Maine 2022 Product Guide

Better choices.
Better coverage.
Better value.

For employers with 2 to 50 eligible employees

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Committed to Maine’s communities

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.

Guiding people to better health

Harvard Pilgrim offers a full range of health insurance solutions. Our plans deliver outstanding coverage, choice and value for your small group clients.

Full, tiered and virtual network plans
Our HMO, POS, PPO and Maine’s Choice Plus HMO products are built around best-in-class local providers who deliver high-quality care at an excellent value. SimplyVirtual HMO and Virtual Choice 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.

Alternative funding options
Harvard Pilgrim and its affiliate, Health Plans, Inc., offer plans with strong choice and flexibility to meet varying needs. Our Maine small group self-funded PPO, EPO and Maine’s Choice Plus EPO plans feature savings opportunities and are available for employers with 20 to 50 enrolled employees.

* PPO plans are underwritten by HPHC Insurance Company.

90,000+ DOCTORS & CLINICIANS
180+ HOSPITALS

Harvard Pilgrim offers a full range of health insurance solutions. Our plans deliver outstanding coverage, choice and value for your small group clients.
Your local partner with the strength of a national network

Harvard Pilgrim Health Care network
• 90,000+ doctors and clinicians
• 180+ hospitals

National network through UnitedHealthcare
• 1.2 million providers
• 6,000+ hospitals
## 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

<table>
<thead>
<tr>
<th>Skilled support</th>
<th>Employer education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to your own experienced sales team, to ensure successful implementation.</td>
<td>We will identify, recommend and implement self-service options, including member portal, EDI resolution interface and online billing.</td>
</tr>
</tbody>
</table>

### Early member engagement

<table>
<thead>
<tr>
<th>Pre-enrollment resource</th>
<th>Clinical transitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our prospective member call center is dedicated to answering employees’ questions about specific benefits and coverage before they enroll.</td>
<td>Members have pre-enrollment support for prior authorizations, pharmacy coverage and clinical care team connections, which ensures a seamless transition and continuity of care.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Virtual benefit fairs</th>
<th>Access to digital ID cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>We’ll set up an open enrollment website with information about employers’ Harvard Pilgrim plan options. There’s no hassle and no extra cost!</td>
<td>If they need them, members can get digital ID cards even before their coverage is effective.</td>
</tr>
</tbody>
</table>

### Data capture

<table>
<thead>
<tr>
<th>Guided digital welcome experience</th>
<th>PCP and data verification</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>Our data capture journey verifies primary care information and helps members get the right services to optimize their health and well-being.</td>
</tr>
</tbody>
</table>

For information on getting new clients up and running with Harvard Pilgrim’s SmartStart program, contact your account executive directly.
## Our plans include great benefits

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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acupuncture and chiropractic</td>
<td>Unlimited acupuncture and chiropractic visits per year</td>
</tr>
<tr>
<td>Behavioral health and substance use disorder services</td>
<td>Counseling and psychotherapy</td>
</tr>
<tr>
<td>Ambulatory patient services</td>
<td>Outpatient care without hospital admission</td>
</tr>
<tr>
<td>Pediatric dental* and vision</td>
<td>Covers children up to age 19</td>
</tr>
<tr>
<td>Emergency services</td>
<td>Trips to the emergency room (ER), when medically necessary</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Access to safe, effective medications; certain over-the-counter drugs are included in all our formularies</td>
</tr>
<tr>
<td>Eye exams</td>
<td>One preventive screening every year</td>
</tr>
<tr>
<td>Pregnancy, maternity and newborn care</td>
<td>Care before, during and after pregnancy</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>Inpatient services, such as surgery</td>
</tr>
<tr>
<td>Preventive care and chronic disease management</td>
<td>Doctor visits for wellness exams, shots, screenings, health maintenance, etc.</td>
</tr>
<tr>
<td>Laboratory services</td>
<td>Blood work, screenings, etc.</td>
</tr>
<tr>
<td>Rehabilitation and habilitative services and devices</td>
<td>Rehab services, hospital beds, crutches, oxygen tanks, etc.</td>
</tr>
</tbody>
</table>

* Employers can waive pediatric dental if they have a qualified pediatric dental plan in place.

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

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Helping members get the most out of their benefits

All plans include our 5-tier prescription drug coverage: The lower the tier, the less members will pay. Cost sharing for prescriptions may include a combination of copayments, coinsurance and a deductible. Members can fill prescriptions at retail pharmacies nationwide or through our mail order program.

Over-the-counter prescriptions available

We cover certain generic over-the-counter (OTC) drugs on all of our formularies. With a prescription from a provider, members will pay Tier 1 Rx cost sharing for certain drugs including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

How the prescription drug tiers work

<table>
<thead>
<tr>
<th>TIER VALUE</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>Tier 4</th>
<th>Tier 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-TIER</td>
<td>Lower-cost generics</td>
<td>Higher-cost generics</td>
<td>Preferred brands (some higher-cost generics)</td>
<td>Non-preferred brands and preferred specialty (some higher-cost generics)</td>
<td>Non-preferred specialty drugs, and selected brand and generic drugs</td>
</tr>
</tbody>
</table>

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
- Look up drug prices
- Find nearby in-network pharmacies
- Get details on home delivery
- 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 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.

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.

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.

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

**Telemedicine services**
Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer

$ Members may pay cost sharing for telemedicine services*

- Coughs, colds
- Sore/strep throat
- Flu
- Pediatric issues
- Sinus and allergies

**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*

- Bronchitis
- Ear infections
- Eye infections

**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*

- Minor injuries
- Respiratory infections
- Sprains and strains

**Hospital-based urgent care clinic**
Walk-in clinic for urgent care

$$ Members typically pay their deductible, then a hospital-based urgent care copay*

- Minor injuries
- Respiratory infections
- Sprains and strains

**Emergency room (ER)**
Part of a local hospital

$$ Members typically pay a higher copayment than an office visit; plus, ER services are often subject to a deductible*

- Choking
- Convulsions
- Heart attack
- Loss of consciousness
- Major blood loss

* 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.

* $ Members typically pay a copayment for going to a participating clinic*

* $$ Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit*

* $$$ Members typically pay their deductible, then a hospital-based urgent care copay*

* $$$$ Members typically pay a higher copayment than an office visit; plus, ER services are often subject to a deductible*
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
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.

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.

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

24/7 support helplines
- Substance use disorder treatment
- Emotional support

Behavioral health access center
Licensed care advocates help members find available providers and answer questions about benefits and coverage.

Convenient online resources
- www.liveandworkwell.com
  (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

**Ovia Health**

This suite of mobile apps help members:
- Starting families (Ovia Fertility)
- Navigating pregnancy (Ovia Pregnancy)
- Raising young children (Ovia Parenting)

**ProgenyHealth**

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

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

## Improve Health and Wellness

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

### Digital Tools and Apps

- **Limeade Mobile App:**
  Well-being activities with built-in incentives to encourage healthy actions\(^2\,^3\)
- **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](http://www.harvardpilgrim.org/wellnessprogram) to check out our turnkey toolkit, online engagement platform and popular buy-up programs.

### Discounts and Savings

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

### Fitness Reimbursement

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!\(^4\)

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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 small group with two to 50 eligible employees. Rewards may be taxable; members should consult their tax advisors.
4. There is a $300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of $150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.
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

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

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.

Small group employers can take advantage of a premium discount on dental insurance through our partnership with The Guardian Life Insurance Company of America. The discount applies to new Guardian dental sales only.

What we offer

- Dental
- Vision
- Life, short-term disability and long-term disability
- Supplemental health (accident, cancer, critical illness, hospital indemnity)
Helping members choose a plan

Harvard Pilgrim offers a number of plan options to meet every family’s needs and budget.

When choosing a plan, members should consider a number of factors:

- Do they frequently go to the doctor or need medical treatment?
- Is having the flexibility to see doctors outside the network important to them?
- Do they regularly take medication? Or take several medications?
- Do they prefer a higher premium and lower payments when they receive treatment?

Types of plans:

<table>
<thead>
<tr>
<th>HMO</th>
<th>PPO¹</th>
<th>POS</th>
<th>Two-level network plans (Maine’s Choice Plus™ HMO)²</th>
<th>Qualified high deductible plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Care within Harvard Pilgrim’s network</td>
<td>• Covered in-network (includes our national network)</td>
<td>• Covered in-network (includes our national network)</td>
<td>• HMO</td>
<td>• HMO, PPO &amp; POS</td>
</tr>
<tr>
<td>• Select a PCP and get referrals for specialist visits</td>
<td>• Option to go out of network and pay more</td>
<td>• Option to go out of network and pay more</td>
<td>• Provider networks determine cost</td>
<td>• Meet a deductible before we pay for services</td>
</tr>
<tr>
<td>• Virtual PCP plans available (SimplyVirtual™ HMO and Virtual Choice™ HMO)</td>
<td>• No need for referrals</td>
<td>• Get in-network referrals to pay less</td>
<td>• Choose network in which to receive services</td>
<td>• Some employers may offer an HRA or HSA to help members meet their deductible</td>
</tr>
</tbody>
</table>

Help members find the plan that best meets their needs

<table>
<thead>
<tr>
<th>X marks the spot</th>
<th>HMO</th>
<th>PPO¹</th>
<th>POS</th>
<th>Maine’s Choice Plus HMO²</th>
<th>Qualified high deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>My doctor participates in the network for my plan and I don’t want to spend more money out-of-pocket</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>I want the freedom to see any doctor</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>I want to save on my premium (money paid up front for health coverage)</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>I want services to be covered up front and don’t mind a higher premium</td>
<td></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>I prefer to budget and keep track of all my health care expenses</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>I want a plan that lets me save money when I choose specified providers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

¹ PPO plans are underwritten by HPHC Insurance Company.
² These plans have two benefit levels: 1) the Preferred Network and 2) the Standard Network. Members pay different levels of cost sharing depending on the affiliation of the provider delivering a covered service. If a provider changes affiliations at any time, the network of that provider may also change. Members should consult the provider directory (www.harvardpilgrim.org/providerdirectory) to determine a provider’s network.
2022 updates and reminders

Reminders

Behavioral health support
Behavioral health journeys are personal, but members are never alone. Our website has resources and tools to help members who may be struggling with behavioral health issues or substance use disorders.

Maine’s Choice Plus℠ HMO
Available statewide, Maine’s Choice Plus℠ HMO features two provider networks that help members control their health care costs.

- Preferred Network = Lower cost sharing
- Standard Network = Higher cost sharing
- Members can choose PCPs from either network
- HSA plan designs are available

Learn more on page 14.

Over-the-counter drug coverage
We cover certain generic over-the-counter (OTC) drugs on all of our formularies. With a prescription from their provider, members will pay Tier 1 Rx cost sharing for OTC drugs including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

Unlimited acupuncture and chiropractic visits
Members have unlimited acupuncture and chiropractic care visits for the calendar year. Cost sharing will apply, according to the terms of the member’s plan.

Virtual fitness subscriptions included in $300 reimbursement
Members can qualify to receive up to $150 in an annual fitness reimbursement — or up to $300 per family contract — on fees for health club memberships, classes or virtual subscriptions.

No cost sharing for Doctor On Demand urgent care visits
Members enrolled in non-HSA plans are not required to pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be billed for these visits, and they will apply toward the in-network deductible.

Reduce My Costs
When members are scheduled for outpatient procedures or diagnostic tests, Reduce My Costs helps them find lower-cost providers and care while:

- Saving on out-of-pocket costs
- Earning rewards for choosing a more affordable care option

Reduce My Costs is available at no extra cost to fully insured groups.

New — Virtual primary care offerings
SimplyVirtual℠ HMO and Virtual Choice℠ HMO will be available for small group business as of January 1, 2022. See page 15 to learn more.

New — Site of service benefits
Members can pay lower cost sharing when they receive these services from non-hospital providers in Maine:
- Lab tests
- Radiology
- Advanced diagnostic imaging
- Physical therapy, occupational therapy, speech therapy
- Ambulatory services

New — HSA plan offerings
We’ve added POS HSA 4500 and POS HSA 7000 to our small group plan portfolio.

Check out our small group open enrollment hub
Find everything you need for an efficient and successful enrollment season, including:
- New business enrollment paperwork
- Binder payment information
- Tips for submissions

Site of service benefits are not available on HSA, SimplyVirtual℠ HMO or Virtual Choice℠ HMO plans.

Reimbursement is limited to two members on a family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. Fitness reimbursement may be considered taxable income. For tax information, members should consult their tax advisors.

Ancillary products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply.
Maine’s Choice Plus℠ HMO
Choice, flexibility and savings

Maine’s Choice Plus℠ HMO features two provider networks that let members choose from thousands of trusted physicians.

• 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 Plus℠ 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 Plus℠ HMO (under the Tiered/Limited Plans section)
4. Search by preferred provider type

Preferred Network hospitals
Standard Network hospitals
Introducing virtual primary care

Two unique plans with a virtual-first primary care model.

With the growing popularity of virtual visits, members are looking for more flexible health plan options. Harvard Pilgrim delivers with two new plans with a virtual-first primary care model: **SimplyVirtual℠ HMO** and **Virtual Choice℠ HMO**.

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

![SimplyVirtual℠ HMO](image)

**SimplyVirtual℠ HMO**

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

![Virtual Choice℠ HMO](image)

**Virtual Choice℠ 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

<table>
<thead>
<tr>
<th>PCP requirement</th>
<th>SimplyVirtual℠ HMO</th>
<th>Virtual Choice℠ HMO</th>
</tr>
</thead>
</table>
| Adult members age 19+ must select a PCP from Doctor On Demand | • Adult members age 19+ must select a PCP from Doctor On Demand<sup>2</sup>  
• All members under age 19 must select a PCP from Harvard Pilgrim’s HMO network and receive office-based care | • Adult members age 19+ may choose either a PCP from Doctor On Demand or an office-based PCP from Harvard Pilgrim’s HMO network<sup>2</sup>  
• All members under age 19 must select a PCP from Harvard Pilgrim’s HMO network and receive office-based care |

<table>
<thead>
<tr>
<th>PCP cost sharing</th>
<th>SimplyVirtual℠ HMO</th>
<th>Virtual Choice℠ HMO</th>
</tr>
</thead>
</table>
| Same cost sharing for all members, regardless of age | | • For adult members age 19+, cost sharing varies based on PCP selection:  
  - Lower cost sharing for a Doctor On Demand PCP  
  - Higher cost sharing for an office-based PCP  
• Members under age 19 always pay lower cost sharing for office-based care |

<table>
<thead>
<tr>
<th>Specialists and referrals</th>
<th>SimplyVirtual℠ HMO</th>
<th>Virtual Choice℠ HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Behavioral health access</th>
<th>SimplyVirtual℠ HMO</th>
<th>Virtual Choice℠ HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

The virtual-first model offers:

- **Seamless continuity of care** — preventive care, chronic disease management, urgent care and integrated behavioral health are all provided on a smartphone, tablet or computer.

- **A compassionate, efficient experience** — meeting the member where and when it’s most convenient, with more emphasis on shared decision-making and taking the time to guide them through medical concerns.

- **A dedicated team, 24/7/365** — members have access to an entire care team, including nurses, care managers and nutritionists, plus:
  - Weekend appointments for some PCPs
  - Option to schedule a visit with another Doctor On Demand provider when PCP isn’t available
  - Personalized care plans
  - Fast responses when member reaches out to care team

- **Prescriptions and refills** at local and select mail order pharmacies.

Getting started with Doctor On Demand

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

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

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

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

Finding an office-based PCP

(Virtual Choice℠ HMO only)

Virtual Choice℠ HMO members who choose to have an office-based PCP must select their PCP from Harvard Pilgrim’s HMO provider directory at [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory).

* A member must establish a relationship with a Doctor On Demand PCP by: (1) registering with Doctor On Demand in the state the member resides in, and (2) completing a PCP appointment in the same state.
### 2022 Maine plan offerings

For employers with 2 to 50 eligible employees

**This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.**

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Network Tier</th>
<th>Office Visits (PCP/Specialist)</th>
<th>Deduction* (Individual/Family)</th>
<th>Medical Out-Of-Pocket Maximum (Individual/Family)</th>
<th>Co-insurance</th>
<th>ABLE</th>
<th>Urgent Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Laboratory</th>
<th>X-Ray</th>
<th>Surgery CT, MRI, PET</th>
<th>PCOS/ST</th>
<th>Chiropractic &amp; Acupuncture</th>
<th>3-Day No-Hotels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gold</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>RX0000100293</td>
<td>Gold</td>
<td>N/A</td>
<td>$45/$50*</td>
<td>$1,500/$1,000</td>
<td>30% Deduct, than 10%</td>
<td>$30</td>
<td>$50</td>
<td>Ded, than 30%</td>
<td>Ded, than 30%</td>
<td>Ded, than 30%</td>
<td>Ded, than 30%</td>
<td>DED, than 30%</td>
<td>Non-hospital based: $130</td>
<td>Hospital based: Ded, than 30%</td>
<td>Non-hospital based: $50</td>
</tr>
<tr>
<td>RX0000100293</td>
<td>Gold</td>
<td>N/A</td>
<td>$45/$50*</td>
<td>$2,500/$1,500</td>
<td>30% Deduct, than 10%</td>
<td>$30</td>
<td>$50</td>
<td>Ded, than 30%</td>
<td>Ded, than 30%</td>
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<td>Gold</td>
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<td>$45/$50*</td>
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<td>$45/$50*</td>
<td>$5,000/$3,000</td>
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<td>$40</td>
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<tr>
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<tr>
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<td>N/A</td>
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** Copay waived for the first three non-routine PCP visits per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

1. Retail Rx: T4: $300/script max, T5: $500/script max.

Back to Table of Contents
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<tr>
<th>Plan Name</th>
<th>Tier (Maine's Choice Plus™ HMO)</th>
<th>Office Visit (PCP/Specialty)</th>
<th>Deductible</th>
<th>Medical Out-of-Pocket Maximum (Individual/Family)</th>
<th>Coinsurance</th>
<th>Outpatient</th>
<th>Inpatient</th>
<th>ESR</th>
<th>Legend Care</th>
<th>Hospital-Based</th>
<th>Hospital-Based</th>
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</thead>
<tbody>
<tr>
<td>Maine's Choice Plus™ HMO</td>
<td>Professional Network</td>
<td>$15/$60*</td>
<td>$1,500/$5,000</td>
<td>$4,000/$12,000</td>
<td>20%</td>
<td>Ded, then $150</td>
<td>$25</td>
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<td>Non-hospital-based: 15%</td>
<td>Hospital-based: Ded, then 20%</td>
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<tr>
<td></td>
<td>Standard Network</td>
<td>$15/Deduct, then 40%</td>
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</table>

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** Mail-order Rx: T4: $600/script max, T5: $1,500/script max.
### Copay waived for the first three non-routine PCP visits per year.

* Copay waived for the first non-routine PCP visit per year.

*** Pending regulatory approval from the Maine Bureau of Insurance.

---

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<th>Deductible*</th>
<th>Medical Out-of-Pocket Maximum (Individual/Family)</th>
<th>Coinsurance</th>
<th>IR</th>
<th>Legend Care</th>
<th>Inpatient</th>
<th>Day Surgery</th>
<th>Laboratory</th>
<th>X-Ray</th>
<th>Scans CT, MRI, PET</th>
<th>PJ90/91</th>
<th>Orthopedic &amp; Acupuncture</th>
<th>3-Tier Rx</th>
</tr>
</thead>
</table>
| SimplyVirtual/HPMO Bronze 5890 000000300613 000000300394 Silver 30% | N/A           | N/A           | $15/$50*    | $2,500/$5,000                                    | 30%         | Ded, then 50% | Ded, then 15% | Ded, then 15% | Ded, then 30% | Ded, then 30% | Ded, then 30% | Ded, then 30% | N/A  | 30%  | N/A  | N/A  | N/A  | $15/$15/$10/$10/$10/$10/$10/30%  | 11/15/1/15/10/10/10/30%
| SimplyVirtual/HPMO Bronze 5890 000000300613 000000300394 Silver 30% | N/A           | N/A           | $15/$50*    | $4,900/$9,800                                    | 30%         | Ded, then 30% | Ded, then 15% | Ded, then 15% | Ded, then 30% | Ded, then 30% | Ded, then 30% | Ded, then 30% | N/A  | 30%  | N/A  | N/A  | N/A  | $15/$15/$10/$10/$10/$10/30%  | 11/15/1/15/10/10/10/30%
| Virtual Choice/HPMO Bronze 5890 000000300613 000000300297 Silver 30% | N/A           | N/A           | N/A         | $2,500/$5,000                                    | 30%         | Ded, then 50% | Ded, then 15% | Ded, then 15% | Ded, then 30% | Ded, then 30% | Ded, then 30% | Ded, then 30% | N/A  | 30%  | N/A  | N/A  | N/A  | $15/$15/$10/$10/$10/$10/30%  | 11/15/1/15/10/10/10/30%
| Virtual Choice/HPMO Bronze 5890 000000300613 000000300297 Silver 30% | N/A           | N/A           | N/A         | $4,900/$9,800                                    | 30%         | Ded, then 30% | Ded, then 15% | Ded, then 15% | Ded, then 30% | Ded, then 30% | Ded, then 30% | Ded, then 30% | N/A  | 30%  | N/A  | N/A  | N/A  | $15/$15/$10/$10/$10/$10/30%  | 11/15/1/15/10/10/10/30%

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<th>Medical Out-of-Pocket Maximum (Individual/Family)</th>
<th>Coinsurance</th>
<th>ER Inpatient</th>
<th>Day Surgery</th>
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<th>PT/OSST</th>
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<tbody>
<tr>
<td>POS 2700</td>
<td>IN</td>
<td>$10/$50**</td>
<td>$2,000/$4,000</td>
<td>20%</td>
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<tr>
<td>POS 2700</td>
<td>OON</td>
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<td>POS 2800</td>
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<tr>
<td>POS 2800</td>
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<td>Ded, then 50%</td>
<td>$6,000/$12,000</td>
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<td>Non-Hospital based: $150</td>
<td>Hospital based: $150</td>
</tr>
<tr>
<td>POS 3800</td>
<td>IN</td>
<td>$10/$50**</td>
<td>$2,000/$4,000</td>
<td>20%</td>
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<td>Ded, then 20%</td>
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<td>Non-Hospital based: $150</td>
<td>Hospital based: $150</td>
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<tr>
<td>POS 3800</td>
<td>OON</td>
<td>Ded, then 50%</td>
<td>$6,000/$12,000</td>
<td>50%</td>
<td>Ded, then 50%</td>
<td>Ded, then 50%</td>
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<td>$10/$50**</td>
<td>$5,000/$10,000</td>
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<td>Ded, then 20%</td>
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<td>POS 4800</td>
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<td>$6,000/$12,000</td>
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1 Retail Rx: T4: $300/script max, T5: $500/script max.
2 Mail-order Rx: T4: $600/script max, T5: $1,500/script max.
3 90-Day Retail Rx: $300/script max, 90-Day Mail Rx: $500/script max.
### Maine Small Group Plans — Effective January 1, 2022, through December 31, 2022.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

* Copay waived for the first non-routine PCP visit per year.
** Copay waived for the first three non-routine PCP visits per year.
*** Members may purchase up to a 90-day supply of maintenance medications.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Network Tier</th>
<th>Office Visit (PCP/Specialist)</th>
<th>Deductible 1</th>
<th>Medical Out-of-Pocket Maximum (Individual/Family)</th>
<th>Coinsurance</th>
<th>ER</th>
<th>Legent Care</th>
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<th>Day Surgery</th>
<th>Laboratory</th>
<th>X-Ray</th>
<th>Iancs CT, MRI, PET</th>
<th>POS/0FF</th>
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1 Retail Rx: T4: $300/script max, TS: $500/script max.
2 Mail-order Rx: T4: $600/script max, TS: $1,500/script max.

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Network Tier</th>
<th>Office Visit (PCP/Specialist)</th>
<th>Out-of-Pocket Maximum (Individual/Family)</th>
<th>Coincidence</th>
<th>LR</th>
<th>Legend Care</th>
<th>Inpatient</th>
<th>Ambulatory</th>
<th>Hospital-Based</th>
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<th>PPO/100%</th>
<th>Chiropractic &amp; Acupuncture</th>
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<td>$100/$200</td>
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<td>$5/$25/Ded, then $50/Ded, then 30%/$60/Ded, then 20%/30%/Ded, then 20%</td>
</tr>
</tbody>
</table>

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This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.
Maine Small Group Plans — Effective January 1, 2022, through December 31, 2022.

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PPO plans are underwritten by Harvard Pilgrim Health Care Insurance Company.

### Table of Plan Details

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Network Tier</th>
<th>Office Visit (PCP/Specialist)</th>
<th>Deductible¹</th>
<th>Medical Out-of-Pocket Maximum (Individual/Family)</th>
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<th>Inpatient</th>
<th>Outpatient</th>
<th>Urgent Care</th>
<th>Laboratory</th>
<th>X-ray</th>
<th>I carbs, F, MR, PCT</th>
<th>PT/02/01</th>
<th>Chiropractic &amp; Acupuncture</th>
<th>30-Day Retail²</th>
<th>90-Day Mail³⁴³</th>
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</tr>
</tbody>
</table>

1 Retail Rx: T4: $300/script max, T5: $500/script max.
2 Mail-order Rx: T4: $600/script max, T5: $1,500/script max.

PPO plans are underwritten by Harvard Pilgrim Health Care Insurance Company.
Get instant, accurate quotes online

Visit [www.harvardpilgrim.org/broker](http://www.harvardpilgrim.org/broker) for online quotes, plan details and more!

Harvard Pilgrim Online Quoting (HPOQ) makes it easy to:

- Receive instant quotes
- Print or email directly to your customers
- View product highlights or detailed Summary of Benefits and Coverage (SBCs) and Schedules of Benefits
- Manage group and census data
- Get instant rates for updated census data
- Create professional proposals

Get started with Harvard Pilgrim Online Quoting

New users, contact Broker Relations at (800) 637-4751 to register.

After registering, visit [www.harvardpilgrim.org/broker](http://www.harvardpilgrim.org/broker).

Click Broker Login in the upper right corner.

Log in with your username and password.

Click Access Harvard Pilgrim Online Quoting.

Under the appropriate state, click New Business to create a new customer quote. Click Renewals to renew an existing customer account.

Need help?

If you have trouble accessing the Online Quoting system or have other issues, call the Broker Service Center at (800) 637-4751.

We have the information you need

Visit [www.harvardpilgrim.org/broker](http://www.harvardpilgrim.org/broker) for Summary of Benefits and Coverage documents, our plan comparison tool and other helpful resources.
Business rules

Harvard Pilgrim reserves the right to change premium rates at any time before the effective date of the policy if there is a change in applicable state laws or regulations. Changes to rates after the effective date of coverage are governed by the employer agreement.

All 2022 small group plans are calendar year.

Minimum number of participating subscribers
75% of those employees eligible for health benefits must participate in a Harvard Pilgrim group health plan sponsored by the employer, except during the Small Group Special Open Enrollment Period. At least 51% of eligible employees must work in Maine.

Side-by-side pairing rules for all plan offerings
Accounts must have at least two subscribers to offer a dual option. Triple option offerings are allowed if there are at least 10 subscribers. Any plans offered side by side must have no more than a $3,800 difference in deductible among them.

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

Preventive medications with a high-deductible health plan
For members with a high-deductible health plan, the deductible will not apply to certain medications used for preventive care. If the health care provider prescribes one of the designated preventive medications, the deductible will not apply to that prescription. However, a member will be required to pay the applicable copayment or coinsurance amount for the drug. The plan may change the listing of designated preventive medications from time to time. For a current list of designated preventive medications, please visit our web site at www.harvardpilgrim.org/rx. These plans include the words “Preventive Drug Benefit” on the member ID card.

Embedded deductible/OOPM
All 2022 Maine small group plans contain embedded deductibles and out-of-pocket maximums (OOPM).

Embedded deductible refers to a family plan that has two components: an individual deductible and a family deductible. The maximum contribution by an individual toward the family deductible is limited to the individual deductible amount and allows for the individual to receive benefits before the family component is met. When any number of members collectively meet the family deductible, services for the entire family are covered for the remainder of the year.

Embedded OOPM refers to a family plan that has two components, an individual OOPM and a family OOPM. The maximum contribution by an individual toward the family OOPM is limited to the individual OOPM and, once met, there is no additional cost sharing for the remainder of the year. When any number of members collectively meet the family OOPM, then all members have no additional cost sharing for the remainder of the year.
Important legal information

What's not covered on Maine small 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

Limitations for Maine small group plans

- Early intervention — 40 visits per year
- Physical, speech and occupational therapies — 60 visits combined per year
- Skilled nursing facility and inpatient rehabilitation — 150 days combined per year
- Routine eye exam — 1 exam per year

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).


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）。


Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

العربية (Arabic) إن比亚: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجانًا، اتصل على 1-888-333-4742 (TTY: 711).

ខ្មែរ (Cambodian) សូមប្រើប្រាស់សេវាអង្កាយជាអ្វីមួយដែលអាចជួយអ្នកបាន ប្រើលើលោហ 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. Chiama 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).

Hindi (Hindi) ध्यान दियेजिए: अगर आप हिंदी बोलते हैं तो आपके लिए आशाकी सहायता मुफ्त में उपलब्ध है।

जानकारी के लिए फोन करें. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જે તમે ગુજરાતી બોલતા હો તો આપને માત્ર આશાકીય સહાયથી તકની મુક્ત ઉપલબ્ધ છે. 

બિઝની માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ອາດເລີດ ມັນເປັນພາສາທາດທີ່ແບບຍາວ ເຊິ່ງມັກແບດວັນທີ່ເຂົ້າໄປເປັດ, ຕາຍເລີດເທົ່າການນັ້ນທີ່ເຂົ້າໄປເປັດ, ຕາຍເລີດເທົ່າການນັ້ນທີ່ເຂົ້າໄປເປັດ. ນິທຳ 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 more than 30 years’ experience, Bill has extensive health insurance expertise.

Bill is a native of Maine and graduated cum laude with a major in mathematics from Bowdoin College.

Email: bill.whitmore@point32health.org | Phone: (207) 756-6306

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**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.

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

Email: bill.bourassa@point32health.org | Phone: (207) 756-6336

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**Nicole Fairweather, Manager — Small Group Sales & Support Staff**

A member of the Maine sales team since January 2005, Nicole manages the small group sales team and is also responsible for selling new and maintaining existing small employer groups.

Nicole lives in Gorham with her husband, 14-year-old daughter, 8-year-old son and two dogs, Brady and Marley. A Windham High School graduate who grew up on Sebago Lake, Nicole enjoys spending summer days with family on the lake.

Email: nicole.fairweather@point32health.org | Phone: (207) 756-6341

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**Elizabeth Hartwell, Sales & Account Executive — Small Group**

Elizabeth joined the Maine sales team in 2018. She is responsible for broker and account relationships for new and existing small employer groups.

Born and raised in Gray, Elizabeth attended Gray New Gloucester High School and received a bachelor’s degree in business management from Saint Joseph’s College of Maine with summa cum laude honors. She lives in Windham with her husband and their dog, Bago.

Email: elizabeth.hartwell@point32health.org | Phone: (207) 756-6329