,200 OON: \$15,000/\$30,000		IN: \$35/\$50 OON: Ded, then 50%	\$250	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%	IN: Ded, then 30% OON: Ded, then 50%

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Plan Name	Deductible (Individual/Family)	Coinsurance	Medical Out-of-Pocket Maximum (Individual/Family)	Rx Out-of-Pocket Maximum (Individual/Family)	Office Visit (PCP/Specialist)	Emergency Room	Inpatient	Chiropractic*	PT/OT/ST**
PPO HSA									
PPO HSA 2800 MD0000020589	IN: \$2,800/\$5,600 OON: \$5,400/\$10,800	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 3000 MD0000017638	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: 20% OON: 40%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 4000 MD0000017867	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 5000 MD0000016138	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,000/\$12,000 OON: \$15,000/\$30,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 6000 MD0000017957	IN: \$6,000/\$12,000 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,450/\$12,900 OON: \$15,000/\$30,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
PPO HSA 6650 MD0000018472	IN: \$6,650/\$13,300 OON: \$10,000/\$20,000	IN: 20% OON: 40%	IN: \$6,650/\$13,300 OON: \$15,000/\$30,000		IN: Ded, then 20% OON: Ded, then 40%	Ded, then 20%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%	IN: Ded, then 20% OON: Ded, then 40%
SimplyVirtual SM HMO and HSA HMO									
SimplyVirtual SM HMO MD0000005574	\$3,500/\$7,000	20%	\$6,600/\$13,200		\$10/\$45	\$250	Ded, then 20%	\$10	\$45
SimplyVirtual SM HSA HMO MD0000005575	\$3,500/\$7,000	20%	\$6,600/\$13,200		Ded, then CIF	Ded, then 20%	Ded, then 20%	Ded, then CIF	Ded, then CIF
Virtual Choice SM HMO and HSA HMO									
Member cost share 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 SM HMO MD0000005576	\$3,500/\$7,000	Virtual PCP: 10% Office-based PCP: 30%	\$6,600/\$13,200		Virtual PCP: \$10/\$30 Office-based PCP: \$30/\$50	\$250	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: \$10 Office-based PCP: \$30	Virtual PCP: \$30 Office-based PCP: \$50
Virtual Choice SM HSA HMO MD0000005577	\$3,500/\$7,000	Virtual PCP: 10% Office-based PCP: 30%	\$6,600/\$13,200		Virtual PCP: Ded, then CIF Office-based PCP: Ded, then 30%	Ded, then 20%	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then CIF Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then CIF Office-based PCP: Ded, then 30%

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Important legal information

What's not covered on our Maine 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
- 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.

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, ໂດຍບໍ່ເສັຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

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

Meet our Maine team



Bill Whitmore, Maine Vice President

Bill has served as the vice president of Harvard Pilgrim's Maine market since May 2019. He is responsible for the strategic and operational aspects for the company across the state.

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

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

Email: bill_whitmore@harvardpilgrim.org
Phone: (207) 756-6306



Bill Bourassa, Maine Director of Sales

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

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

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

Email: bill_bourassa@harvardpilgrim.org
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Callie Lubinski, Senior Sales Executive

Callie has been with the Maine sales team since November 2005. She is currently responsible for selling and implementing the enrollment of new Maine large group customers.

Callie grew up in Kennebunkport and now lives there with her husband, two sons, their dog, Tuukka, and cat, Penny. She graduated cum laude from Franklin Pierce College in Rindge, New Hampshire, with a degree in sports and recreation management. Callie enjoys cooking and traveling around the country in her RV.

Email: callie_lubinski@harvardpilgrim.org
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Meet our Maine team



Steve Conley, Sales Executive

A member of the Maine sales team since December 2006, Steve brings more than 25 years of health insurance industry experience to his position as a new business sales executive for large employer group customers.

An avid runner, Steve has competed in 34 marathons throughout the country, including 11 consecutive Boston Marathons. A graduate of Deering High School, Steve received his bachelor's degree from the University of Maine. He lives in Falmouth.

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**Danielle Sichterman,
Senior Account Executive**

Danielle joined the Maine sales team in May 2011. She is the primary contact for broker agencies and midsize to large existing employer groups on issue resolution, reporting, education and renewal inquiries.

A graduate of Kennebunk High School, Danielle attended the University of Southern Maine, where she received a bachelor's degree with cum laude honors in health sciences and a holistic minor. When she's not in the office, Danielle enjoys spending time on the trails and beaches of southern Maine with her husband and two young children.

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Sheena Hanson, Account Executive

Sheena has been a member of the Maine sales team since June 2014. She is responsible for broker relationships, renewals and existing business within Maine's midsize to large existing employer group segment.

Born and raised in Central Maine, Sheena attended Erskine Academy and graduated from the University of Maine with a bachelor's degree in business. She enjoys the outdoors and can be found hiking the Kennebec Highland trails or on the waters of Cobbosseecontee Lake with her boyfriend, Dan, and their two active dogs, Cali and Nellie.

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Marc Chipman, Account Executive

Marc worked in property and casualty insurance as a claims representative for 13 years before joining Harvard Pilgrim's Maine sales team in August 2020.

An Erskine Academy graduate, Marc received an associate's degree from Southern Maine Community College and a bachelor's degree in fire science from the University of New Haven in Connecticut. Marc and his wife, Carissa, live in southern Maine. They are both avid dog lovers and enjoy traveling, trying new restaurants and spending time with family and friends.

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Contact us



Harvard Pilgrim
Health Care

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

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