Harvard Pilgrim Health Care

a Point32Health company

Delivering Quality Care

New Hampshire Individual & Family Product Guide

Plan Year 2027



FORM NO: NH-P4516882584-1126

P4516882584-1126

Dear Member,

At Harvard Pilgrim, we're not just your health plan provider; we are your health care partner.

That's why we offer flexible health plans with robust local provider networks, preventive care programs, digital tools for added convenience and inclusive, family-focused benefits.

We encourage you to use this member guide as a self-service tool to assist you toward better health and to maximize the benefits of your health plan.

Your member guide gives you an overview of:

- Medical services
- Behavioral health services
- Chronic condition management
- Wellness programs
- Exclusive discounts and many other great perks

Activate and use your secure member account to learn more and see your own specific health plan coverage and costs.

Visit **harvardpilgrim.org** for more information, resources and access to your secure member account.

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Enrolling and Renewing

Important dates

2027 Open Enrollment* November 1, 2026 – January 15, 2027

For coverage effective January 1, 2027, please review and select your plan by December 15, 2026. If you select your plan after December 15, 2026, coverage will be effective February 1, 2027. Open enrollment closes on January 15, 2027.

New members:

You can view our plans and enroll directly on our website at **harvardpilgrim.org**. A local insurance broker can also help you purchase your plan. Please note that pricing is based off a variety of factors and to get an accurate quote please go online or email us at **sales_info@point32health.org**. Our plans offer great care, coverage and benefits.

If you qualify for financial assistance, you should purchase your Harvard Pilgrim health plan through the federal health insurance marketplace **HealthCare.gov**.

Current members:

Your renewal package will include a recommended health plan for the upcoming year. If you are happy with the plan we have recommended, just pay your new premium by Jan. 1, and you're all set.

If you would like to review other available health plans from Harvard Pilgrim, visit **harvardpilgrim.org/renew**.

If you purchased your health plan through the federal health insurance marketplace, visit **HealthCare.gov**.



*You can enroll outside of the open enrollment period under certain circumstances (e.g., involuntary loss of employer-sponsored coverage, marriage, birth or a move of your principal residence). This is called a Special Enrollment Period. If you believe that you qualify for a Special Enrollment Period, please visit **HealthCare.gov** or **harvardpilgrim.org** to review the eligibility guidelines and submit your enrollment.

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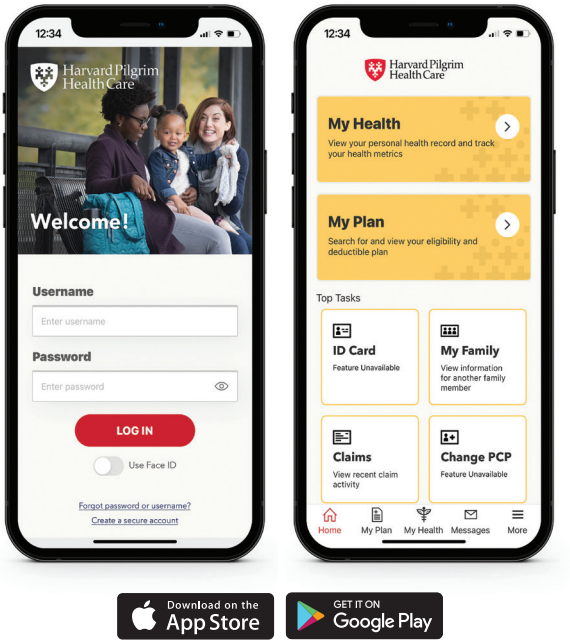
Use Your Member Account & Mobile App

Quickly access your benefits

Log in at **harvardpilgrim.org/member/login** or activate your secure online account at **harvardpilgrim.org/create** or via the Harvard Pilgrim mobile app[1], to quickly and securely access your health plan benefits information.

- Understand your coverage
- Check your claims, referrals, and authorizations
- View plan limits, including your out-of-pocket costs
- Find a doctor or a hospital
- Explore Behavioral Health resources
- Select or change your Primary Care Provider (PCP)
- Estimate your costs[2]
- Access health and wellness resources
- View your ID card and add it to your Apple Wallet or Google Pay
- Email Member Services through the secure messaging tool





Download on the App Store

GET IT ON Google Play

Watch our secure member account video in English: **youtu.be/t4hGxzZdv00** and Spanish: **youtu.be/pp4mDApg-Nw**

Provider Search

Find care faster and easier

Looking for a Primary Care Provider (PCP), specialist or hospital is now easier. Where applicable, use smarter filters, view richer provider profiles, and schedule your appointments. Use our "Find a provider" online tool to look up your plan's participating providers. The tool is updated during business hours to reflect the most recent providers in our network.[3]

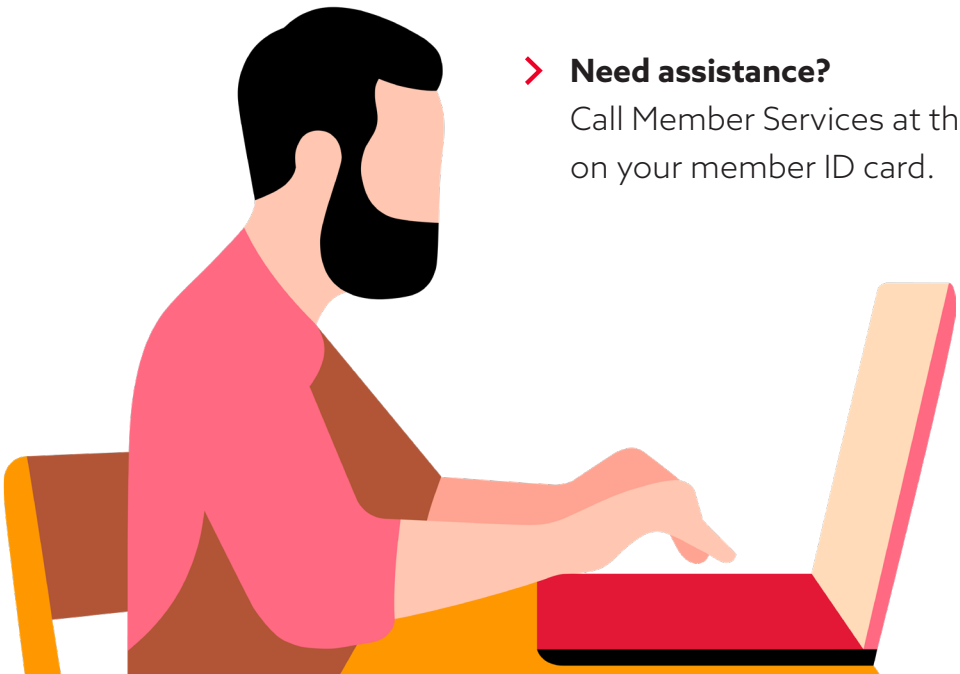
How it works

1. **Log in to your secure member account** at **harvardpilgrim.org/member/login** for personalized search results. If you don't have an account, visit **harvardpilgrim.org/create** to activate your secure online account and access your plan's directory.
2. **Click on "Find a provider"** on the top right of the webpage and refine your search by specialty, location, name or distance.
3. **Narrow your options** by checking details such as in-office and virtual availability, and whether providers are accepting new patients.

You can also search for providers without logging into your secure account at **harvardpilgrim.org/providerdirectory**. You will need to select your plan name, shown on the top right of your member ID card.

How to select or change your PCP

- **After logging in to your member account,** click "Change PCP" under the "Your Plan Snapshot" section.
- **Search for your PCP** by location, provider name or provider ID. Click "Select PCP."
- **Save your choice** to help ensure your care is coordinated, especially for plans that require in-network providers. Your PCP can also help coordinate any specialty care you might need.



Need assistance?
Call Member Services at the number on your member ID card.

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Preventive Care and Drug Coverage: Keeping Members Healthy

Preventive care includes routine check-ups, screenings, and immunizations that help you stay healthy and catch potential issues early — before symptoms appear. These services are covered at no cost when received from an in-network provider, as outlined by the Affordable Care Act. It's important to note that diagnostic and treatment services for existing conditions are not considered preventive care and may involve member cost sharing.

Behavioral & lifestyle support

- Providers may offer or refer adults with cardiovascular risk factors for **behavioral counseling** to support a healthy diet and physical activity.
- **Nutritional counseling** and **obesity screening** are included to help manage weight and overall wellness.
- **Tobacco use screening** and support, including behavioral interventions and FDA-approved cessation aids, are available during primary care visits.
- **Skin cancer prevention counseling** is offered to promote sun safety habits.

Screenings for all ages

- **Hearing and vision screenings** are covered for children and young adults up to age 21.
- **Hematocrit or hemoglobin screening** helps detect anemia.
- **Hepatitis B and C screenings** are available for individuals at high risk or within specific age ranges.
- **HIV screening, counseling and support services** are provided in line with CDC guidelines, including preventive therapy for those at high risk.
- **STD screenings and counseling** are included to support sexual health.
- **Interpersonal and domestic violence screening** is available to ensure safety and support.

Immunizations

- A full range of **vaccinations**, including **flu shots**, are covered. Flu shots are available at pharmacies or doctor's offices for adults (19+), and at doctor's offices for those under 19.

Adults-only services

- **Abdominal aortic aneurysm screening** for men ages 65–75 who have ever smoked.
- **Colorectal cancer screening** (ages 45–75), including colonoscopy, CT colonography, sigmoidoscopy, and at-home test kits like Cologuard.
- **Falls prevention counseling** for adults 65+ at increased risk.
- **Lung cancer screening** for adults 50–80 with a history of heavy smoking.
- **Unhealthy drug use screening** through questionnaires, with referrals for treatment if needed.
- **Statin therapy** for adults ages 40–75 at high risk for cardiovascular disease.
- **Tuberculosis screening** for adults at increased risk.

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Drug coverage: All plans include either 4-tier or 5-tier prescription drug coverage through our Pharmacy Benefits Manager, OptumRx. The lower the tier, the less you pay. Cost sharing for prescriptions may include a combination of copayments, coinsurance and a deductible. As always, members will pay the lesser of the drug cost or the applicable cost share. Members can get prescriptions from more than 67,000 pharmacies nationwide or shipped to their home through our mail-order pharmacy program.

We also cover certain generic **over-the-counter drugs** on our formulary. 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.

Harvard Pilgrim excludes coverage of all weight loss medications, including GLP-1 drugs, to treat weight loss. Effective January 1, 2026, these medications will also be excluded from coverage when used to treat related conditions, such as cardiovascular disease. **Please note** that GLP-1 medications continue to be covered only when prescribed for the treatment of diabetes.

We remain committed to supporting overall health and wellness offering a wide range of resources — including wellness programs, weight management tools, and nutrition support services — to help members lead healthier lifestyles.

Oral chemotherapy drug update: Members will pay the cost sharing assigned to the drug tier, with a maximum of $200 per prescription in accordance with NH law. Cost sharing applies after deductible on HSA, High Deductible Health Plans.

Members should refer to their plan documents for specific details regarding their coverage and benefits.



Questions about our prescription drug program?

Visit **harvardpilgrim.org/rx** to learn more. Select the year and the plan (e.g., 2027 Core NH 5-Tier) to:

- **See which drugs are covered**
- **Look up drug prices**
- **Find nearby in-network pharmacies**
- **Get details on home delivery and more!**

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Get Help Managing a Condition

Our Care Team is here to support your unique needs

If you are looking for support with a health concern or condition, our Care Team is here to help coordinate care for your specific needs subject to member residency and provider licensure. This integrated team includes registered nurse care managers, licensed behavioral health clinicians, community health workers, pharmacists and care coordinators who work closely with members like you every day. They can help if:

- Your doctor says you need surgery
- You or a covered family member has been diagnosed with diabetes, asthma, heart disease, depression or another chronic condition
- You're considering getting pregnant or you just found out you're pregnant
- You need help managing your medications
- You want to make lifestyle changes such as weight loss and increased physical activity

We will coordinate with your providers to be sure your care plan and services are effective and supportive of your individual needs. This service is included in your Harvard Pilgrim plan at no additional cost, subject to member residency and provider licensure.

› Call us at **866-750-2068** to get the conversation started. Our Care Team is available Monday-Friday, from 8:30 a.m.-5 p.m.



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Reduce My Costs

Shop, save and earn

Did you know that the cost of a common MRI can range from $680 to over $3,000 depending on where you choose to go?[4] Reduce My Costs is a personalized health care concierge service that connects you with a nurse via phone, email, or live chat to help you find cost-effective, high-quality providers near you. Depending on the service and the associated cost savings with your selected provider, you could earn a Visa® gift card and reduce your out of pocket costs.[5] The Reduce My Costs program includes most outpatient tests and procedures that are ordered by your provider such as lab work, MRIs, colonoscopy, mammograms and more.[6]

Members can now earn increased cash rewards for eligible screening mammograms and colonoscopies when they choose providers that generate qualifying savings.

- **Lower costs and more savings:** For services such as a colonoscopy or an MRI, the average savings is more than $1,000. And, if you're already seeing a cost-effective provider, you'll receive a reward just for using the Reduce My Costs program.[5]
- **Quick and easy access:** Get exclusive access to an experienced nurse who will help you compare costs and shop for cost-effective providers near you. The nurse can assist with appointment scheduling or required paperwork, if needed.
- **What members are saying:** "The Reduce My Costs Service is an outstanding program of Harvard Pilgrim. Heidi was just phenomenal. I cannot thank her enough for helping me to navigate the options and cut through the red tape." *— Roxi J. Rose, Harvard Pilgrim member*



› Make the call and get rewarded. Connect with a nurse at **855-772-8366** or scan the QR code to chat Monday through Friday from 8 a.m. to 6 p.m. ET.

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Know Your Care Options

Health care isn't one-size-fits-all

Knowing where to seek care for your situation can save you time and money. As a Harvard Pilgrim member, you and your dependents have access to a variety of options:

When to see your primary care provider (PCP)

For annual checkups and physicals, as well as non-urgent needs such as preventive screenings and immunizations, your PCP is best suited to coordinate your care. They may also offer virtual health care services for even greater convenience.

When to use virtual care, through Doctor On Demand

You can request a virtual visit with a U.S.-based doctor 24/7 for non-emergency conditions such as upper respiratory infection, upset stomach or skin rash using live video or voice call with your smartphone, tablet or computer. You can also access confidential therapy and build an ongoing relationship with the behavioral health provider of your choice.

When to go to a retail clinic

Retail clinics, such as CVS MinuteClinic® and Walgreens Healthcare Clinic, are a good option when you're experiencing mild symptoms such as an ear infection or skin conditions like poison ivy, and you want a health professional to check it out without an appointment.

When to visit an urgent care center

You can visit an urgent care center without an appointment for situations that need immediate treatment but are not considered life-threatening, such as minor burns or cuts that may require stitches.

When to visit the emergency room[7]

If you think you're having a medical emergency and your life is in danger, call 911 or go to the nearest emergency room. Examples include severe chest or abdominal pain or serious injury.

HPHC is not a health care provider and this information should not be a substitute for professional medical guidance or advice. For medical guidance, advice, diagnosis or treatment, always consult your physician or other qualified health care professional.



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Access Telehealth from Anywhere[8]

Virtual care provided by Doctor On Demand

Access virtual urgent care 24/7[7]

Connect with a U.S. board-certified provider via your smartphone, tablet or computer from anywhere in the U.S.[8] Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs, or skin rashes, with no cost sharing when included in your health plan benefits.

Access confidential therapy your way; appointments are confirmed within 72 hours

Doctor On Demand licensed providers can support you with concerns such as anxiety, depression, grief, family issues, trauma or PTSD. Choose from a variety of therapists with different backgrounds and specialties, and build a relationship with the provider who best meets your needs. Doctor On Demand providers can also order your prescription[9] at your local pharmacy when medically necessary.

What our members are saying:*

"With Doctor On Demand I don't have to rearrange my schedule and worry about the logistics of driving to an office. The service works around me and my family instead."
— Harvard Pilgrim Health Care Member

**Source: Doctor On Demand data*

- ✔ **5 min average wait time**
- ✔ **4.9 out of 5 stars average rating**
- ✔ **Providers with 15+ years average experience and diverse background**

› Set up your account at **doctorondemand.com/harvard-pilgrim**

NEW Virtual-Only Primary Care through Doctor On Demand[10]

Beginning 1/1/27, you can choose a designated Virtual-Only Primary Care Provider (PCP) through Doctor On Demand for convenient, ongoing primary care from the comfort of home—with no cost sharing when included with your health plan benefits. You can also access Doctor On Demand licensed providers for virtual urgent care and behavioral health services from anywhere in the U.S. using your smartphone, tablet, or computer. Prescriptions may be sent to your local pharmacy when appropriate.

› Set up you account at **doctorondemand.com/microsite/harvard-pilgrim**

NEW Virtual Physical Therapy

Get personalized, virtual physical therapy

Harvard Pilgrim has collaborated with Hinge Health[11] to offer personalized, virtual physical therapy, all at no additional cost! Hinge Health is an app-based, digital musculoskeletal (MSK) program that provides physical therapy, chronic pain and rehabilitation support to help you:

- ✔ **Prevent injury**
- ✔ **Pre- and post-surgery rehabilitation**
- ✔ **Manage acute pain** (recent injuries or pain lasting less than 12 weeks)
- ✔ **Deal with chronic pain** (longer term pain, lasting 12 or more weeks)

› Learn more about Hinge Health and sign up at **hinge.health/harvardpilgrim**

Find Family & Maternal Health Support

From conception to birth and beyond, we've got you covered

If you're thinking of starting a family, currently pregnant, a new parent, or seeking assistance with adoption or surrogacy, we are here to help you and your covered family members. Please see Plan documents for details.

- Fertility information and services
- Pregnancy coverage and care
- Pregnancy and mental health
- Early parenthood assistance
- Parenting resources

› Learn more at **harvardpilgrim.org/parenting**

Improve Your Health Through Better Nutrition

Harvard Pilgrim's Healthy Weight program is your solution for diet-related health conditions

Looking to lose weight, prevent or manage a health condition, or make better food choices? Harvard Pilgrim offers the Healthy Weight[12] program to help you manage weight in a nutrition-focused way to help you reach your goals.

Get personalized support to:

- Learn how different foods and nutrients affect your health
- Build new habits that help you sustain better health
- Fit healthy eating into your schedule and budget
- Help prevent or better manage conditions such as high blood pressure, type 2 diabetes and heart disease and avoid disease related complications
- Find easy ways to incorporate physical activity into your daily routine

What's included:

- **Coaching by your own registered dietitian** Check in by phone or app messaging
- **Access to the Healthy Weight program app** with personalized food recommendations, online classes, articles and tips, goal and food tracking
- **Fun challenges** with prizes

› Learn more and sign up at **harvardpilgrim.nationsbenefits.com** or call **800-407-0399**

NationsNutrition is a third party vendor Harvard Pilgrim has partnered with to offer the Healthy Weight Program to its eligible members.

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Behavioral Health Resources

Support for a healthy mind and body

Our integrated approach to care allows us to help you improve both your physical and mental well-being for the best outcome.[13]

Broad network of providers

You have access to high-quality care through our network of medical and behavioral health care providers. Our network covers New England offering both inpatient and outpatient services.

Behavioral health programs and services

We offer innovative behavioral health programs and services for children, adolescents and adults including:

- Virtual therapy and medication management services available 7 days/week to support your mental health and well-being. Services including stress management, support for anxiety and depression and more.
- Quick and easy access to specialized providers offering services including advanced neurological therapies for children with autism spectrum disorder and other developmental differences, and outpatient mental health clinics that focus on delivering timely access to high-quality psychiatry and therapy services.

Behavioral health service navigation

Our specially trained service navigation team helps you find specific resources and care, locate providers, and access innovative tools and services.

Condition management programs

Our licensed care managers work with you, your doctor and other health care providers to support your health with a variety of programs including care coordination, complex care, addiction recovery, transition to home, emergency department readmission diversion, supportive care, post facility discharge and peer support, subject to Member residency and provider licensure.

Substance use treatment services

Services are available through multiple network providers. Members are supported after inpatient treatment by our internal addiction recovery care management team, subject to Member residency and provider licensure.

› For more information about behavioral health services call the phone number on your member ID card or visit **harvardpilgrim.org/behavioral-health**

Save with Discounts & Perks[14]

Programs to support your total health & well-being

Reimbursement programs

Fitness reimbursement[15]

Whether you prefer going to the gym or taking a virtual fitness class from home, we'll reimburse you for the fees you pay toward qualifying gym memberships and virtual fitness class subscriptions.

Up to two members on a family plan can be reimbursed for up to $150 each, for a maximum reimbursement of $300. Any combination of subscriber, spouse or dependent is eligible for reimbursement. For plans with one covered member, the maximum reimbursement amount is $150. Membership must be for at least four months in a calendar year.



Childbirth education classes

Childbirth education courses are a great way to build confidence and prepare for childbirth and early parenthood. That's why Harvard Pilgrim reimburses members up to $150 for completing a childbirth education class at a hospital or facility, or through Tinyhood's virtual program. Tinyhood's an online learning platform for parents which offers a set of on-demand classes designed for expecting parents. May vary by plan.

› Visit your account at **harvardpilgrim.org/member/login** to check reimbursement program eligibility.

Discount programs

As a Harvard Pilgrim member, you may be eligible for the following discount programs:

Fitness and exercise

Whether you work out from home or seek the thrill of outdoor adventures, we help make it more affordable for you to reach new heights. Choose what works for you:

- A 25% discount on Expect Fitness, the only virtual platform with OB/GYN-approved fitness programs for women who are trying to conceive, are pregnant or focused on post-partum health
- Get a 30-day free trial of Daily Burn,[16] followed by 25% off your monthly membership
- Save up to 40% off Ompractice virtual yoga
- Save 20% on your entire order of fitness products at ProSourceFit

Nutrition

Sink your teeth into discounts that can help you manage your weight or eat healthier:

- Complimentary shipping on orders from the Mom's Meals home delivery service, which offers medically tailored meals to support common chronic conditions and overall well-being
- Save 25% and try the first session for free with Savory Living, an online healthy eating lifestyle program
- Save 25% on The Dinner Daily meal planning service, which provides personalized weekly dinner plans based on your needs
- Save 25% on a subscription to Eat Right Now, a mindful eating app that combines neuroscience and mindfulness to reduce craving-related eating
- Save 25% on InsideTracker's science- based, personalized nutrition plan based on your blood test results

Quit smoking

Are you or a family member trying to quit smoking or tobacco use? Get some extra support with discounted resources:

- Get 25% off Craving to Quit, a 21-day app-based program
- Get 30% off QuitSmart's Stop Smoking Kit and Stop Smoking Classes

Vision

Need a new pair of eyeglasses?

- Get discounts on frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers[17]
- Have your routine eye exam at participating Visionworks locations and get a free pair of prescription eyeglasses from a select store collection.[18] You must choose and order your free eyewear on the day of your exam

Interested in LASIK?

- Save up to 35% off the national average price of traditional LASIK, and get special pricing for other laser procedures with QualSight

Hearing

Our partnership with trusted vendors gives you access to discounted, state-of-the-art hearing aids and follow-up services:

- Get 30%-60% off state-of-the-art technology from top hearing aid manufacturers and hearing solutions for every type of hearing loss from TruHearing
- Get significant savings on hearing aids, a 60-day trial period with money-back guarantee, follow-up care, and a three-year warranty from Amplifon Hearing Health Care

Family care

Caring for a loved one can be overwhelming. Get the extra support you need at a discounted price:

- Tinyhood Virtual Pregnancy and Parenting Classes. Get one month free followed by 25% off your annual membership.
- Help your family assess needs and find care through Home Instead®
- Be Safer At Home (BSAH) offers our members discounted rates on the installation and monthly fees of a Personal Emergency Response System (PERS).
- Save on a variety of services provided by LifeCycle Transitions that help members with chronic health problems stay well at home or transition to a new location
- Save 10% on Vigorous Minds science-based, personalized program for maintaining brain health and quality of life after 50

Wellness

Well-being is more than healthy eating and exercise. No matter what stage of life you're in, we have programs that focus on the whole person:

- Enroll in our Living Well program and start earning rewards for participating in a variety of informative, fun and interactive activities. Login to participate at **harvardpilgrim.org/info/webmd-desktop-login**
- Access virtual yoga, guided mindfulness and more through our Living Well Community programs. All classes are at no cost to you and easy to access via Zoom. Check them out at **harvardpilgrim.org/livingwell**
- Ovia Health is a digital health platform focused on fertility, pregnancy, parenting and menopause. It is available at no additional cost.
- Get 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Get the first month free and savings on Happier, and learn how to meditate with this step-by-step guide

› Visit **harvardpilgrim.org/discounts** for more information.

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Which Plan is Best for You

These questions can help you decide which plan is best for you.

- Do you frequently go to the doctor or need ongoing medical treatments?
- Are you willing to pay more for a higher level of coverage?
- Are you more comfortable paying higher monthly premiums and lower cost share when you see a doctor or receive care?

View our 2027 New Hampshire plans to see what plans we offer.*

	Bronze HMO plans	Silver HMO plans	Gold HMO plans
May be best if you:	Are healthy and do not expect to use services	Are eligible for a subsidy and want strong coverage value	Are willing to pay for richer benefits
Monthly premium	$	$$	$$$
Deductible range (individual)	$$$	$$	$

To help expand access to affordable health insurance, subsidies are offered on **HealthCare.gov** to eligible individuals. When you fill out your application at **HealthCare.gov**, you will find out if you qualify for a subsidy. If you qualify, you should purchase a plan through the marketplace.

Advance Premium Tax Credit (APTC)

Eligibility for the APTC is determined by federal Marketplace rules and may vary based on household income and other factors. To find out if you are eligible for APTC please contact **HealthCare.gov**. You can take this credit in advance to lower your monthly health insurance payment (or premium). When you apply for coverage on the Marketplace, you estimate your expected income for the year. If you qualify for the APTC based on your estimate, you can use any amount of the credit in advance to lower your premium. The APTC can be applied to any Gold, Silver or Bronze plan offered through **HealthCare.gov**.

Cost Sharing Reduction (CSR)

This discount lowers the amount you pay when you receive medical services, such as deductibles, copayments and coinsurance. If your income is up to 250% of the federal poverty level, you can purchase a Silver-level CSR plan with lower out-of-pocket costs.

*The examples below are provided for general educational purposes only. The most appropriate plan depends on an individual's health care needs, financial circumstances, provider preferences, and eligibility for financial assistance.

2027 Plan Options

NH Local Choice HMO

- NH Local Choice HMO and NH Local Choice HMO HSA
- These plans feature our select NH Local Choice HMO network, which includes thousands of health care professionals and hospitals across New Hampshire.*

Plan details:

- Two provider and hospital tiers: Tier 1 (lower cost sharing) and Tier 2 (higher cost sharing)
- Primary care provider (PCP) required
- Referrals to most kinds of specialists required
- Must receive care for covered services from providers in the NH Local Choice HMO provider directory (exceptions include medical emergencies)
- Includes Core NH 5-Tier prescription drug coverage

NH Local HMO

- These plans feature our select NH Local HMO network, which includes thousands of leading health professionals and hospitals across New Hampshire.*

Plan details:

- PCP required
- Referrals to most kinds of specialists required
- Must receive care for covered services from providers in the NH Local HMO provider directory (exceptions include medical emergencies)
- Includes Core NH 4-Tier prescription drug coverage

› For more information: Members call **877-907-4742**

*Changes to our network may occur at any time. Please refer to the provider directory. Visit **harvardpilgrim.org/public/find-a-provider**.

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Harvard Pilgrim Health Care

a Point32Health company

2027 New Hampshire Plan Offerings

On Marketplace plans

On Marketplace plans are offered through the federal health insurance marketplace, **HealthCare.gov**. These plans may be best suited for individuals and families who qualify for financial help in paying for health care. These plans are also available directly through Harvard Pilgrim Health Care for individuals not eligible for a subsidy.

2027 New Hampshire Plans — Effective January 1, 2027, through December 31, 2027.
This is only a summary of plans. For more complete information, please refer to the **Schedule of Benefits**.

Product Name	Network	Office Visit[1] (PCP/Specialist)	Deductible (Ind/Fam)	Out of Pocket Max (Ind/Fam)	Coinsurance	Emergency Room[2]	Urgent Care[3]		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture	Chiropractic	RX Cost Sharing 30-days retail
							Hospital Based	Freestanding									
NH Local Choice																	
NH Local Choice HMO Gold + $0 Rx list + $0 Virtual Urgent Care MD0000201756, RX0000201403 59025NH0370110-01	Tier 1	Designated VPCP: $0 Other: $30/$55	Med: None/None RX: $2,000/$4,000	$8,700/$17,400	25%	$1,000	$120	$40	25%	25%	25%	25%	25%	$55	Not Covered	$30	$10/$35/Rx Ded then $60/Rx Ded then 35%/Rx Ded then 45%
	Tier 2	Ded then 40%	3,000/6,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO Gold 1400 + $0 Rx list + $0 Virtual Urgent Care MD0000201758, RX0000201405 59025NH0370111-01	Tier 1	Designated VPCP: $0 Other: $25/$50	$1,400/$2,800	$7,500/$15,000	10%	Ded then $300	Ded then $150	$35	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then $50	Not Covered	$25	$5/$25/T1 Ded then $50/T1 Ded then 30%/T1 Ded then 45%
	Tier 2	Ded then 30%	2,800/5,600		30%		Ded then 30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%		Ded then 30%	
NH Local Choice HMO Silver 3500 + $0 Rx list + $0 Virtual Urgent Care MD0000201760, RX0000201407 59025NH0370113-01	Tier 1	Designated VPCP: $0 Other: $40/$85	$3,500/$7,000	$10,000/$20,000	20%	Ded then $500	Ded then $250	$50	Ded then $1,000 per Admit	Ded then $250	Ded then 20%	Ded then 20%	Ded then $75	Ded then $60	Not Covered	$40	$10/$45/T1 Ded then $60/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 40%	5,000/10,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO Silver 5000 + $0 Rx list + $0 Virtual Urgent Care MD0000201764, RX0000201409 59025NH0370115-01	Tier 1	Designated VPCP: $0 Other: $30/$50	$5,000/$10,000	$9,000/$18,000	20%	Ded then $500	Ded then $250	$40	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then $50	Not Covered	$30	$10/$35/T1 Ded then $75/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 40%	7,000/14,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO Bronze 8000 + $0 Rx list + $0 Virtual Urgent Care MD0000201768, RX0000201411 59025NH0370117-01	Tier 1	Designated VPCP: $0 Other: CIF for the first 2 PCP visits All other visits: Ded then CIF	$8,000/$16,000	$9,100/$18,200	0%	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Not Covered	Ded then CIF	T1 Ded then, $10/$35/35%/35%/45%
	Tier 2	Ded then CIF	9,100/18,200		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
NH Local Choice HMO HSA Bronze 6000 MD0000201769, RX0000201412 59025NH0370118-01	Tier 1	Designated VPCP: Ded then $0 Other: Ded then $40/Ded then $60	$6,000/$12,000	$8,500/$17,000	35%	Ded then 35%	Ded then 35%	Ded then $50	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then $60	Not Covered	Ded then $40	T1 Ded then, 30%/30%/30%/35%/45%
	Tier 2	Ded then CIF	8,500/17,000		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
NH Local																	
NH Local HMO Gold 2500 Standard + $0 Rx list + $0 Virtual Urgent Care MD0000201772, RX0000201413 59025NH0370119-01	N/A	$30/$60	$2,500/$5,000	$8,600/$17,200	25%	Ded then 25%	Ded then 25%	$45	Ded then 25%	Ded then 25%	Ded then 25%	Ded then 25%	Ded then 25%	$30	Not Covered	$30	$15/$30/$60/$250
NH Local HMO Silver 6400 Standard + $0 Rx list + $0 Virtual Urgent Care MD0000201774, RX0000201414 59025NH0370120-01	N/A	$40/$80	$6,400/$12,800	$10,300/$20,600	40%	Ded then 40%	Ded then 40%	$60	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	$40	Not Covered	$40	$20/$40/Ded then $80/Ded then $350
NH Local HMO Bronze 7500 Standard + $0 Rx list + $0 Virtual Urgent Care MD0000201775, RX0000201415 59025NH0370121-01	N/A	$50/$100	$7,500/$15,000	$12000/$24,000	50%	Ded then 50%	Ded then 50%	$75	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	$50	Not Covered	$50	$25/Ded then $50/Ded then $100/Ded then $500

[1] For Members enrolled on non-HSA plans that select a Designated Virtual PCP (VPCP), all virtual visits with the VPCP will be covered with no cost sharing. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

[2] Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

[3] Members enrolled in non-HSA plans pay no cost-sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

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On Marketplace plans

On Marketplace plans are offered through the federal health insurance marketplace, **HealthCare.gov**. These plans may be best suited for individuals and families who qualify for financial help in paying for health care. These plans are also available directly through Harvard Pilgrim Health Care for individuals not eligible for a subsidy.

2027 New Hampshire Plans — Effective January 1, 2027, through December 31, 2027.
This is only a summary of plans. For more complete information, please refer to the **Schedule of Benefits**.

Product Name	Network	Office Visit[1] (PCP/Specialist)	Deductible (Ind/Fam)	Out of Pocket Max (Ind/Fam)	Coinsurance	Emergency Room[2]	Urgent Care[3]		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture	Chiropractic	RX Cost Sharing 30-days retail
							Hospital Based	Freestanding									
CSR 73%																	
NH Local Choice HMO Silver 2500 CSR73 + $0 Rx list + $0 Virtual Urgent Care MD0000201776, RX0000201416 59025NH0370113-04	Tier 1	Designated VPCP: $0 Other: $40/$80	$2,500/$5,000	$9,500/$19,000	10%	Ded then $300	Ded then $150	$50	Ded then $500 per Admit	Ded then $150	Ded then 10%	Ded then 10%	Ded then $75	Ded then $60	Not Covered	$40	$10/$35/T1 Ded then $60/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 30%	4,000/8,000		30%		Ded then 30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%		Ded then 30%	
NH Local HMO Silver 2900 Standard CSR73 + $0 Rx list + $0 Virtual Urgent Care MD0000201782, RX0000201422 59025NH0370120-04		$40/$80	$2,900/$5,800	$9,000/$18,000	40%	Ded then 40%	Ded then 40%	$60	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	$40	Not Covered	$40	$20/$40/Ded then $80/Ded then $350
NH Local Choice HMO Silver 3500 CSR73 + $0 Rx list + $0 Virtual Urgent Care MD0000201779, RX0000201419 59025NH0370115-04	Tier 1	Designated VPCP: $0 Other: $30/$50	$3,500/$7,000	$8,500/$17,000	20%	Ded then $500	Ded then $250	$40	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then $50	Not Covered	$30	$10/$35/T1 Ded then $75/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 40%	7,000/14,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
CSR 87%																	
NH Local HMO Silver 800 Standard CSR87 + $0 Rx list + $0 Virtual Urgent Care MD0000201783, RX0000201423 59025NH0370120-05		Designated VPCP: $0 Other: $20/$40	$800/$1,600	$3,600/$7,200	30%	Ded then 30%	Ded then 30%	$30	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	$20	Not Covered	$20	$10/$20/Ded then $60/ Ded then $250
NH Local Choice HMO Silver 1400 CSR87 + $0 Rx list + $0 Virtual Urgent Care MD0000201777, RX0000201417 59025NH0370113-05	Tier 1	Designated VPCP: $0 Other: $20/$40	$1,400/$2,800	$2,400/$4,800	10%	Ded then $300	Ded then $150	$30	Ded then $500 per Admit	Ded then $100	Ded then 10%	Ded then 10%	Ded then $40	Ded then $40	Not Covered	$20	$10/$35/T1 Ded then $60/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then $0	2,400/4,800		0%		Ded then $0		Ded then $0	Ded then $0	Ded then $0	Ded then $0	Ded then $0	Ded then $0		Ded then $0	
NH Local Choice HMO Silver 1600 CSR87 + $0 Rx list + $0 Virtual Urgent Care MD0000201780, RX0000201420 59025NH0370115-05	Tier 1	Designated VPCP: $0 Other: $20/$40	$1,600/$3,200	$2,400/$4,800	10%	Ded then $300	Ded then $150	$30	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then $40	Not Covered	$20	$10/$35/T1 Ded then $60/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then CIF	2,400/4,800		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
CSR 94%																	
NH Local HMO Silver Standard CSR94 + $0 Rx list + $0 Virtual Urgent Care MD0000201784, RX0000201424 59025NH0370120-06		Designated VPCP: $0 Other: $0/$10	None/None	$3,500/$7,000	25%	25%	25%	$5	25%	25%	25%	25%	25%	CIF	Not Covered	$10	$0/$15/$50/$150
NH Local Choice HMO Silver 500 CSR94 + $0 Rx list + $0 Virtual Urgent Care MD0000201781, RX0000201421 59025NH0370115-06	Tier 1	Designated VPCP: $0 Other: $10/$20	$500/$1,000	$2,000/$4,000	0%	Ded then $100	Ded then $50	$20	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then $20	Not Covered	$10	$2/$10/T1 Ded then $25/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then CIF	2,000/4,000		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
NH Local Choice HMO Silver 400 CSR94 + $0 Rx list + $0 Virtual Urgent Care MD0000201778, RX0000201418 59025NH0370113-06	Tier 1	Designated VPCP: $0 Other: $10/$20	$400/$800	$2,000/$4,000	10%	Ded then $100	Ded then $50	$20	Ded then $250	Ded then $100	Ded then 10%	Ded then 10%	Ded then $20	Ded then $20	Not Covered	$10	$2/$10/T1 Ded then $25/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then $0	$2000/$4,000		0%		Ded then $0		Ded then $0	Ded then $0	Ded then $0	Ded then $0	Ded then $0	Ded then $0		Ded then $0	

[1] For Members enrolled on non-HSA plans that select a Designated Virtual PCP (VPCP), all virtual visits with the VPCP will be covered with no cost sharing. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

[2] Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

[3] Members enrolled in non-HSA plans pay no cost-sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

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Harvard Pilgrim Health Care

a Point32Health company

2027 New Hampshire Plan Offerings

Off Marketplace plans

Off Marketplace plans are offered directly from Harvard Pilgrim Health Care, allowing individuals and families to choose from a larger selection of plans.

2027 New Hampshire Plans — Effective January 1, 2027, through December 31, 2027.
This is only a summary of plans. For more complete information, please refer to the **Schedule of Benefits**.

Product Name	Network	Office Visit[1] (PCP/Specialist)	Deductible (Ind/Fam)	Out of Pocket Max (Ind/Fam)	Coinsurance	Emergency Room[2]	Urgent Care[3]		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture	Chiropractic	RX Cost Sharing 30-days retail
							Hospital Based	Freestanding									
NH Local Choice																	
NH Local Choice HMO Gold + $0 Rx list + $0 Virtual Urgent Care MD0000201756, RX0000201403	Tier 1	Designated VPCP: $0 Other: $30/$55	Med: None/None RX: $2,000/$4,000	$8,700/$17,400	25%	$1,000	$120	$40	25%	25%	25%	25%	25%	$55	Not Covered	$30	$10/$35/Rx Ded then $60/Rx Ded then 35%/Rx Ded then 45%
	Tier 2	Ded then 40%	3,000/6,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO Gold 1400 + $0 Rx list + $0 Virtual Urgent Care MD0000201758, RX0000201405	Tier 1	Designated VPCP: $0 Other: $25/$50	$1,400/$2,800	$7,500/$15,000	10%	Ded then $300	Ded then $150	$35	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then $50	Not Covered	$25	$5/$25/T1 Ded then $50/T1 Ded then 30%/T1 Ded then 45%
	Tier 2	Ded then 30%	2,800/5,600		30%		Ded then 30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%		Ded then 30%	
NH Local Choice HMO Silver 2500 + $0 Rx list + $0 Virtual Urgent Care MD0000201771(DN), RX0000201406 MD0000201759 (no DN), RX0000201406	Tier 1	Designated VPCP: $0 Other: $45/$80	$2,500/$5,000	$10,500/$21,000	20%	Ded then 20%	Ded then 20%	$55	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then $60	Not Covered	$45	$10/$35/T1 Ded then $100/T1 Ded then 30%/T1 Ded then 45%
	Tier 2	Ded then 40%	7,000/14,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO Silver 3500 + $0 Rx list + $0 Virtual Urgent Care MD0000201761(DN), RX0000201407 MD0000201760(No DN), RX0000201407	Tier 1	Designated VPCP: $0 Other: $40/$85	$3,500/$7,000	$10,000/$20,000	20%	Ded then $500	Ded then $250	$50	Ded then $1,000 per Admit	Ded then $250	Ded then 20%	Ded then 20%	Ded then $75	Ded then $60	Not Covered	$40	$10/$45/T1 Ded then $60/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 40%	5,000/10,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO HSA Silver 3500 MD0000201763(DN), RX0000201408 MD0000201762(No DN), RX0000201408	Tier 1	Designated VPCP: Ded then $0 Other: Ded then 15%	$3,500/$7,000	$8,500/$17,000	15%	Ded then $500	Ded then $250	Ded then 15%	Ded then 15%	Ded then $500	Ded then 15%	Ded then 15%	Ded then 15%	Ded then 15%	Not Covered	Ded then 15%	T1 Ded then, 20%/20%/20%/35%/45%
	Tier 2	Ded then CIF	8,500/17,000		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
NH Local Choice HMO Silver 5000 + $0 Rx list + $0 Virtual Urgent Care MD0000201765(DN), RX0000201409 MD0000201764(No DN), RX0000201409	Tier 1	Designated VPCP: $0 Other: $30/$50	$5,000/$10,000	$9,000/$18,000	20%	Ded then $500	Ded then $250	$40	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then $50	Not Covered	$30	$10/$35/T1 Ded then $75/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 40%	7,000/14,000		40%		Ded then 40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%		Ded then 40%	
NH Local Choice HMO Bronze 6500 + $0 Rx list + $0 Virtual Urgent Care MD0000201767, RX0000201410	Tier 1	Designated VPCP: $0 Other: $40/Ded then $85	$6,500/$13,000	$9,500/$19,000	40%	Ded then 40%	Ded then 40%	Ded then $50	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then $85	Not Covered	$40	$10/$50/T1 Ded then 30%/T1 Ded then 35%/T1 Ded then 45%
	Tier 2	Ded then 50%	7,500/15,000		50%		Ded then 50%		Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%		Ded then 50%	
NH Local Choice HMO Bronze 8000 + $0 Rx list + $0 Virtual Urgent Care MD0000201768, RX0000201411	Tier 1	Designated VPCP: $0 Other: CIF for the first 2 PCP visits All other visits: Ded then CIF	$8,000/$16,000	$9,100/$18,200	0%	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Not Covered	Ded then CIF	T1 Ded then, $10/$35/35%/35%/45%
	Tier 2	Ded then CIF	9,100/18,200		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
NH Local Choice HMO HSA Bronze 6000 MD0000201769, RX0000201412	Tier 1	Designated VPCP: Ded then $0 Other: Ded then $40/Ded then $60	$6,000/$12,000	$8,500/$17,000	35%	Ded then 35%	Ded then 35%	Ded then $50	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then $60	Not Covered	Ded then $40	T1 Ded then, 30%/30%/30%/35%/45%
	Tier 2	Ded then CIF	8,500/17,000		0%		Ded then CIF		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF		Ded then CIF	
NH Local																	
NH Local HMO Gold 2500 Standard + $0 Rx list + $0 Virtual Urgent Care MD0000201772, RX0000201413	N/A	$30/$60	$2,500/$5,000	$8,600/$17,200	25%	Ded then 25%	Ded then 25%	$45	Ded then 25%	Ded then 25%	Ded then 25%	Ded then 25%	Ded then 25%	$30	Not Covered	$30	$15/$30/$60/$250
NH Local HMO Silver 6400 Standard + $0 Rx list + $0 Virtual Urgent Care MD0000201774, RX0000201414	N/A	$40/$80	$6,400/$12,800	$10,300/$20,600	40%	Ded then 40%	Ded then 40%	$60	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	$40	Not Covered	$40	$20/$40/Ded then $80/Ded then $350
NH Local HMO Bronze 7500 Standard + $0 Rx list + $0 Virtual Urgent Care MD0000201775, RX0000201415	N/A	$50/$100	$7,500/$15,000	$12,000/$24,000	50%	Ded then 50%	Ded then 50%	$75	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	$50	Not Covered	$50	$25/Ded then $50/Ded then $100/Ded then $500

[1] For Members enrolled on non-HSA plans that select a Designated Virtual PCP (VPCP), all virtual visits with the VPCP will be covered with no cost sharing. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

[2] Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

[3] Members enrolled in non-HSA plans pay no cost-sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

Glossary: DN = Includes EHB pediatric dental coverage; No DN = Does not include EHB pediatric dental coverage. See your plan documents for benefit and coverage details.

Stay Connected & Informed

While your secure member account provides detailed information on your specific health plan coverage and costs, we also offer many other ways to keep you informed.

Member newsletter

Our member newsletter shares current health topics and benefit highlights, including tips to manage your health, fun recipes, discounts on wellness services, new programs and much more. It's delivered to your email inbox and posted on our website.

Member communications

As a health plan member, you will receive valuable information about your benefits, discounts, exclusive member perks and tools that support your health and well-being. We may share these updates through email, postal mail, in-app or secure messages, as well as plan materials.

Harvardpilgrim.org

Our website is a great place to learn more about the resources, wellness options, condition management programs and additional member benefits that keep you and your family healthy. You can also find doctors, access your secure account, and stay up to date with our latest news.

Social media

Follow our social channels to keep up with the latest news, tips and stories.



How to stay in the know

Check your secure member account to be sure we have your current email address and mobile number so we can share updates to keep you informed.

Key Terms

Coinsurance

This is a fixed percentage of costs that you pay for covered services. For example, if you have a plan with coinsurance, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.

Copayments

A fixed dollar amount that you pay for a covered medical service, prescription or medication.

Cost-sharing

Your out-of-pocket costs for services included within your health plan including copayments, deductibles and coinsurance.

Deductible

The amount you owe or pay out-of-pocket during a coverage period (usually one year) for covered health care services before your plan begins to pay.

Embedded and Non-Embedded Deductible

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 deductible 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. **Non-Embedded Deductible** refers to family plans where there is only a family component that must be reached, either by an individual member or the family collectively, to receive benefits.

In-Network

HMO members only have access to in-network providers, unless out of network care is prior approved or you have a medical emergency. Generally, this describes coverage for care that POS and PPO members receive from participating providers in the Harvard Pilgrim network. In-network coverage typically costs less than out-of-network coverage.

Out-of-Network

Out-of-network coverage applies only to POS and PPO plans. Harvard Pilgrim will cover care that POS and PPO members receive from non-participating providers, but it usually costs more than in-network coverage.

Out-of-Pocket Maximum

This is a limit on the total amount of cost-sharing you have to pay annually for covered services. This generally includes copayments, coinsurance and deductibles. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.

Premium

This is the monthly cost of your health insurance coverage.

Prior Authorization (PA)

The need for your provider to tell us why it is medically necessary for you to receive a covered medication or service. Harvard Pilgrim must approve services subject to prior authorization in advance for the service to be covered.

Tier

Medical plans often place providers and hospitals in different categories, or tiers, with different cost-sharing amounts. Typically, you'll save money when you see Tier 1 providers.

› For details and more key terms, go to **harvardpilgrim.org/keyterms**

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Important Information About Your Plan

The following information refers to plans offered by Harvard Pilgrim Health Care and its affiliates ("Harvard Pilgrim").

When you need care

If your doctor admits you to a hospital for a test, surgery or other procedure, including admission for surgical day care, hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few procedures that require Harvard Pilgrim's authorization, and your doctor is aware of the procedures they must discuss with us before they take place.

To find out where our participating doctors admit patients, visit our online directory at **harvardpilgrim.org/member/login**. Or you can call one of the phone numbers at the end of this document to have one of our representatives assist you.

Harvard Pilgrim requires prior authorization (prospective review of medical necessity and clinical appropriateness) for selected medications, procedures, services and items. The prior authorization process is used to verify member eligibility and facilitate the appropriate utilization of these elective, non-urgent services. Visit **harvardpilgrim.org/member/login** to see Prior Authorization for Care details.

When you're in the hospital, Harvard Pilgrim's nurse care managers are available to work with your doctors and other providers to ensure that you receive the care you need, subject to member residency and provider licensure. They may evaluate the quality and appropriateness of the services you receive, and when you no longer need hospital care, will work with your medical team to coordinate the services you need in an appropriate clinical setting (e.g., at home, or in a skilled nursing or rehabilitation facility).

In situations where Harvard Pilgrim was not notified of services (e.g., when a member was unable to give insurance information to providers), a post-service review may be completed to evaluate proper use of services or to identify quality of care issues.

Appeals

You may file a complaint about a coverage decision or appeal that decision with Harvard Pilgrim. For details, see your Benefit Handbook.

To access your Benefit Handbook online, log into your secure online account on **harvardpilgrim.org/member/login**, click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents. For assistance, call Member Services at **877-907-4742**.

Member confidentiality

Harvard Pilgrim values individuals' privacy rights and is committed to safeguarding protected health information (PHI) and personal information (PI). To support this commitment, Harvard Pilgrim has established a number of Privacy and Security policies, including those describing the administration of its privacy and security programs, requirements for staff training, and permitted uses and disclosures of PHI and PI. We may collect, use and disclose financial and medical information about you when doing business with you or with others. We do this in accordance with our privacy policies and applicable state and federal laws. Harvard Pilgrim also requires its business partners who administer health care coverage to you on our behalf to protect your information in accordance with applicable state and federal laws.

› Visit **harvardpilgrim.org/member/login** or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.
Members: **877-907-4742**
Non-members:
sales_info@point32health.org

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Important Legal Information

What's not covered on our plans

For a full list of services not covered, please refer to plan documents. Typically, exclusions include:

- Acupuncutre care
- 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 members diagnosed with diabetes or systemic circulatory disease
- 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
- Wigs and scalp hair prostheses when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging
- 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, except as described in the policy
- 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
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation, except as outlined in your Benefit Handbook
- Over-the-counter hearing aids
- Services provided by a Doula
- Services provided under an individualized education program (IEP) delivered by school personnel, contractor or vendor.
- Any service, supply or medication when there is a less intensive Covered Benefit or more cost-effective alternative that can be safely and effectively provided, in accordance with Medical Necessity Guidelines.
- Custodial Care
- Cost of organs that are sold rather than donated to recipients
- Digital therapeutics
- Any service, supply or medication, including physical examinations and testing, that is required by a third party that is not otherwise Medically Necessary (examples of a third party are an employer, an insurance company, a school, a camp, or court)
- New-to-market prescription drugs until reviewed by the Plan, which will be the earlier of December 31st of the following calendar year or as required by law.

Limitations for New Hampshire individual plans

- Early intervention — 40 visits per year
- Therapy services — Physical therapy, speech therapy and occupational therapy — 20 visits per year
- Skilled nursing facility — 100 days per year
- Inpatient rehabilitation — 100 days per year
- Routine eye exam (up to age 19) — 1 exam per year
- Routine eye exam (adult) — 1 exam every 2 years

Broker compensation disclosure

Below are fees we pay to brokers and other entities to support enrollment for our plans:

Broker: $23 PMPM up to $92 Per Subscriber Per Month (PSPM)

Healthcare.gov: Admin fee: 2.75% of premium

Service and support: including billing questions

We value your privacy. Send a secure email to Member Services via the member portal. Log in or register at **harvardpilgrim.org/member/member-dashboard**, or call **877-907-4742**

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Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجانًا. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સિવાય બીજી ભાષા બોલો છો, તો ભાષા હિાય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિ્ય આઈડી કાડડ પરના નંબર પર કૉલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके ललए ननःशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी काडड पर ददए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) ប្រសិនបរអ្ន កនិយាយភាសាបសងេបហ្ាពីភាសាអ្ង់បលេ ស បសវាកម្មជំនួ យភាសា ដលៃឥតលិតថ្លេ លីអាចរកបានសហ្ារអ្ន ក។ សូ ម្ហ្ាបាកាន់បលខហ្ាបលី ID កាតសាជិកររស់អ្ន ក។

Korean (한국어) 알림: 영어 이외의 언어를 사용하신다면 언어 지원 서비스를 무료로 제공해 드립니다. 가입자 ID 카드에 명시된 번호로 전화하시기 바랍니다.

Lao (ພາສາລາວ) ກະລຸນາ ຮັບຊາບ: ຖ້າ ທ່ານເວົ້າພາສາອື່ນີ່ທ່ໍບແ ມ່ນພາສາ ອັງິກດ, ທ່ານສາມາດໃຊ້ບໍລການ້ດ້ານພາສາໄ ດ້ ໂດຍ່ໍ່ບເສຍ ່ຄາ. ກະລຸນາໂທຫາເບີ່ທ່ ຢ່ໃນ ບັດປະຈໍາ ຕົວສະມາຊິກຂອງ ທ່ານ.

Polish (polski) UWAGA: Jeśli posługujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são-lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項：如果您講非英語的其他語言，我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity).

HPHC:

- 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 (see below for contact information).

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity) you can file a grievance with:

Point32Health Civil Rights Legal Coordinator
1 Wellness Way
Canton, MA 02021-1166

866-750-2074, TTY service: 711
Fax: 617-668-2754
Email: **OCRCoordinator@point32health.org**

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

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
www.hhs.gov/ocr/office/file/index.html

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

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Footnotes

1 Some features are website features integrated into the mobile app: change PCP, ID Card, Other Documents, Plan Documents. Other features while offered on the website, function differently on the mobile app: claims, eligibility and deductible tracker, and provider search.

2 Estimating costs feature is not available on the mobile app.

3 All NH individual plans are HMO and require a PCP. Members cannot choose to get care outside of the network (except when prior approved by HPHC, or for emergency care).

4 Ranges are based on Harvard Pilgrim's data, actual service prices vary by provider type and location. The figures represent 1Q2024.

5 Cash rewards comes in an e-gift card format that is emailed directly to the member. Rewards are offered on services that meet minimum savings threshold. Rewards are considered taxable income; please consult with your tax advisor. Rewards vary based on plan and state.

6 Your health plan may require a referral and/or prior authorization before you receive services. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at **877-907-4742**.

7 In case of emergency, please call **911** or visit the nearest emergency department. Doctor On Demand virtual care services are available to Harvard Pilgrim Commercial members. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.

8 This excludes U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands).

9 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.

10 Eligibility, cost sharing and exclusions may apply. Check your plan documents for coverage details.

11 The Hinge Health program is available to eligible Harvard Pilgrim Health Care commercial members and their dependents (18+). Please check your health plan materials or with your employer if you have any questions about eligibility for the Hinge Health program. Program participation is voluntary and not required by your health plan. Hinge Health is a digital solution and does not count toward traditional physical therapy (PT) visit limits or replace in-person PT. Programs and services subject to change.

12 The Healthy Weight program is available to eligible fully insured members (group and individual commercial plans). For self-insured accounts, program eligibility and benefits may vary by employer, plan and state. An annual medical claim for nutritional counseling services will be submitted by the Healthy Weight program for engagement in the program. Under federal and state law, many preventive services and tests are covered with no member cost sharing; please see the Preventive Services Notice at **harvardpilgrim.org/member/login** for a complete list of preventive services. Your engagement in the Healthy Weight program with registered dietitian coaches is designated as preventive services.

13 If you are experiencing a crisis or emergency, you should always call **911** or go to the nearest emergency facility right away.

14 This information has been provided by the vendors and has not been independently confirmed by Harvard Pilgrim Health Care. Check with your health care provider regarding any health or medical condition before beginning any new treatment, exercise or nutrition regimen. Discounts are subject to change at any time.

15 Up to two members on a family plan can be reimbursed for up to $150 each, for a maximum reimbursement of $300. Any combination of subscriber, spouse or dependent is eligible for reimbursement. For plans with one covered member, the maximum reimbursement amount is $150. Membership must be for at least four months in a calendar year. Reimbursement forms may be submitted once per calendar year, regard-less of how many members are covered on a policy. Reimbursement may be considered taxable income. For tax information, consult your employer or tax advisor. Additional restrictions may apply and reimbursement amounts may vary.

16 At the end of your 30-day free trial, Daily Burn will automatically charge your card $14.96 USD/month until you cancel. No refunds or credits for partial months. Additional taxes may apply.

17 Participating eyewear providers offer special savings on items such as eyeglasses and contact lenses. Not all are contracted with Harvard Pilgrim to provide covered eye exams. Before making an appointment, refer to the most up-to-date listing of contracted eye exam providers online or call Member Services at the number on the back of your member ID card.

18 Free eyewear program is available only at select participating locations in Massachusetts, Rhode Island, New Hampshire and New York. Offer subject to restrictions; limited to one free pair of eyeglasses per member per year.

Notes

We're here to help

Contact Member Services listed at the phone number on your member ID card.

Mon., Tues. & Thurs. 8:00 am – 6:00 pm
Wed. 10:00 am – 6:00 pm
Fri. 8:00 am – 5:30 pm

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

Harvard Pilgrim Health Care

a Point32Health company

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