



Harvard Pilgrim
Health Care

a Point32Health company

Leading the Way to Better Health

Find everything you need at [harvardpilgrim.org](https://www.harvardpilgrim.org)





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 and national 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](https://www.harvardpilgrim.org) for more information, resources and access to your secure member account.

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Access the SmartStart Program

Make your switch to Harvard Pilgrim easier than ever



New plan. New benefits. Questions answered.

- How soon do I get my ID card?
- How can I confirm coverage for an upcoming appointment or procedure?
- How will my medications be covered?

SmartStart will guide you through enrollment even before your plan is active.

Pre-enrollment phone line

The dedicated team at our pre-enrollment SmartStart call center will help answer your questions about your new benefits and connect you with a nurse care manager when you or your dependents have complex medical conditions, so you'll get the support you need even before your new plan is active.

➤ Contact us at SmartStart@harvardpilgrim.org or call **866-874-0817** for answers to your questions.

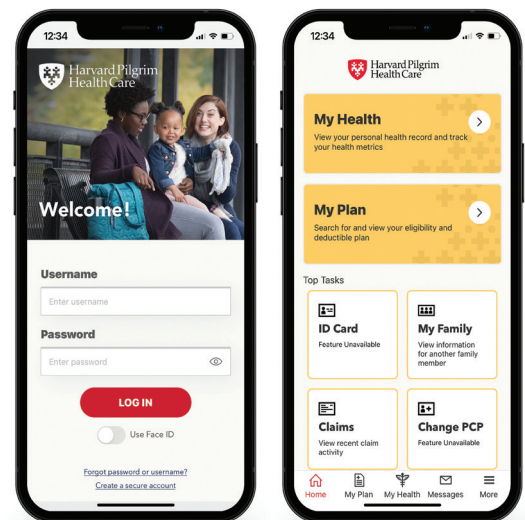


Use Your Member Account & Mobile App

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 app¹, 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 costs²
- 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



> Watch our secure member account video in English:

youtu.be/t4hGxzZdv00

and Spanish:

youtu.be/pp4mDApg-Nw



Find a Provider

Our online Provider Directory helps make it easier

Looking for a Primary Care Provider (PCP), specialist or hospital? Use our "Find a provider" online tool to look up your plan's participating providers. The tool is updated five days per week to reflect the most recent providers in our network.³

Get Started in 3 Simple Steps:

- 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.



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. 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.

- 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.



Estimate My Cost⁴

Get costs before you get care

Prices for the exact same procedure can vary by hundreds or even thousands of dollars. Harvard Pilgrim's Estimate My Cost tool helps you estimate your out-of-pocket costs and get quality care from a provider that fits your budget. This tool can also help you:

- Find cost estimates for covered services from in-network and, if applicable, out-of-network providers.
- Estimate your out-of-pocket costs before you select a provider
- Compare cost and quality ratings for up to four providers and facilities based on your specific plan information
- Sort your results, select a different geographic area, and filter by specialty, location, and more
- Make more informed decisions about your health care costs
- Plan and budget for the care you need – save your estimates and discuss your options with your doctor



Get Started in 4 Easy Steps:

1. Log in to your member account at harvardpilgrim.org/member/login
2. Click "Tools & Resources" at the top of the page
3. Select "Financial Tools & Info" from the left-hand column
4. Click "Estimate My Cost"

> To learn more visit harvardpilgrim.org/public/estimate-my-cost



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 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

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.





Access Telehealth from Anywhere

Virtual care provided by Doctor On Demand

Access virtual urgent care in minutes 24/7⁵

Connect with a U.S. board-certified provider via your smartphone, tablet or computer from anywhere in the U.S.⁶ Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs, or skin rashes.

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 prescription⁷ at your local pharmacy when medically necessary.

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



78%

Female



69%

Parents



11%

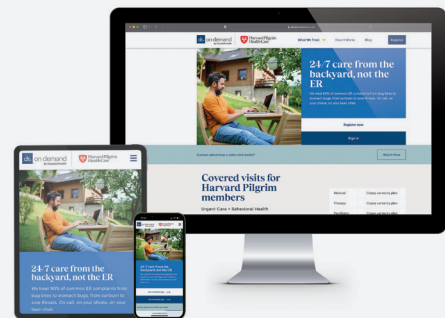
LGBTQ+

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

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*





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.

- 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 Weight⁸ 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.goodmeasures.com or call **800-407-0399**



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.?

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 and extends nationwide, 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.

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.

- For more information about Behavioral Health services call the phone number on your member ID card or visit [harvardpilgrim.org/behavioral-health](https://www.harvardpilgrim.org/behavioral-health)



Understand Your Pharmacy Benefits

Learn more about your prescription coverage

Optum Rx provides Harvard Pilgrim members with retail, mail order and specialty pharmacy services, allowing you to have one manager for all pharmacy needs.

Log in to Your Secure Member Account to Look Up Your Prescriptions

We cover thousands of medications, but if your current prescription isn't on our list, talk to your doctor about switching to one that is covered.

Prescription Cost-sharing

The amount (copayment, deductible or coinsurance) you'll be responsible for paying, depends on your plan. The medications covered under your plan are organized into different tiers. Refer to your prescription drug plan documents for specific cost-sharing details and a description of the tiers.

Check if Your Prescription Has Special Requirements

If there is a "PA," "STPA," "QL" or "SP" after any of your prescriptions, talk to your provider.

Plan Ahead if You Take Maintenance Medication

Maintenance medications are prescriptions taken regularly for ongoing conditions, such as high blood pressure or diabetes. Check your medication expiration date, refill amount and coverage by logging into your secure online account.

Save Money With Mail Order Service

Mail order service provides the convenience of home delivery instead of going to a retail pharmacy. On some plans, your medication may be less expensive if you buy a 90-day supply through this service.

> Learn more at [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx)





Save with Discounts & Perks¹⁰

Programs to support your total health & well-being

Reimbursement Programs

Wellness Reimbursement¹¹

Harvard Pilgrim is excited to offer our wellness reimbursement program. You and dependents on your health plan can be reimbursed for a range of qualifying programs, which include:

- Membership fees to gyms or fitness facilities
- Virtual fitness class subscriptions
- Studios or facilities that offer membership or tuition for dance or martial arts
- Select nutrition and mindfulness meditation programs
- Cardiovascular and strength training equipment
- Town, club or school athletic fees



Fitness Reimbursement¹¹

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. Note: Members may only be eligible for the fitness reimbursement or the wellness reimbursement, not both.

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

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,¹² 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 providers¹³
- Have your routine eye exam at participating Visionworks locations and get a free pair of prescription eyeglasses from a select store collection.¹⁴ 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.



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.

In-Network

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.

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

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. 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 **888-333-4742**.

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: **888-333-4742**
Non-members: **800-848-9995**
TTY: 711

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً. 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 કાર્ડ પરના નંબર પર કોલ 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 कार्ड 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 (ភ្នំស្រី) បុរសិនបរអុន កនិយាយភាសាបសងេបហ្នៅពីភាសាអង់បលរ ស បសវាកមុមជំនួ យភាសា ដលៃឥតលិ តម្លៃរ លំអាចរកមានសហរអុន ក ។ សូ មុហ្នៅហ្នៅកាន់បលខហ្នៅលិ ID កាតសាជីកររស់អុន 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 ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການບໍ່ຄ່າພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທ ຫາເບີທູ້ຢໃນ 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**](mailto: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**](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**](http://www.hhs.gov/ocr/office/file/index.html)

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 To help avoid unanticipated costs, always choose providers within the Harvard Pilgrim network. If your plan requires you to use in-network healthcare providers, check with your PCP, who can assist in coordinating your care. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 4 Prices are generated by HealthTrio and Harvard Pilgrim. They are personalized estimates and may not reflect the actual total price. The estimates are based on the details of your Harvard Pilgrim plan as of today. If there is not enough cost information available for your specific plan, the pricing you see will be based on the experience of a wider range of Harvard Pilgrim plans. In these cases, the amount shown may be less accurate than a cost estimate based on your specific plan. Also, the actual cost may differ if you receive additional services, your coverage changes, or the provider bills the service differently. It's important to note that you should not rely only on this or any other price estimate to make your health care purchasing decisions. Please note that some services may require a referral from your primary care provider or prior authorization before you receive the service. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 5 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.
- 6 This excludes U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands).
- 7 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.
- 8 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](https://www.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.
- 9 If you are experiencing a crisis or emergency, you should always call **911** or go to the nearest emergency facility right away.

- 10 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.
- 11 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. For members enrolled in a Massachusetts small group or individual plan, fitness trackers qualify for reimbursement. Reimbursement forms may be submitted once per calendar year, regard-less of how many members are covered on a policy. Reimbursement may be considered tax-able income. For tax information, consult your employer or tax advisor. Additional restrictions may apply. Reimbursement amounts may vary by employer group.
- 12 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.
- 13 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.
- 14 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.

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.



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Schedule of Benefits

THE HARVARD PILGRIM HMO MMHG Rate Saver MASSACHUSETTS

This Schedule of Benefits states any Benefit Limits and the Member Cost Sharing amounts you must pay for Covered Benefits. However, it is only a summary of your benefits. Please see your Benefit Handbook for details. Your Member Cost Sharing may include a Deductible, Coinsurance, and Copayments. Please see the tables below for details.

In a Medical Emergency you should go to the nearest emergency facility or call 911 or other local emergency access number. A Referral from your PCP is not needed. Your emergency room Member Cost Sharing is listed in the tables below.

Medical Necessity Guidelines

We use clinical review criteria to evaluate whether certain services or procedures are Medically Necessary for a Member's care. Members or their practitioners may obtain a copy of our Medical Necessity Guidelines on our website at www.harvardpilgrim.org or by calling the Member Services Department at **1-888-333-4742**.

Office Visit Cost Sharing Levels

Office visit cost sharing may include Copayments, Coinsurance, or Deductible amounts, as described throughout this Schedule of Benefits. There are two types of office visit cost sharing that apply to your Plan: a lower cost sharing, known as "Level 1," and a higher cost sharing known as "Level 2."

Level 1 applies to covered outpatient professional services received from the following types of providers: all Primary Care Providers (PCPs); obstetricians and gynecologists; Licensed Mental Health Professionals; certified nurse midwives; and nurse practitioners who bill independently.

Level 2 applies to covered outpatient professional services received from specialty care providers.

Your Plan may have other cost sharing amounts. Please see the benefit table below for specific cost sharing requirements.

Covered Benefits

Your Covered Benefits are administered on a Plan Year basis. Your Plan Year begins on your Employer's Anniversary Date. Please see your Benefit Handbook for more details. If you do not know your Employer's Anniversary Date, please contact your Employer's benefits office or call the Member Services Department at **1-888-333-4742**.

Your Member Cost Sharing will depend upon the type of service provided and the location the service is provided in, as listed in this Schedule of Benefits. For example, for services provided in a physician's office, see "Physician and Other Professional Office Visits." For services provided in a hospital emergency room, see "Emergency Room Care." For inpatient hospital care, see "Hospital – Inpatient Services," and for outpatient surgical procedures, please see "Surgery - Outpatient."

When you receive a service at your home (other than home health care), your Member Cost Sharing will be the same as when the service is provided in an office or facility. For example, if you have a physician visit in your home, see "Physician and Other Professional Office Visits." If you have blood drawn at home, see "Laboratory, Radiology and Other Diagnostic Services."

EFFECTIVE DATE: 07/01/2026

**MMHG RATE SAVER
THE HARVARD PILGRIM HMO - MASSACHUSETTS**

General Cost Sharing Features:	Member Cost Sharing:
Coinsurance and Copayments	
	See the benefits table below
Deductible	
	None
Deductible Rollover	
	None
Out-of-Pocket Maximum	
Includes all Member Cost Sharing except Member Cost Sharing for prescription drugs, which has a separate Out-of-Pocket Maximum	\$2,000 per Member per Plan Year \$4,000 per family per Plan Year

Benefit	Member Cost Sharing:
Acupuncture Treatment	
– Limited to 12 visits per Plan Year	\$20 Copayment per visit
Ambulance and Medical Transport	
Emergency ambulance transport	No charge
Non-emergency medical transport	No charge
Applied Behavior Analysis	
Applied behavior analysis for the treatment of: – Autism Spectrum Disorder – Down syndrome	\$20 Copayment per visit
Chemotherapy and Radiation Therapy	
Chemotherapy	No charge
Radiation therapy	No charge
COVID-19 Services	
COVID-19 Testing	No charge
COVID-19 testing is covered without the use of Prior Approval processes when Medically Necessary and provided by either Plan or Non-Plan Providers.	
COVID-19 Treatment	No charge
COVID-19 treatment is covered without the use of Prior Approval processes when Medically Necessary and provided by either Plan or Non-Plan Providers.	
COVID-19 Vaccines	No charge

**MMHG RATE SAVER
THE HARVARD PILGRIM HMO - MASSACHUSETTS**

Benefit	Member Cost Sharing:
Dental Services	
Important Notice: Coverage of Dental Care is very limited. Please see your Benefit Handbook for the details of your coverage.	
Extraction of teeth impacted in bone (performed in a physician's office)	\$35 Copayment per visit
For outpatient surgical procedures, see "Surgery – Outpatient" for cost sharing details.	
Pediatric Dental Care for children up to the age of 13 – limited to 2 preventive dental exams per Plan Year	No charge
Dialysis	
	No charge
Installation of home equipment is covered up to \$300 in a Member's lifetime.	No charge
Durable Medical Equipment	
Durable medical equipment	No charge
Blood glucose monitors, infusion devices and insulin pumps (including supplies)	No charge
Oxygen and respiratory equipment	No charge
Early Intervention Services	
	No charge
The Plan does not cover the family participation fee required by the Massachusetts Department of Public Health.	
Emergency Room Care	
	\$100 Copayment per visit
This Copayment is waived if you are (1) transferred to either Observation Services or Outpatient Surgery or (2) admitted to the hospital directly from the emergency room. Please see "Hospital - Inpatient Services," "Observation Services," or "Surgery – Outpatient" for the Member Cost Sharing that applies to these benefits.	
Fertility Treatment (see the Benefit Handbook for details)	
	Your Plan does not cover fertility treatment.
Gender Affirming Services	
	Your Member Cost Sharing will depend upon the type of service provided and the location the service is provided in, as listed in this Schedule of Benefits. For example, for a service provided in an outpatient surgical center, see "Surgery – Outpatient." For services provided in a physician's office, see "Physician and Other Professional Office Visits." For inpatient hospital care, see "Hospital – Inpatient Services."
Hearing Aids (for Members up to the age of 22)	
– Limited to \$2,000 per hearing aid every 36 months, for each hearing impaired ear	No charge
Home Health Care	
	No charge
If services include the administration of drugs, please see the benefit for "Medical Drugs" for Member Cost Sharing details.	

**MMHG RATE SAVER
THE HARVARD PILGRIM HMO - MASSACHUSETTS**

Benefit		Member Cost Sharing:	
Hospice – Outpatient			
		No charge	
Hospital – Inpatient Services			
Acute hospital care		\$250 Copayment per admission	
Inpatient maternity care		\$250 Copayment per admission	
Inpatient routine nursery care		No charge	
Inpatient rehabilitation – limited to 60 days per Plan Year		No charge	
Skilled nursing facility – limited to 100 days per Plan Year		No charge	
Your Plan covers donor human milk and donor human milk-derived products provided to a covered infant under the age of 6 months undergoing treatment in an inpatient setting for a congenital or acquired condition.			
Infertility Treatment (see the Benefit Handbook for details)			
		\$20 Copayment per visit	
Laboratory, Radiology and Other Diagnostic Services			
Laboratory		No charge	
Genetic testing		No charge	
Radiology		No charge	
Advanced radiology, including CT scans, PET scans, MRI, MRA and nuclear medicine services		In a physician’s office or non-hospital affiliated facility No charge In a hospital or hospital affiliated facility \$100 Copayment per procedure	
Other diagnostic services		No charge	
Low Protein Foods			
– Limited to \$5,000 per Plan Year		No charge	
Maternity Care - Outpatient			
Routine outpatient prenatal and postpartum care		No charge	
Routine prenatal and postpartum care is usually received and billed from the same Provider as a single or bundled service. Different Member Cost Sharing may apply to any specialized or non-routine service that is billed separately from your routine outpatient prenatal and postpartum care. For example, Member Cost Sharing for services provided by a specialist is listed under “Physician and Other Professional Office Visits” and Member Cost Sharing for an ultrasound billed as a specialized or non-routine service is listed under “Laboratory, Radiology and Other Diagnostic Services.” For more information, see the “Maternity Care” benefit in your Benefit Handbook or the Preventive Services notice on our website at www.harvardpilgrim.org .			
Medical Drugs (drugs that cannot be self-administered)			
Medical drugs received in a physician’s office or other outpatient facility		No charge	
Medical drugs received in the home		No charge	
Some Medical Drugs may be supplied by a specialty pharmacy. When Medical Drugs are supplied by a specialty pharmacy, the Member Cost Sharing listed above will apply.			

**MMHG RATE SAVER
THE HARVARD PILGRIM HMO - MASSACHUSETTS**

Benefit	Member Cost Sharing:
Medical Formulas	
	No charge
Mental Health and Substance Use Disorder Treatment	
Inpatient services	\$250 Copayment per admission
Intermediate care services – Acute residential treatment (including detoxification), crisis stabilization and in-home family stabilization – Intensive outpatient programs, partial hospitalization and day treatment programs	No charge
Annual mental health wellness examination performed by a licensed mental health professional. Please Note: Your annual mental health wellness examination may also be provided by a PCP as part of your annual routine examination for preventive care.	No charge
Outpatient group therapy	\$10 Copayment per visit
Outpatient individual therapy	\$20 Copayment per visit
Outpatient treatment, including outpatient detoxification and medication management	\$20 Copayment per visit
Outpatient methadone maintenance	No charge
Outpatient services provided by a recovery coach	No charge
Outpatient psychological testing and neuropsychological assessment	\$20 Copayment per visit
Outpatient telemedicine virtual visit – group therapy	\$10 Copayment per visit
Outpatient telemedicine virtual visit services – including individual therapy, detoxification, and medication management	\$20 Copayment per visit
Observation Services	
	No charge
Ostomy Supplies	
	No charge

**MMHG RATE SAVER
THE HARVARD PILGRIM HMO - MASSACHUSETTS**

Benefit	Member Cost Sharing:
Physician and Other Professional Office Visits (This includes all covered Plan Providers unless otherwise listed in this Schedule of Benefits)	
Routine examinations for preventive care, including immunizations	No charge
Not all services you receive during your routine exam are covered at no charge. Only preventive services designated under the Patient Protection and Affordable Care Act (PPACA) are covered at no charge. Other services not included under PPACA may be subject to additional cost sharing. For the current list of preventive services covered at no charge under PPACA, please see the Preventive Services Notice on our website at www.harvardpilgrim.org . Please see "Laboratory, Radiology and Other Diagnostic Services" for the Member Cost Sharing that applies to diagnostic services not included on this list.	
Consultations, evaluations, sickness and injury care	Level 1: \$20 Copayment per visit Level 2: \$35 Copayment per visit
Cost sharing level varies depending on the type of provider. Please refer to the beginning of this Schedule of Benefits to determine which cost sharing level applies.	
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefits. For example, if you need sutures, please refer to office based treatments and procedures below. If you need an x-ray or have blood drawn, please refer to "Laboratory, Radiology and Other Diagnostic Services."	
Office based treatments and procedures, including, but not limited to administration of injections, casting, suturing and the application of dressings, genetic counseling, non-routine foot care, and surgical procedures	No charge
Administration of allergy injections	\$5 Copayment per visit
Preventive Services and Tests	
	No charge
Under federal and state law, many preventive services and tests are covered with no Member Cost Sharing, including preventive colonoscopies, certain labs and x-rays, voluntary sterilization for women, and all FDA approved contraceptive devices. For a complete list of covered preventive services, please see the Preventive Services Notice on our website at www.harvardpilgrim.org . You may also get a copy of the Preventive Services Notice by calling the Member Services Department at 1-888-333-4742 . Harvard Pilgrim will add or delete services from this benefit for preventive services and tests in accordance with federal and state guidance.	
Prosthetic Devices	
	No charge
Rehabilitation and Habilitation Services - Outpatient	
Cardiac rehabilitation	\$35 Copayment per visit
Pulmonary rehabilitation therapy	\$20 Copayment per visit
Speech-language and hearing services	\$20 Copayment per visit
Physical and occupational therapies – combined up to 60 visits per Plan Year Limits combined with physical therapy.	\$20 Copayment per visit
Outpatient physical and occupational therapy is not subject to the limit listed above and is covered to the extent Medically Necessary for: (1) children under the age of three and (2) the treatment of Autism Spectrum Disorders.	

**MMHG RATE SAVER
THE HARVARD PILGRIM HMO - MASSACHUSETTS**

Benefit	Member Cost Sharing:
Scopic Procedures - Outpatient Diagnostic and Therapeutic	
Colonoscopy, endoscopy and sigmoidoscopy	\$150 Copayment per visit
Spinal Manipulative Therapy (including care by a chiropractor)	
– Limited to 12 visits per Plan Year	\$20 Copayment per visit
Surgery – Outpatient	
	\$150 Copayment per visit
Telemedicine Virtual Visit Services - Outpatient	
	Level 1: \$20 Copayment per visit Level 2: \$35 Copayment per visit
For inpatient hospital care, see “Hospital — Inpatient Services” for cost sharing details.	
Travel Reimbursement Benefit	
See the Benefit Handbook for details	Not covered
Urgent Care Services	
Doctor On Demand	\$20 Copayment per visit
Important Note: Doctor On Demand is a specific network of providers contracted to provide virtual Urgent Care services. For more information on Doctor On Demand, including how to access them, please visit our website at www.harvardpilgrim.org .	
Convenience care clinic	\$20 Copayment per visit
Urgent care center	\$20 Copayment per visit
Hospital urgent care center	\$20 Copayment per visit
Additional Member Cost Sharing may apply. Please refer to the specific benefit in this Schedule of Benefit. For example, if you have an x-ray or have blood drawn, please refer to “Laboratory, Radiology and Other Diagnostic Services.”	
Vision Services	
Routine eye examinations – limited to 1 exam per Plan Year	\$20 Copayment per visit
Vision hardware for special conditions	No charge
Voluntary Sterilization in a Physician’s Office	
	\$20 Copayment per visit
Voluntary Termination of Pregnancy	
	No charge
Wigs and Scalp Hair Protheses	
– Limited to \$350 per Plan Year (see the Benefit Handbook for details)	No charge



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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 હિત્ર વિચારો, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિંચ આઈડી કાર્ડ પરના નંબર પર કોલ 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 अंगरेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके ललए नन:शुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड 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) បុរសិសបរអុន កនិយាយភាសាបសដេបប្រាំភាសាអង់បល: ស បសវាភមុមជំនួ យភាសា ដលៃឥតលិឥតថល: លំអាចរកហាសសប្រាអុន ក។ សូ មុប្រាំកាន់បលឧប្រាំលិ ID ភាគសាជីករសំអុន 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 ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການບໍ່ຄ່າພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໃຫ້ທ່ານເບິ່ງຜູ້ ຢືນ 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.

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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.

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Continued on next page

General Notice About Nondiscrimination and Accessibility Requirements

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Point32Health Civil Rights Legal Coordinator

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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)

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General List of Exclusions MASSACHUSETTS

The following list identifies services that are generally excluded from Harvard Pilgrim Plans. Additional services may be excluded related to access or product design. For a complete list of exclusions please refer to the specific plan's Benefit Handbook.

Exclusion
<p>Alternative Treatments</p> <ul style="list-style-type: none"> • Acupuncture care, except when specifically listed as a Covered Benefit. • Acupuncture services that are outside the scope of standard acupuncture care. • Alternative, holistic or naturopathic services and all procedures, laboratories and nutritional supplements associated with such treatments, except when specifically listed as a Covered Benefit. • Aromatherapy, treatment with crystals and alternative medicine. • Any of the following types of programs: Health resorts, spas, recreational programs, camps, outdoor skills programs, therapeutic or educational boarding schools, educational programs for children in residential care, self-help programs, life skills programs, relaxation or lifestyle programs, and wilderness programs (therapeutic outdoor programs). • Massage therapy. • Myotherapy.
<p>Dental Services</p> <ul style="list-style-type: none"> • Dental Care, except when specifically listed as a Covered Benefit. • Temporomandibular Joint Dysfunction (TMD) care, except as described in the Plan's <i>Benefit Handbook</i>. • Extraction of teeth, except when specifically listed as a Covered Benefit. • Pediatric dental care, except when specifically listed as a Covered Benefit. • Dentures
<p>Durable Medical Equipment and Prosthetic Devices</p> <ul style="list-style-type: none"> • Any devices or special equipment needed for sports or occupational purposes. • Any home adaptations, including, but not limited to home improvements and home adaptation equipment. • Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services. • Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage, or theft.
<p>Experimental, Unproven, or Investigational Services</p> <ul style="list-style-type: none"> • Any products or services, including, but not limited to, drugs, devices, treatments, procedures, and diagnostic tests that are Experimental, Unproven, or Investigational.
<p>Foot Care</p> <ul style="list-style-type: none"> • Foot orthotics, except for the treatment of severe diabetic foot disease or systemic circulatory disease. • Routine foot care. Examples include nail trimming, cutting or debriding and the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Members diagnosed with diabetes or systemic circulatory disease.
<p>Maternity Services</p> <ul style="list-style-type: none"> • Planned home births. • Services provided by a doula. • If you are covered under an HMO plan, routine pre-natal and post-partum care when you are traveling outside the Service Area.

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Exclusion

Mental Health and Substance Use Disorder Treatment

• Educational services or testing, except services covered under the benefit for Early Intervention Services. No benefits are provided (1) for educational services intended to enhance educational achievement or developmental functioning, (2) to resolve problems of school performance, (3) for driver alcohol education, or (4) for community reinforcement approach and assertive continuing care. • Any of the following types of programs: programs in which the patient has a pre-defined duration of care without the Plan's ability to conduct concurrent determinations of continued medical necessity, programs that only provide meetings or activities not based on individualized treatment plans, programs that focus solely on interpersonal or other skills rather than directed toward symptom reduction and functional recovery related to specific mental health disorders, and tuition based programs that offer educational, vocational, recreational, or personal developmental activities. • Applied Behavior Analysis (ABA) for treatment of Down syndrome, except when specifically listed as a Covered Benefit. • Sensory integrative praxis tests. • Mental health and substance use disorder treatment that is (1) provided to Members who are confined or committed to a jail, house of correction, prison, or custodial facility of the Department of Youth Services; or (2) provided by the Department of Mental Health.

Physical Appearance

• Cosmetic Services, including drugs, devices, treatments and procedures, except for (1) Cosmetic Services that are incidental to the correction of Physical Functional Impairment, (2) restorative surgery to repair or restore appearance damaged by an accidental injury, (3) post-mastectomy care, and (4) gender affirming procedures and related services. • Electrolysis or laser hair removal, except for what is Medically Necessary as part of gender affirming services. • Hair removal or restoration, including, but not limited to, transplantation or drug therapy. • Liposuction, except for what is Medically Necessary as part of gender affirming services, or removal of fat deposits considered undesirable. • Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). • Skin abrasion procedures performed as a treatment for acne. • Treatments and procedures related to appearance including but not limited to, abdominoplasty; chemical peels; collagen injections; dermabrasion; implantations (e.g. cheek, calf, pectoral, gluteal); lip reduction/enhancement; panniculectomy; removal of redundant skin; and silicone injections (e.g. for breast enlargement), except for what is Medically Necessary as part of another Covered Benefit. • Treatment for skin wrinkles and skin tags or any treatment to improve the appearance of the skin. • Treatment for spider veins. • Wigs and scalp hair prostheses, except when specifically listed as a Covered Benefit. • Wigs and scalp hair prostheses when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging.

Procedures and Treatments

• Care by a chiropractor outside the scope of standard chiropractic practice, including but not limited to, surgery, prescription or dispensing of drugs or medications, internal examinations, obstetrical practice, or treatment of infections and diagnostic testing for chiropractic care other than an initial X-ray. • Spinal manipulative therapy (including care by a chiropractor), except when specifically listed as a Covered Benefit. • Commercial diet plans, weight loss programs and any services in connection with such plans or programs. **Please note:** Your employer may participate in other wellness and health improvement incentive programs offered by Harvard Pilgrim. Please review all your Plan documents for the amount of incentives, if any, available under your Plan. • Gender affirming services including reassignment surgery and all related drugs and procedures for self-insured groups, except when specifically listed as a Covered Benefit. • If a service is listed as requiring that it be provided at a Center of Excellence, no In-Network coverage will be provided if that service is received from a provider that has not been designated as a Center of Excellence. • Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods). • Services for Members who are donors for non-members, except as described under Human Organ Transplant Services. • Testing for central auditory processing. • Group diabetes training, educational programs or camps.

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Exclusion
<p>Providers</p> <ul style="list-style-type: none"> • Charges for services which were provided after the date on which your membership ends. • Charges for any products or services, including, but not limited to, professional fees, medical equipment, drugs, and hospital or other facility charges, that are related to any care that is not a Covered Benefit. • Charges for missed appointments. • Concierge service fees. (See the Plan's <i>Benefit Handbook</i> for more information.) • Follow-up care after an emergency room visit, unless provided by a Plan Provider and/or arranged by your PCP when required under your Plan. • Inpatient charges after your hospital discharge. • Provider's charge to file a claim or to transcribe or copy your medical records. • Services or supplies provided by: (1) anyone related to you by blood, marriage or adoption, or (2) anyone who ordinarily lives with you.
<p>Reproduction</p> <ul style="list-style-type: none"> • Any form of Surrogacy or services for a gestational carrier other than covered maternity services. • Any reproductive related services or drugs for Members who are not medically infertile, except when specifically listed as a Covered Benefit. • Infertility treatment, fertility treatment and birth control drugs, implants and devices, except when specifically listed as a Covered Benefit. • Infertility drugs if a Member is not in a Plan authorized cycle of infertility treatment. • Infertility drugs, if infertility services are not a Covered Benefit. • Infertility drugs that must be purchased at an outpatient pharmacy, unless your Plan includes outpatient pharmacy coverage. • Infertility treatment for Members who are not medically infertile, except as otherwise listed in this Benefit Handbook. • Intrauterine Insemination (IUI) services provided in the home. • Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization or its reversal). • Sperm collection, freezing and storage except as described in the Plan's <i>Benefit Handbook</i>. • Sperm identification when not Medically Necessary (e.g., gender identification). • The following fees: wait list fees, non-medical costs, shipping and handling charges etc. • Voluntary sterilization, including tubal ligation and vasectomy, except when specifically listed as a Covered Benefit. • Voluntary termination of pregnancy, except when specifically listed as a Covered Benefit.
<p>Services Provided Under Another Plan</p> <ul style="list-style-type: none"> • Costs for any services for which you are entitled to treatment at government expense, including military service connected disabilities. • Costs for services for which payment is required to be made by a Workers' Compensation plan or an Employer under state or federal law.
<p>Telemedicine Services</p> <ul style="list-style-type: none"> • Telemedicine services involving e-mail or fax. • Provider fees for technical costs for the provision of telemedicine services.
<p>Types of Care</p> <ul style="list-style-type: none"> • Custodial Care. • Recovery programs including rest or domiciliary care, sober houses, transitional support services, and therapeutic communities. • All institutional charges over the semi-private room rate, except when a private room is Medically Necessary. • Pain management programs or clinics. • Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation. • Private duty nursing. • Sports medicine clinics. • Vocational rehabilitation, or vocational evaluations on job adaptability, job placement, or therapy to restore function for a specific occupation.
<p>Vision and Hearing</p> <ul style="list-style-type: none"> • Eyeglasses, contact lenses and fittings, except when specifically listed as a Covered Benefit. • Hearing aids, except when specifically listed as a Covered Benefit. • Hearing aid batteries, and any device used by individuals with hearing impairment to communicate over the telephone or internet, such as TTY or TDD. • Over the counter hearing aids. • Refractive eye surgery, including, but not limited to, lasik surgery, orthokeratology and lens implantation for the correction of naturally occurring myopia, hyperopia and astigmatism. • Routine eye examinations, except when specifically listed as a Covered Benefit.

This exclusion list is not binding and is provided exclusively for information purposes. Please see your Benefit Handbook and Schedule of Benefits.

Exclusion

All Other Exclusions

• Any service or supply furnished in connection with a non-Covered Benefit. • Any service or supply (with the exception of contact lenses) purchased from the internet. • 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 applicable Medical Necessity Guidelines. • Any service, supply or medication, including physical examinations and testing, 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). • Beauty or barber service. • Cost of organs that are sold rather than donated to recipients. • Diabetes equipment replacements when solely due to manufacturer warranty expiration. • Digital therapeutics when not Medically Necessary. • Donated or banked breast milk, except when specifically listed as a Covered Benefit. • Externally powered exoskeleton assistive devices and orthoses. • Food or nutritional supplements, including, but not limited to, FDA-approved medical foods obtained by prescription, except as prescribed for Members who meet HPHC policies for enteral tube feedings. • Guest services. • Medical equipment, devices or supplies except as described in the Plan's *Benefit Handbook*. • Medical services that are provided to Members who are confined or committed to jail, house of correction, prison, or custodial facility of the Department of Youth Services. • Reimbursement for travel expenses, except when specifically listed as a Covered Benefit. • Services for non-Members. • Services for which no charge would be made in the absence of insurance. • Services for which no coverage is provided in the Plan's *Benefit Handbook*, this Schedule of Benefits, or the Prescription Drug Brochure (if applicable). • Services provided under an individualized education program (IEP), including any services provided under an IEP that are delivered by school personnel or any services provided under an IEP purchased from a contractor or vendor. • Services that are not Medically Necessary. • Services your PCP or a Plan Provider has not provided, arranged or approved when required under your Plan. • Taxes or governmental assessments on services or supplies. • Transportation, except for emergency ambulance transport, and non-emergency medical transport needed for transfer between hospitals or other covered health care facilities or from a covered facility to your home when Medically Necessary or when specifically listed as a Covered Benefit. • Voice modification surgery, except when Medically Necessary for gender affirming services. • Air conditioners, air purifiers and filters, dehumidifiers and humidifiers. • Car seats. • Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners. • Electric scooters. • Exercise equipment. • Home modifications including but not limited to elevators, handrails and ramps. • Hot tubs, jacuzzis, saunas or whirlpools. • Mattresses. • Medical alert systems. • Motorized beds. • Pillows. • Power-operated vehicles. • Stair lifts and stair glides. • Strollers. • Safety equipment. • Vehicle modifications including but not limited to van lifts. • Telephone. • Television.

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Prescription Drug Coverage

SELECT 3 TIER

Covered prescription medications are available at participating pharmacies.

	Retail	Mail (up to a 90-day supply)
Tier 1	<p>Up to a 30-day supply: \$10 Copayment per prescription or prescription refill</p> <p>Up to a 90-day supply: \$30 Copayment per prescription or prescription refill</p>	\$20 Copayment per prescription or prescription refill
Tier 2	<p>Up to a 30-day supply: \$25 Copayment per prescription or prescription refill</p> <p>Up to a 90-day supply: \$75 Copayment per prescription or prescription refill</p>	\$50 Copayment per prescription or prescription refill
Tier 3	<p>Up to a 30-day supply: \$45 Copayment per prescription or prescription refill</p> <p>Up to a 90-day supply: \$135 Copayment per prescription or prescription refill</p>	\$90 Copayment per prescription or prescription refill

Important Notes:

Self-administered anticancer medications are covered with no Member Cost Sharing.

Your plan has an annual Out-of-Pocket Maximum for prescription drug costs. Your Out-of-Pocket maximum is \$3,000 per Member/\$6,000 per family. Once you have reached the Out-of-Pocket Maximum (including deductible, copayment and coinsurance amounts), your prescriptions are covered in full for the rest of the year with no other cost sharing required.

Visit www.harvardpilgrim.org/2026Select3T for participating pharmacy locations and mail order details. Be sure to show your Harvard Pilgrim ID card at the pharmacy to ensure you pay the correct cost-sharing amounts.





Harvard Pilgrim
Health Care

a Point32Health company

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) ध्यान आणो: જો તમે અંગ્રેજી સવાય બીજી ભાષા બોલો છો, તો ભાષા હિાય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિય આઈડી કાર્ડ પરના નંબર પર કોલ 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 ननशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड 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) ប្រសិនបើអ្នក កនិយាយភាសាបសដេបប្រាំពីភាសាអង់បល: ស បសវាភម្មជំនួ យភាសា ដលៃឥតលិកតុល: លំអាចរកបានសប្បារម្ម ក។ សូ មូប្រាំកាន់បលឧប្រលិ ID ភាគសាជីករសម្ម 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 ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການບໍ່ຄ່າພາສາໄ ້ ໂຕຍໍບເສຍ ຄາ. ກະລຸນາໂທຫາບໍ່ທູ່ ຢ່າ ບໍດູກຈາ ດີວສະມາຊິກຂອງ 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.

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Continued on next page

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Canton, MA 02021-1166

866-750-2074, TTY service: 711

Fax: 617-668-2754

Email: OCRCoordinator@point32health.org

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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



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, www.harvardpilgrim.org/LGsampleEOC. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-333-4742 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible ?	\$0 Benefits are administered on a Plan Year basis.	See the Common Medical Events chart below for your costs for services this plan covers
Are there services covered before you meet your deductible ?	Yes: durable medical equipment , emergency room care , emergency medical transportation , prescription drugs, outpatient mental health services, preventive care , provider office visits, rehabilitation services , habilitation services , routine eye exams, are covered before you meet your deductibles .	This plan covers some items and services even if you haven't yet met the deductible amount. But, a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services
What is the out-of-pocket limit for this plan ?	\$2,000 member/ \$4,000 family Separate out-of-pocket limit applies to Pharmacy, see "If you need drugs to treat your illness or condition".	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.

Important Questions	Answers	Why This Matters
What is not included in the <u>out-of-pocket limit</u> ?	Prescription drugs, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.harvardpilgrim.org/public/find-a-provider or call 1-888-333-4742 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance-billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Level 1: \$20 <u>copay</u> /visit	Not covered	None
	<u>Specialist</u> visit	Level 1: \$20 <u>copay</u> /visit Level 2: \$35 <u>copay</u> /visit	Not covered	None
	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-rays: No charge Laboratory: No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	Non-Hospital Based: No charge Hospital Based: \$100 <u>copay</u> /procedure	Not covered	<u>Cost sharing</u> may vary for certain imaging services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.harvardpilgrim.org/2026Select3T	Generic drugs	30-Day Retail Tier 1: \$10 copay /prescription; deductible does not apply 90-Day Mail Tier 1: \$20 copay /prescription; deductible does not apply	Not covered	Select formulary - covers a limited list; not all drugs are covered. You pay retail price for Out of Network pharmacy drugs and are reimbursed minus applicable cost sharing . Covered only outside of service area. Prescription drug Out-of-Pocket Maximum : \$3,000 member/ \$6,000 family
	Preferred brand drugs	30-Day Retail Tier 2: \$25 copay /prescription; deductible does not apply 90-Day Mail Tier 2: \$50 copay /prescription; deductible does not apply	Not covered	
	Non-preferred brand drugs	30-Day Retail Tier 3: \$45 copay /prescription; deductible does not apply 90-Day Mail Tier 3: \$90 copay /prescription; deductible does not apply	Not covered	
	Specialty drugs	All drugs are covered in Retail Pharmacy and Mail Order Pharmacy Tiers 1 — 3	Not covered	Some drugs must be obtained through a Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 copay /visit	Not covered	None
	Physician/surgeon fees	No charge	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$100 copay /visit		None
	Emergency medical transportation	No charge		None
	Urgent care	Urgent care center: \$20 copay /visit	Urgent care center: Not covered	Non-participating providers only covered outside the service area. Cost sharing may vary based on location.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 copay /admit	Not covered	None
	Physician/surgeon fee	No charge	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 copay /visit	Not covered	None
	Inpatient services	\$250 copay /admit	Not covered	None
If you are pregnant	Office visits	\$20 copay /visit	Not covered	Cost sharing does not apply for preventive services (such as routine prenatal visits).
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	\$250 copay /admit	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	None
	Rehabilitation services	Physical Therapy: \$20 copay /visit	Not covered	Occupational & physical therapy – 60 combined visits /Plan Year
	Habilitation services	Occupational Therapy: \$20 copay /visit Speech Therapy: \$20 copay /visit		
	Skilled nursing care	No charge	Not covered	100 days/Plan Year
	Durable medical equipment	No charge	Not covered	Wigs – \$350/Plan Year
	Hospice services	No charge	Not covered	For inpatient see “If you have a hospital stay”

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	\$20 <u>copay</u> /visit	Not covered	1 exam/Plan Year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up – Up to age of 13	No charge	Not covered	2 exams/Plan Year

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Does NOT Cover (This isn't a complete list. Check your policy or <u>plan</u> document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Children's glasses • Cosmetic Surgery 	<ul style="list-style-type: none"> • Dental Care (Adult) • Long-Term Care • Non-emergency care when traveling outside the U.S. • Private-duty nursing 	<ul style="list-style-type: none"> • Routine foot care (except for diabetes or systemic circulatory diseases) • Services that are not Medically Necessary • Weight Loss Programs

Other Covered Services (This isn't a complete list. Check your policy or <u>plan</u> document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> • Acupuncture - 12 visits/Plan Year • Bariatric surgery 	<ul style="list-style-type: none"> • Chiropractic Care - 12 visits/Plan Year • Hearing Aids - \$2,000/aid every 36 months, for each impaired ear up to age 22 	<ul style="list-style-type: none"> • Infertility Treatment • Routine eye care (Adult) – 1 exam/Plan Year

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the Department of Health and Human Services, Centers for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov, or for more information on your rights to continue coverage, you can contact the Member Service number listed on your ID card or call 1-888-333-4742. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

HPHC Member Appeals-Member
Services Department
Harvard Pilgrim Health Care, Inc.
1 Wellness Way
Canton, MA 02021-1166
Telephone: 1-888-333-4742
Fax: 1-617-509-3085

Department of Labor's Employee
Benefits Security Administration
1-866-444-3272
www.dol.gov/ebsa/healthreform

Health Care for All
30 Winter Street, Suite 1004
Boston, MA 02108
1-800-272-4232
<http://www.hcfama.org/helpline>

Does this plan meet the Minimum Value Standard? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Language Access Services:

Para obtener asistencia en Español, llame al 1-888-333-4742.

如果需要中文的帮助, 请拨打这个号码 1-888-333-4742.

De assistência em Português, por favor ligue 1-888-333-4742.

[To see examples of how this \[plan\]\(#\) might cover costs for a sample medical situation, see the next section.](#)

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your **providers** charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductible](#), [copayment](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0
■ Specialist copayment	\$35	■ Specialist copayment	\$35	■ Specialist copayment	\$35
■ Hospital (facility) copayment	\$250	■ Hospital (facility) copayment	\$250	■ Hospital (facility) copayment	\$250
■ Other	\$0	■ Other	\$0	■ Other	\$0
This EXAMPLE event includes services like:		This EXAMPLE event includes services like:		This EXAMPLE event includes services like:	
Specialist office visits (<i>prenatal care</i>)		Primary care physician office visits (<i>including disease education</i>)		Emergency room care (<i>including medical supplies</i>)	
Childbirth/Delivery Professional Services		Diagnostic tests (<i>blood work</i>)		Diagnostic test (<i>x-ray</i>)	
Childbirth/Delivery Facility Services		Prescription drugs		Durable medical equipment (<i>crutches</i>)	
Diagnostic tests (<i>ultrasounds and blood work</i>)		Durable medical equipment (<i>glucose meter</i>)		Rehabilitation services (<i>physical therapy</i>)	
Specialist visit (<i>anesthesia</i>)					
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$300	Copayments	\$1,100	Copayments	\$300
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$300	The total Joe would pay is	\$1,100	The total Mia would pay is	\$300

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



a Point32Health company

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً. 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 સવાય બીજી ભાષા બોલો છો, તો ભાષા હિાય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિ્ય આઈડી કાડ પરના નંબર પર કોલ 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 कार्ड 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) បុរសិនបរអុន កនិយាយភាសាបសងេបប្រាំពីភាសាអង់បលរេស បសវាកមមជំនួ យភាសា ដលៃឥតលិតថុលរេលីអាចរកមានសហរអុន ក។ សូ មុហៅកាន់ បលខហៅបល ID ភាគសាជីករេសអុន 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 ທ່ານເວົ້າພາສາອື່ນໆ ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການນໍາທາງພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທຫາເບີທ່ຽງໃນ 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



Medical Coverage & Cost-Sharing Guide

HMO

With this plan, you will need to receive care from medical professionals and hospitals that participate in Harvard Pilgrim's provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

- › **In-network coverage only**
- › **Referrals needed for most specialists**
- › **PCP required**
- › **Co-payments for most office visits**

A primary care provider (PCP) is key to good health

A PCP is the doctor, nurse practitioner or other qualified medical professional you see for annual checkups and for treatment when you're sick or injured.

- Because this plan requires you to have a PCP, we will assign one to you automatically if we don't have one on file for you or if you don't select one when you enroll.
- You and each of your dependents can choose different PCPs from our network of participating providers.
- Find a PCP or see if your current provider is in our network at [harvardpilgrim.org/providerdirectory](https://www.harvardpilgrim.org/providerdirectory)

Getting care with the HMO plan



Routine and preventive care*

There's no extra charge for routine annual exams with your PCP and many preventive tests and services. Other tests and services your PCP orders may require cost-sharing.



Specialty care

You will need your PCP's referral before your plan will cover most kinds of specialty care (e.g., dermatology, physical therapy, etc.). Certain types of visits (e.g., routine eye exams and OB-GYN care) do not require referrals.



Hospital care

You will need a referral from your PCP or specialist for any tests, surgery or treatment you receive at a participating hospital, except in a medical emergency. If you are admitted to the hospital from the emergency room, call your PCP to arrange for any follow-up care you may need.



Behavioral health care**

Your plan covers in-person visits with thousands of participating licensed clinicians; you do not need a referral. Virtual visits via smartphone, tablet or computer are also available.



Care when you're traveling

Your plan covers emergency care if you get sick or injured anywhere in the world.



Acupuncture and chiropractic treatments

Acupuncture and chiropractic benefits are included without referrals on most plans.



Urgent and emergency care

If you have a non-life-threatening illness or injury and your doctor's office is closed, you have a variety of options for getting care. Of course, if you think you're having a medical emergency, go to the emergency room or call 911. Learn more about your care options at [harvardpilgrim.org/urgentcareoptions](https://www.harvardpilgrim.org/urgentcareoptions)

*Preventive services that fall under the federal Affordable Care Act.

**Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.



Cost-sharing overview

No cost-sharing:

Routine & preventive care*

- › Annual checkup with your PCP
- › Preventive screenings and tests
- › Immunizations, including flu shots
- › Routine prenatal and postpartum visits

Cost-sharing may apply:

PCP and specialist visits, diagnostic tests & services, hospital services

- › Visits to your provider when you're sick or injured
- › Diagnostic screenings and tests outside of preventive care
- › X-rays, CT scans and MRIs
- › Inpatient and outpatient hospital care
- › Emergency room visits

What you pay for services

Cost-sharing is the portion you pay for specific services like office visits, X-rays and prescriptions.** Copayments, deductibles and coinsurance are examples of cost-sharing.

Coinsurance: A fixed percentage of costs you pay for covered services. For example, 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 your full annual deductible.

Copayment: A flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits, specialist visits and prescription drugs). Copayments are normally due when you have your appointment or pick up prescriptions at the pharmacy.

Deductible: A set amount of money you pay out of your own pocket for certain covered services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. Copayments and coinsurance do not count toward your deductible.

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

See the Schedule of Benefits for more details on your coverage and cost-sharing amounts.

* Preventive services that fall under the federal Affordable Care Act.

** Not all employer-sponsored plans offer Harvard Pilgrim prescription drug benefits.

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



Learn more at [harvardpilgrim.org](https://www.harvardpilgrim.org) or call member services at (888) 333-4742



Select 3-Tier

Prescription Drug Coverage

Tier 1



Generic drugs, certain over-the-counter medications, and selected brand-name drugs

Tier 2



Select brand-name drugs without generic equivalents and some high-cost generic drugs

Tier 3



Drugs not in Tier 1 or Tier 2 (non-preferred brands, and highest cost generics)

Your Drug Coverage

What is covered?

- Most generic drugs
- Select brand-name drugs without generic equivalents
- Certain over-the-counter medications

What is not covered?

- Weight loss drugs
- Most brand-name drugs with generic equivalents
- Cosmetic drugs
- Some brand-name and higher-cost generic drugs

Are there limitations on certain drugs?

Yes, we may limit the quantity of some drugs we cover. For example, you may be able to receive only a certain number of pills or doses.

Do some drugs require prior authorization?

Yes, certain drugs do require prior authorization. This process helps us ensure that you are using the most effective and safe medications for your health conditions. Your prescriber must request prior authorization on your behalf.

Can I request an exception?

Yes. If you need a drug that we either don't cover or limit, you or your provider can ask us for an exception. For details, visit harvardpilgrim.org/rx. Choose the year and then **Select 3-Tier** for information on exceptions.

What is step therapy?

Step therapy is a process that requires you to first try one drug for a medical condition before we cover another drug for that condition. For example, if Drug A and Drug B both treat the same medical condition, we may require you to try Drug A first. If Drug A does not work, then we will cover Drug B.*

How can I learn more?

Use our online Prescription Drug List to find out which drugs we cover. It will show you which ones have quantity limits or require prior authorization or step therapy. Visit harvardpilgrim.org/rx, choose the year and then **Select 3-Tier** to find out how your drugs are covered.

What kinds of over-the-counter medications are available in Tier 1?

Tier 1 includes certain cough, cold and allergy medicines; skin treatments (dermatology); stomach medicines (gastrointestinal); pain relievers; and eye preparations (ophthalmic).

How can I get an over-the-counter medication covered under my prescription drug benefit?

Visit harvardpilgrim.org/rx and choose the year and then **Select 3-Tier**. Use the Prescription Drug Lookup to find out which over-the-counter medications are included in Tier 1.

Ask your provider to write a prescription for the generic version and have it filled at a participating pharmacy.

*If you have already tried Drug A or are unable to try Drug A, an exception may be granted.



Filling Your Prescriptions

Where can I get my prescriptions filled?

You can get your prescriptions filled at any of the more than 68,000 retail pharmacies that belong to our national participating pharmacy network. To confirm whether your pharmacy is in the network, visit [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx), choose the year and then **Select 3-Tier** to find participating pharmacies.

Can I get a 90-day supply?

If you take maintenance medications (i.e., ones you take continually for conditions such as heart disease, diabetes or depression), you can get a 90-day supply from many retail pharmacies or through our mail order program. Although most maintenance medications are appropriate for mail order, we may exclude drugs from the program for clinical reasons or to prevent potential waste.

To learn more, visit [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx), choose the year and then **Select 3-Tier** for details. Depending on your coverage, your cost sharing may be lower when you get these drugs through the mail order program.

If you have questions about your prescription drugs, please speak with your doctor.

Learn more at [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx) or call 888-333-4742 TTY: 711.

What if I take specialty medications?

If you take medications for conditions such as hepatitis C, multiple sclerosis or rheumatoid arthritis, your provider must order your prescriptions through our designated specialty pharmacy. Visit [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx) for information on our specialty pharmacy program, choose the year and then **Select 3-Tier** for details.

What do I pay for my medications?

Depending on your plan, your payments — also called “cost sharing” — may include a combination of copayments, coinsurance and a deductible. Refer to the Prescription Drug Coverage insert or Schedule of Benefits to find out what you will pay when you pick up prescriptions at the pharmacy.

Coverage for Over-the-Counter Medications

Your health plan includes coverage for certain generic over-the-counter (OTC) medications. This means cost savings on the essentials in your medicine cabinet.

Here's how it works:

- Use the online lookup tool at harvardpilgrim.org/rx to see which OTC medications you take are covered.
- Ask your provider to write a prescription for the covered medication, for up to a 90-day supply.
- Bring the prescription to any in-network pharmacy* so that the pharmacist can give you the proper medication.
- You pay Tier 1 cost sharing instead of the retail price. If you have an HSA plan, you pay either our discounted rate or the retail cost, whichever is lower, until you meet your deductible, and then Tier 1 cost sharing applies.

There's another advantage: because your provider will be giving you a prescription for the OTC medications you take, your medical records will have a more complete medication history.

Below are the types of OTC medications that are covered along with a complete listing by medication:

Type of Therapy	Purpose
Cough, cold, allergy	<ul style="list-style-type: none">• Antitussive (cough suppressant)• Expectorant• Nasal decongestant• Antihistamine• Nasal spray
Dermatology	<ul style="list-style-type: none">• Anti-fungal• Poison ivy
Eyes (ophthalmic)	<ul style="list-style-type: none">• Dry eye• Allergy
Gastrointestinal	<ul style="list-style-type: none">• Anti-parasite• H2 blocker (antacid)• Laxative
Pain	<ul style="list-style-type: none">• Anti-inflammatory

*Visit harvardpilgrim.org/rx to find in-network pharmacy locations near you.

Covered Over-the-Counter Generic Medications

- When using the lookup tool for your plan's formulary, search by the generic name shown here.
- Only the generic versions of the product names are covered.
- Keep in mind that multiple store brands are available as generic drugs.

Type of Therapy	Medication Brand Name	Generic Name
Cough, cold, allergy	Benadryl tabs, liquid	Diphenhydramine
	Claritin tabs, syrup	Loratadine
	Dextromethorphan liquid, syrup	Guaifenesin
	Nasal crom nasal spray	Cromolyn
	Ocean 0.65% nasal spray	Saline
	Robitussin syrup, liquid	Phenylephrine tablet
	Sudafed tabs, liquid	Pseudoephedrine
	Zyrtec tabs, solution	Cetirizine
Dermatology	Clotrimazole cream, vaginal cream	Clotrimazole
	Hydrocortisone cream, gel, lotion, ointment, solution (various name brands)	Hydrocortisone
	Miconazole cream, vaginal cream and suppository	Miconazole
	Tolnaftate cream, solution, aerosol	Tolnaftate
Eyes (ophthalmic)	Artificial tears (various name brands)	Artificial tears
	Zaditor OTC 0.025%	Ketotifen
Gastrointestinal	Citrate of Magnesium solution	Magnesium citrate
	Dulcolax tabs, suppositories	Bisacodyl
	Fleet Enema	Sodium phosphate
	Metamucil powder	Psyllium
	Miralax powder	Polyethylene glycol 3350
	Pepcid tabs	Famotidine
	Senna 8.6mg tabs	Senna, sennosides
	Tagamet tabs	Cimetidine
Pain	Ibuprofen 100mg/5mL suspension	Ibuprofen

Let us bring your medications to you

With Optum® Home Delivery, you can get a 3-month supply of your long-term medications. Plus, we mail them to you with free standard shipping.

Want more reasons?



Skip the trips

We deliver your medication to your door. You don't even have to leave home or wait in the pharmacy line.



Save money

You may pay less than what you do at in-store pharmacies. And, standard shipping is free.



Stay on track

With a 3-month supply, you may be less likely to miss a dose. You can even sign up for automatic refills.

Flexible Payment Options

Make one payment upfront. Or split it up into 3 equal monthly payments.

We're here when you need us

Use the website and app any time to track orders, request refills, price medications and more. Pharmacists and customer support team are available 24/7.

Ready for home delivery?

Here are the ways to sign up.

- optumrx.com or with the Optum Rx app.
- Or ask your doctor to send an electronic prescription to Optum Rx.
- Or call the number on your member ID card.

Scan code.
Log in. Sign up.



Optum

 Harvard Pilgrim
Health Care

a Point32Health company

Frequently Asked Questions

Is the Optum Home Delivery pharmacy in my plan's network?

Yes, it's part of your plan's pharmacy network.

Once I've enrolled in home delivery, how long will it take to get my medication(s)?

Medications should arrive within 5 business days after we receive the complete order.

Do I need to set up a home delivery account?

Yes. Before we can ship your first order, you need to set up your account and provide your payment method (credit card, debit card or bank account). Using your account, you can go online or use the app any time to place and track orders, check prices, and more.

What is a long-term medication?

Long-term medications are those you take on a regular basis. These may be taken for high blood pressure, cholesterol, and depression, just to name a few.

Can I use home delivery for any medication?

Use home delivery for long-term medications. See which of your prescriptions can be filled through home delivery by going online or using the app.

Can I set up medication reminders?

Yes. Go online or use the app to check your profile and turn on email and phone notifications and reminders.

How does the automatic refill program work?

Go online or use the app to see and enroll all eligible medications. Then, we'll send your refills when it's time. We notify you before we ship and we'll use your approved payment method on file. It's that easy.

Confused about health care terms? Visit [justplainclear.com](https://www.justplainclear.com).

Sign up for home delivery today

Log in to [optumrx.com](https://www.optumrx.com) or use the Optum Rx app



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1. Member and physician information – please use black or blue ink. One form per member.

Member ID number		
(Additional coverage, if applicable) Secondary member ID number		
Last name	First name	MI
Delivery address		Apt. #
City	State	Zip code
Phone number with area code		
Date of birth (mm/dd/yyyy)	Email address	
Physician name		
Physician phone number with area code		

2. Health history

Medication allergies:	<input type="checkbox"/> Aspirin	<input type="checkbox"/> Erythromycin	<input type="checkbox"/> Quinolones	<input type="checkbox"/> Others: _____
	<input type="checkbox"/> None known	<input type="checkbox"/> Cephalosporins	<input type="checkbox"/> NSAIDs	<input type="checkbox"/> Sulfa
	<input type="checkbox"/> Amoxil/Ampicillin	<input type="checkbox"/> Codeine	<input type="checkbox"/> Penicillin	<input type="checkbox"/> Tetracyclines
Health conditions:	<input type="checkbox"/> Asthma	<input type="checkbox"/> Glaucoma	<input type="checkbox"/> High cholesterol	<input type="checkbox"/> Others: _____
	<input type="checkbox"/> None known	<input type="checkbox"/> Cancer	<input type="checkbox"/> Heart condition	<input type="checkbox"/> Osteoporosis
	<input type="checkbox"/> Arthritis	<input type="checkbox"/> Diabetes	<input type="checkbox"/> High blood pressure	<input type="checkbox"/> Thyroid disease

Over-the-counter medications, vitamins and herbal supplements taken regularly:

3. Payment and shipping information – do not send cash

Standard delivery is included at no charge. Prescriptions should arrive within 5 business days after the pharmacy receives the complete order. The pharmacy will contact you if there will be an extended delay in delivering your medications.

Visit the website listed on your member ID card to check drug pricing before sending payment. Once shipped, medications may not be returned for a refund or adjustment.

<input type="checkbox"/> Expedite shipping. Add \$20.00 to order amount (subject to change). <input type="checkbox"/> Check enclosed. All checks must be signed and made payable to: Optum Rx. <input type="checkbox"/> Charge to my credit card on file. <input type="checkbox"/> Charge to my new credit card.	New credit card number	
	<div style="border: 1px dashed gray; width: 100%; height: 20px;"></div>	
	Expiration Date (Month/Year)	<div style="border: 1px dashed gray; width: 100%; height: 20px; display: flex; align-items: center; justify-content: center;"> / </div>
Signature: _____		Date: _____

For new prescription orders and maintenance refills, this credit card will be billed for copay/coinsurance and other such expenses related to prescription orders. By supplying my credit card number, **I authorize Optum Rx to maintain my credit card on file as payment method for any future charges.** To modify payment selection, contact customer service at any time.

4. Mail this completed order form with your new prescription(s) to Optum Rx, P.O. Box 2975, Mission, KS 66201. Do not staple or tape prescriptions to the order form.





Harvard Pilgrim
Health Care

a Point32Health company



SmartStart Program

Make your switch to Harvard Pilgrim easier than ever.



New plan. New benefits. Questions answered.

- How soon do I get my ID card?
- How can I confirm coverage for an upcoming appointment or procedure?
- How will my medications be covered?

SmartStart will guide you through enrollment even before your plan is active.

Pre-enrollment service

Our dedicated team will help answer your questions about your new benefits and connect you with a nurse care manager when you or your dependents have complex medical conditions —providing needed support even before your new plan is active.

Contact us at SmartStart@harvardpilgrim.org or call 866-874-0817 for answers to your questions.

Member online secure account

Visit harvardpilgrim.org/create to activate your secure account and quickly access your plan benefits and information.

- View your ID card
- Find a doctor or a hospital
- Select a Primary Care Provider (PCP)
- Estimate your out of pocket costs and more

The SmartStart team can also help you explore wellness programs such as personalized support for weight loss (harvardpilgrim.org/public/wellness) and mental health wellbeing (harvardpilgrim.org/public/behavioral-health)



Get Fast, Convenient Virtual Care 24/7

You can connect with a U.S. board-certified provider from anywhere in the U.S. via your smartphone, tablet, or computer for non-emergency conditions.¹

- **Everyday Health:** rashes, acne, eczema, asthma, and more.
- **Urgent Care:** pediatric care, cold & flu, sinus infections, bronchitis, UTIs, yeast infections, pink eye, and more.

Traveling outside the U.S. and Need Medical Advice?

Doctor On Demand providers offer international consultations.² They can give medical advice and suggest locally available medications.

Access confidential therapy and psychiatry services 7 days a week— on your schedule.

Choose from a variety of therapists with different specialties and build a relationship with the provider who best meets your needs. Appointments available within 1-3 days.

- **Therapy:** Support for conditions such as anxiety, depression, stress, grief & loss, postpartum, post-traumatic stress disorder (PTSD), youth mental health, couples therapy, Eye Movement Desensitization and Reprocessing (EMDR), and Cognitive Behavioral Therapy (CBT).
- **Psychiatry:** Mood disorders, psychiatric evaluations, initial diagnosis, medication management³, and more.

Doctor On Demand providers can also order your prescription³ at your local pharmacy when medically necessary.

Why Doctor On Demand?

- **Proven Results:** 95% case resolution rate.
- **Fast Access:** 5-minute average wait time.
- **Quality Care:** 4.9 out of 5 stars average rating.
- **Expert Providers:** 17+ years average experience.
- **Providers with diverse backgrounds:** 33% identify as racial minorities, 11% as LGBTQ+.

What Harvard Pilgrim Members Say

"Great, quick visit that sure beat waiting at Urgent Care!"

"What a lovely MD! Concerned and caring! The whole process is great :)"

Set up your account in three simple steps:

1. Visit doctorondemand.com/harvardpilgrim and have your member ID card ready.
2. Enter your health insurance information. This is an essential step to complete your registration.
3. Create your account and request a visit.



¹ In case of emergency, please call 9-1-1 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.

² This excludes U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands) and certain other countries (e.g., nations on the U.S. Sanctions List). Physicians will not order prescriptions for patients calling from outside the U.S.

³ Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate. This section applies to everyday health, urgent care, therapy, and psychiatry.



Harvard Pilgrim
Health Care

a Point32Health company

Connecting You to Whole-Person Care

Personalized Support for Every Stage of Life





At Harvard Pilgrim, we make behavioral health care easier to access with faster appointments, specialized services for children, teens and adults, and seamless connections to the provider that is right for you. This guide highlights our full range of behavioral health resources¹, designed to support you and your covered family members in improving your overall well-being, in both traditional and virtual settings.

From your first phone call to aftercare planning, our dedicated team is here to guide you every step of the way, ensuring you receive compassionate, coordinated whole-person care tailored to your unique needs.

Exclusive and Personalized Behavioral Health Service Navigation

Our Behavioral Health Service Navigation program offers a hands-on, personalized approach to make accessing behavioral health care faster and easier. With a 99% member satisfaction rate², this exclusive service helps you:

- Get appointments quickly—often within 6 days compared to typical 60-day waits²
- Access real-time telehealth options for timely care
- Find the right provider with help from dedicated Service Navigators who guide you every step of the way
- Navigate the complex healthcare system through personalized support and clear guidance
- Explore innovative tools and services tailored to your unique needs



"I always felt heard. Kaitlyn took my needs seriously, checked in frequently, and was very supportive. She helped me find the right providers — not just the first available ones — after I had given up trying on my own."

— **Harvard Pilgrim Member**

➤ For assistance, call the number on the back of your member ID card

Behavioral Health Programs and Services

Innovative collaborations expanding access and removing barriers to care

We continue to develop unique and innovative collaborations with leading providers. These programs and services are designed to enhance care delivery, improve accessibility, and address diverse needs—ensuring timely, personalized support across the full spectrum of behavioral health.

Digital Therapy Programs

Self-directed and structured virtual care for early intervention and moderate/severe conditions

Whether you're just starting your mental health journey or prefer flexible support before starting a structured care plan, our digital therapy programs provide a variety of tools designed to enhance daily well-being and foster emotional growth. From self-care activities and coping strategies to guided meditation and biofeedback, these programs offer accessible, evidence-based support anytime, anywhere.

AbleTo Self Care: A 24/7 digital app offering personalized self-care tools, mood and habit tracking, and therapist-designed guided activities to build coping skills and resilience.

➤ Visit ableto.com/harvardpilgrim to learn more.

Meru Health: A structured, 12-week evidence-based program combining therapist support, mindfulness lessons, and wearable biofeedback technology to promote lasting mental health improvements.

➤ Visit meruhealth.com/harvardpilgrim to learn more.

InStride Health: Specialized virtual therapy³ for children, teens and young adults (ages 7-22) with severe anxiety and OCD, offering a phased, family-centered approach that delivers rapid, effective care.

➤ Visit instridehealth.com to learn more.

Convenient Virtual Therapy Programs

Licensed therapy and medication management, including cultural competency and in-person options

Our virtual therapy options provide convenient, flexible access to licensed therapists and psychiatrists for a wide range of behavioral health needs. Members can connect from home or elsewhere, receiving personalized care that fits their schedule.

AbleTo: Provides weekly virtual therapy sessions based on cognitive behavioral therapy, paired with access to self-care digital resources to help manage mild to moderate anxiety, depression, and stress.

➤ Visit ableto.com/harvardpilgrim to learn more.

Doctor On Demand: Offers virtual therapy and medication management for members ages 6 and up, addressing conditions such as anxiety, depression, and PTSD. Members choose their provider and schedule appointments quickly, with a diverse provider network.

➤ Set up your account at doctorondemand.com/harvardpilgrim

Grow Therapy: Delivers virtual and in-person³ therapy and medication management for ages 6+, treating over 40 behavioral health conditions. Emphasizes culturally competent, personalized care.

➤ Visit growtherapy.com/members/harvardpilgrim

Valera Health: Offers comprehensive virtual outpatient behavioral health services⁴ for children (12+), adolescents, and adults, including therapy, medication management, and integrated case management.

➤ Visit valerahealth.com

Comprehensive Autism Care

Specialized pediatric developmental services and family support

In addition to a broad network of over 200 specialized autism care providers in New England, your Harvard Pilgrim plan benefits include access to Cortica—a physician-led autism services provider in Massachusetts. Cortica offers advanced neurological therapies and comprehensive, whole-child care⁵ for children from birth to 17 years old with autism spectrum disorder and other developmental differences.

Their integrated care model reduces wait times by delivering diagnostic assessments, medical care, applied behavior analysis (ABA), occupational therapy, speech therapy, social skills coaching, and counseling—all coordinated under one roof to support your child's unique needs. For added convenience, services are available at centers, via telehealth, and in-home.

- Families can schedule appointments easily online at corticacare.com/harvard-pilgrim-health-care OR by calling **888-885-5068**.

Comprehensive Resources for Pediatric Behavioral Health

If you're seeking support for developmental differences, emotional challenges, or want to proactively invest in your child's well-being, we offer access to specialized provider programs. These programs are designed to address the unique behavioral health needs of children, teens and young adults—with services available from birth for autism spectrum disorder, and age eligibility varying by program. Both in-person and virtual care options available for your convenience.

- To learn more visit our [behavioral health pediatric webpage](#).

"Our Grow Therapy provider has been working with my 7-year-old daughter for a couple of months now, and I am very happy with the care she's receiving. It feels reassuring knowing I can trust her provider and see the progress she's making. Overall, it's been a great experience, and I look forward to seeing all the growth my little one will continue to achieve."

— **Harvard Pilgrim Member**



Substance Use Disorder (SUD) Treatment Programs

Rapid access to medication-assisted treatment and community-based recovery support

Harvard Pilgrim offers access to a network of trusted providers delivering comprehensive substance use disorder care. From detoxification to ongoing recovery support, our programs integrate medical, behavioral, and community-based services to support your whole-person recovery journey.

Spectrum Health Systems

Spectrum Health Systems is a nonprofit dedicated to improving the lives of individuals affected by substance use, opioid addiction, and mental health disorders. Serving adolescents and adults across Massachusetts, Spectrum offers evidence-based treatment options including inpatient detoxification, residential treatment, medication for substance use disorders, outpatient counseling, and peer recovery support. Their community-based model promotes longer recovery and better health outcomes.

➤ Visit spectrumhealthsystems.org for more information.

Better Life Partners

Better Life Partners provides integrated health care⁵ combining primary and behavioral health services, allowing members to focus on all aspects of recovery. Their comprehensive care team offers rapid access to medication-assisted therapy (MAT), flexible individual or group therapy, expert counseling, and virtual or in-person primary care. Members benefit from easy communication via phone, email, or text, plus connections to local community resources tailored to their unique needs. Progress is regularly tracked through structured evaluations.

➤ Visit betterlifepartners.com/harvardpilgrim for more information.

Addiction Recovery Care Management Team

Our internal Addiction Recovery Care Management Team supports members after inpatient treatment by providing personalized recovery plans and guidance. They work closely with members to ensure ongoing support as they take steps toward sustained recovery.

Care Management Programs

Harvard Pilgrim's licensed, integrated care managers work closely with you and your providers to support the management of both medical and behavioral health conditions. They help create personalized aftercare plans and connect you with resources to promote your overall health and well-being.

Care Coordination: Provides assistance in finding and accessing services for members with co-existing medical and/or behavioral health needs.

Complex Care: Offers comprehensive assessments and individualized care plans for adults and children with complex or urgent health needs, focusing on the member/guardian's priorities to achieve optimal health and functioning.

Addiction Recovery: Supports members who are recovering from substance use, offering personalized recovery plans and guidance following recent inpatient treatment.

Transition to Home: Helps members recently discharged from the hospital by providing aftercare resources and support for a smooth transition back to home life.

Emergency Department Readmission Diversion: Provides personalized support for members who have recently visited the emergency room due to medical or behavioral health symptoms, aiming to reduce unnecessary readmissions.

Supportive Care: Designed for both adults and children who do not require complex care but need extended support after recent treatment, such as an emergency room visit. Care managers collaborate with behavioral health teams to deliver whole-person care addressing both medical and behavioral needs.

Post Facility Discharge: Assists members transitioning from acute behavioral health care by ensuring follow-up needs are met and identifying risks to prevent readmission, facilitating a smooth return to the community.

Peer Support: Connects members with community resources and provides support from peer specialists who have personal experience with mental health or substance use challenges. This includes dedicated peer support within the Addiction Recovery program.

➤ For assistance call the number on the back of your member ID card.



At Harvard Pilgrim, we are leading the way to better health by providing compassionate, equitable behavioral health care that supports you and your family's journey toward optimal well-being. We are committed to removing barriers and ensuring access to quality care for all our members.

➤ **For assistance accessing our behavioral health programs and services, please call the number on the back of your member ID card.**

- 1 Behavioral Health programs listed in this brochure are available to Harvard Pilgrim members with employer-sponsored coverage. Members' cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits. If you're experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away. Harvard Pilgrim, a Point32Health company, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.
- 2 Harvard Pilgrim data
- 3 InStride Health services are located in CT, MA, ME, NH, NJ, NY, OH, PA, RI, and VA
- 4 Valera Health services are located in MA, NJ, NY, VT, WA
- 5 Better Life Partners services are located in MA, ME, NH and VT



a **Point32Health** company



Wellness Reimbursement – Custom

Get reimbursed for fees you pay toward wellness activities — up to \$300

What qualifies for reimbursement?

- › Membership fees to gyms or fitness facilities
- › Virtual fitness class subscriptions
- › Studios or facilities that offer membership or tuition
- › Select nutrition programs
- › Select mindfulness meditation programs
- › Cardiovascular and strength training equipment
- › Seasonal town, club or school athletic fees

Studios and facilities that qualify for reimbursement include:

- Dance
- Gymnastics
- Swimming
- Martial arts
- Yoga
- Pilates
- Zumba
- Aerobic/group classes
- Spinning classes
- Kickboxing
- CrossFit
- Strength training
- Tennis
- Indoor rock climbing
- Personal training (taught by a certified instructor)

Qualified nutrition programs include:

- PlateJoy
- MyPlate Calorie Counter
- Wondr
- Noom
- Eat Right Now
- Weight Watchers
- Savory Living
- My Fitness Pal
- Lose It!
- EatLove
- Stronger U
- The Dinner Daily

Qualified mindfulness programs include:

- Calm
- Ten Percent Happier
- Headspace
- The Mindfulness App
- Meditation Studio
- Insight Timer



Any combination of two covered members on a family plan (subscriber, spouse or dependent) can be reimbursed for up to \$300 total. For plans with one covered member, the maximum reimbursement amount is \$300 per calendar year.*

How do I get reimbursed?

It's simple. Pay up to four months of your membership, subscription fees, or after purchase of qualified cardiovascular or strength training equipment.

After four months of Harvard Pilgrim membership, you can complete the Reimbursement Form online or by mail.

Go to harvardpilgrim.org/reimbursement

Either click on the link to submit your request online or complete the paper form and mail to the address on the form, along with a copy of your receipts.

What does not qualify for reimbursement?

- Health club initiation fees
- Fees for country clubs, social clubs and spas
- Nutrition and mindfulness programs not selected by Harvard Pilgrim
- Road race fees, sneakers, athletic wear and non-cardiovascular and non-strength training equipment
- Fitness apparel and footwear

When can I submit my request?

You can request reimbursement:

- Starting May 1 of the current calendar year, and after you've been enrolled in a Harvard Pilgrim plan for four continuous months.
- After four months of membership or subscription
- Once per calendar year, submitted by March 31 of the following year

How long will it take to be reimbursed?

Once you submit your request, reimbursement takes up to eight weeks. We'll send a check to the subscriber's address of record, made payable to the subscriber.

For complete guidelines, go to harvardpilgrim.org/reimbursement or call member services at (888) 333-4742

* Available on plans sold to fully-insured large employer groups, and ASO plans that elect this option.

Must be currently enrolled in Harvard Pilgrim at the time of reimbursement for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income. Members should consult their employer or tax advisor. Effective January 1, 2024.

Wellness Reimbursement – Custom Form Instructions

Please read the instructions below, then fill out the Wellness Reimbursement Form.

Want your reimbursement faster? Submit your request online at harvardpilgrim.org/reimbursement

Getting reimbursed is easy

Please enclose copies of the following:

- Copy of your membership agreement (if applicable)
- Completed Wellness Reimbursement Form
- Receipts showing that you paid for at least four months in a calendar year for activity fees, membership, subscription fees or receipts showing you paid for qualified fitness equipment (must show your name and the facility or program name). Fees must equal or exceed amounts being claimed.



Mail to:

Harvard Pilgrim Health Care
P. O. Box 9185
Quincy, MA 02269

Frequently Asked Questions

> How do I qualify for a wellness reimbursement?

- You must be eligible for wellness reimbursement through your Harvard Pilgrim plan.
- Fitness facility membership or other qualified wellness programs must be for at least four months in a current calendar year.
- Current Harvard Pilgrim membership must be at least four months in a calendar year and must coincide with four months of qualified programs.
- Wellness reimbursement available to members of fully-insured Large Group plans and eligible ASO plans.

> When can I submit my Wellness Reimbursement Form?

- Starting on May 1 of the current calendar year and when you have met the above-stated criteria.
- Only expenses accrued from January 1, 2024 and onward are available for reimbursement.

› What qualifies for reimbursement?

- Full-service health/fitness facilities that have cardiovascular and strength-training equipment qualify, as well as facilities for exercising and improving physical fitness.
- Fitness studios/facilities that offer dance, gymnastics, martial arts, yoga, Pilates, Zumba, aerobic/group classes, indoor cycling/spinning classes, kick-boxing, CrossFit, strength training, tennis, indoor rock climbing and personal training (taught by a certified instructor).
- Virtual fitness subscriptions.
- Fitness equipment used for cardiovascular health and strength training. Excludes fitness apparel and footwear.
- Select nutrition programs include: PlateJoy, MyPlate Calorie Counter, Wondr, Noom, Eat Right Now, Weight Watchers Savory Living, My Fitness Pal, Lose It!, EatLove, Stronger U, and The Dinner Daily.
- Mindfulness programs include: Calm, Ten Percent Happier, Headspace, The Mindfulness App, Meditation Studio, Insight Timer, and Unwinding Anxiety.
- Membership fees that you pay for seasonal sports including club, town or school athletic teams or leagues.
- Not eligible for reimbursement: fees you pay for group classes or personal training outside of a fitness facility/studio, health club initiation fees or costs that you pay for country clubs, social clubs (such as riding or hiking clubs), spas and road race fees.
- Validation of all facilities and programs are subject to approval by Harvard Pilgrim.

› How much can I claim for wellness reimbursement?*

- When eligible, any combination of two covered members on a family plan (subscriber, spouse or dependent) can be reimbursed for up to \$300 total. For plans with one covered member, the maximum reimbursement amount is \$300.
- Some members may be eligible for a different reimbursement amount based on their health plan.
- Check with your employer or contact Member Services for eligibility and reimbursement amount.

› What happens after I submit the Wellness Reimbursement Form?

- Reimbursement checks will be mailed and made payable **only** to the Subscriber only at the Subscriber's address of record. No other address will be accepted. If you believe your current address is different from the address we have on file, please call the Member Services number on the back of your ID card before you submit the form.
- Please allow up to 8 weeks for processing.

* Wellness reimbursement may be considered taxable income. For tax information, consult your employer or tax advisor.

Wellness Reimbursement Form

To be filled out by Harvard Pilgrim Health Care SUBSCRIBER only. Please use blue or black ink and print all information clearly.

When to submit this form

- When you are eligible for reimbursement through your employer or individual plan.
- After you have been a member in qualified wellness program and Harvard Pilgrim Health Care for at least four months in a calendar year.
- Once per calendar year, submitted by March 31 of the following year, with all necessary receipts or proof of payment.
- After all sections have been completely filled out and signed by the subscriber.

Section A - Subscriber Information (person who holds coverage)

Harvard Pilgrim ID Number	Subscriber's Last Name	First Name	Middle Initial
Date of Birth (mm/dd/yyyy)			
Address	City	State	ZIP Code
Daytime Phone (area code) xxx-xxxx	Company Name (Employer)	Subscriber's Email	

Section B - Subscriber and/or Member Information for Reimbursement

Harvard Pilgrim ID Number	Last Name	First Name	Date of Birth (mm/dd/yyyy)
Harvard Pilgrim ID Number	Last Name	First Name	Date of Birth (mm/dd/yyyy)

Section C - Wellness Program Information (List all wellness and facility memberships that you and/or your dependent(s) are submitting for reimbursement spanning the qualifying four months. Please note only select nutrition and mindfulness programs qualify for reimbursement.)

ATTACH DOCUMENTATION	Calendar Year from: mm/dd/yyyy to: mm/dd/yyyy	Facility or Program Name	City, State address and/or email address	Phone Number (area code) xxx-xxxx	\$ Amount being claimed
	from: ___/___/___ to: ___/___/___				
	from: ___/___/___ to: ___/___/___				

Section D - Fitness Equipment

ATTACH RECEIPT	Purchase Date	Brand/model	Cardiovascular equipment	Strength training equipment	\$ Amount being claimed

Total number of documents: ____ **Total dollar amount being claimed :** \$ _____

Section E - Subscriber Certification

I certify the information on the form and all supporting documents are complete, accurate and unaltered. I will attempt, in good faith, to regularly use my fitness services for which I am being reimbursed.

Subscriber's Signature _____ Date (mm/dd/yyyy) _____

Large Group Plans

Get Reimbursed for Childbirth Education Classes

Congratulations! Having a baby is an exciting time in your life, but it can also be overwhelming. Taking a class is a great way to build your confidence and prepare for childbirth and early parenthood. If you're a Harvard Pilgrim member, **you can get reimbursed up to \$150 for completing a childbirth education class.** Reimbursement is available to large group plans that opt in for childbirth class reimbursement.

Your questions answered

What's considered a qualifying class?

Qualifying classes are offered through your local hospital, birthing center, physician's office or childbirth education organization. They may consist of a one-day course or a series of weekly sessions. Led by a trained childbirth educator, classes typically address labor and birth, pain relief and coping management, birthing options, postpartum care, and the basics of caring for your newborn baby.

What do I need to prove that I took the class?

Be sure to get a paid receipt verifying class enrollment. The receipt must show your name, the name and location of the class, the amount paid, and the date of payment.

What if the class costs less or more than \$150?

Harvard Pilgrim will reimburse up to \$150*, but not more than the cost of the class. For example, if the class fee is \$225, we will only reimburse \$150. If the class costs \$120, we will reimburse \$120.

I took my class a year ago. Can I still get reimbursed?

You have until March 31 of the next calendar year to submit your form and receipt. For example, if you took your class in 2023, you must submit your request by March 31, 2024.

I took a childbirth class during my last pregnancy. If I take another class in preparation for the birth of my next child, can I be reimbursed?

Yes. You're eligible to be reimbursed for one childbirth class per pregnancy, per calendar year.

Take the class, get a receipt and send it in — it's that simple.

- 1 Select the qualifying childbirth class that meets your needs.
- 2 Fill out the form at [harvardpilgrim.org/reimbursement](https://www.harvardpilgrim.org/reimbursement). Remember, only the subscriber can request the reimbursement. If the dependent is enrolled in the class, the subscriber must complete and submit the form.
- 3 Mail your form and receipt to the address listed on the form.

For more details, see the Childbirth Class Reimbursement Form at [harvardpilgrim.org/reimbursement](https://www.harvardpilgrim.org/reimbursement)

*Maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract). Some employers may offer a different reimbursement amount. Must be currently enrolled in Harvard Pilgrim at time of reimbursement. For tax information, consult your employer or tax advisor. Childbirth reimbursement details vary for MA and RI small or individual group.



Questions?
Call Member Services at
(888) 333-4742

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



Childbirth Class Reimbursement Form

Keep copies of all documentation before sending in your Childbirth Class Reimbursement Form.

Mailing Instructions

Please enclose copies of the following:

1. Completed and signed Childbirth Class Reimbursement Form
2. Paid receipts verifying enrollment in a qualifying childbirth education class (Receipts from the program must show name of the member, name/location of the class, amount paid and date paid.)
3. Mail the Childbirth Class Reimbursement Form and all documentation to:
Harvard Pilgrim Health Care
P. O. Box 9185
Quincy, MA 02269

Commonly Asked Questions and Answers

How do I qualify for a reimbursement?

- You may only submit for reimbursement once per pregnancy.

When can I submit my Childbirth Class Reimbursement Form?

- Members must submit the form before the end of the calendar year following the year for which you are requesting reimbursement.
- Submission dates may vary by employer.

How much can I claim for reimbursement?

- Subscribers may claim up to \$150 for a childbirth education class for themselves and/or their dependents.
- Reimbursement will not exceed the cost of the childbirth class.
- Subscribers may receive reimbursement for a childbirth class only once per pregnancy.

What happens once I submit the Childbirth Class Reimbursement Form?

- Reimbursement checks will be made payable to the Subscriber and mailed only to the Subscriber's address of record. No alternative address will be accepted.
- If you believe your current address is different than the address of record in Harvard Pilgrim's systems, please contact us before submitting your Childbirth Class Reimbursement Form.
- Please allow up to 8 weeks for processing.

This information refers to plans offered by Harvard Pilgrim Health Care and its affiliates, including Harvard Pilgrim Health Care of New England and HPHC Insurance Company.



Childbirth Class Reimbursement Form

To be filled out by Harvard Pilgrim Health Care SUBSCRIBER only. Please use blue or black ink and print all information clearly.

When to submit this form

- After you enroll in a Harvard Pilgrim plan that includes the Childbirth Class Reimbursement benefit.
• After you have enrolled in and paid for a childbirth education class.
• Once per pregnancy with all necessary receipts and documentation.
• Once all sections on the form have been completed and signed by the subscriber.

Section A – Subscriber Information (person who holds coverage)

Form fields for Section A: Harvard Pilgrim ID Number, Subscriber's Last Name, First Name, Middle Initial, Date of Birth (mm/dd/yyyy), Address, City, State, ZIP Code, Daytime Phone (area code) xxx-xxxx, Company Name (Employer), Subscriber's Email

Section B – Subscriber and/or Member Information for Reimbursement

Form fields for Section B: Harvard Pilgrim ID Number, Last Name, First Name, Date of Birth (mm/dd/yyyy) (repeated three times)

Section C – Childbirth Class Information (List all programs that you are submitting for on behalf of you and/or your dependents, including dates.)

Table with 6 columns: ATTACH DOCUMENTATION, Calendar Year from: mm/dd/yyyy to: mm/dd/yyyy, Name of Program, City, State, Phone Number (Area Code) xxx-xxxx, \$ Amount being claimed. Includes rows for 'from:' and 'to:' dates.

Total number of documents ____ Total dollar amount being claimed \$ _____

Section D – Subscriber Certification

I certify that the information on the form and all supporting documents are complete, accurate and unaltered. I affirm that I and/or my covered dependent(s) attended the childbirth class for which I am being reimbursed.

Subscriber's Signature _____ Date _____

Language Assistance Services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

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

العربية (Arabic)

انتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742 (TTY: 711)

ខ្មែរ (Cambodian) សំនួរដំណឹង: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຄ່າມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

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

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, sex, sexual orientation, or gender identity. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

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 (see below for contact information).

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, sex, sexual orientation, or gender identity, you can file a grievance with:

Civil Rights Compliance Officer

1 Wellness Way
Canton, MA 02021

866-750-2074, TTY service: 711,

Fax: 617-509-3085

Email: civil.rights@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/smartscreen/main.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

hhs.gov/ocr/office/file/index.html.



Weight Management Program Reimbursement Form

For Massachusetts members with: 1) individual coverage or 2) coverage through an employer group with 50 or fewer employees. (If you're not sure if you qualify, check with your employer.) Please read the instructions below, then fill out the form on page 2.

Keep copies of all documentation before sending in your Weight Management Program Reimbursement Form.

Mailing Instructions

Please enclose copies of the following:

1. Completed and signed Weight Management Program Reimbursement Form
2. Paid receipts verifying enrollment in a qualifying weight management program (receipts must show name of the member, name of the program, amount paid per session(s), and date(s) paid)
3. Mail the Weight Management Program Reimbursement Form and all documentation to:
Harvard Pilgrim Health Care
P. O. Box 9185
Quincy, MA 02269

Commonly Asked Questions and Answers

How do I qualify for a reimbursement?

- Your plan must include Harvard Pilgrim's Weight Management Program Reimbursement benefit. Check with your employer or see your Schedule of Benefits for details.
- You may only submit for reimbursement once per calendar year, for up to 12 weeks of program membership in that year.

When can I submit my Weight Management Program Reimbursement Form?

You must submit the form before the end of the calendar year following the year for which you are requesting reimbursement.

Does my weight management program qualify?

- To receive reimbursement, you must enroll in a WW (Weight Watchers)® digital program or workshop, or a hospital-based weight management program.
- No coverage is provided for individual nutritional counseling sessions, registration fees, pre-packaged meals, books, videos, scales or other items or supplies bought by the member, or any other items not included as part of a weight management class or course.

How much can I claim for reimbursement?

- Subscribers may claim up to 12 weeks of membership per calendar year (e.g., January-December) in total for the WW (Weight Watchers)® digital program or workshop, or hospital-based weight management program for themselves and/or their dependents.
- Reimbursement may not exceed the cost of 12 weeks of participation in a WW (Weight Watchers)® digital program or workshop, or in a hospital-based weight management program.
- Subscribers may receive weight management program reimbursement only once per calendar year.

What happens once I submit the Weight Management Program Reimbursement Form?

- Reimbursement checks will be made payable to the subscriber and mailed only to the subscriber's address of record. No alternative address will be accepted.
- If you believe your current address is different than the address of record in Harvard Pilgrim's systems, please contact us before submitting your form.
- Please allow up to 8 weeks for processing.

This information refers to plans offered by Harvard Pilgrim Health Care and its affiliates, including Harvard Pilgrim Health Care of New England and HPHC Insurance Company.



Weight Management Program Reimbursement Form

To be filled out by Harvard Pilgrim Health Care **SUBSCRIBER** only. Please use blue or black ink and print all information clearly.

When to submit this form

- After you enroll in a Harvard Pilgrim plan that includes the Weight Management Program Reimbursement benefit
- After you are a member of an approved weight management program
- Once per calendar year, with all necessary receipts and documentation
- Once all sections on the form have been completed and signed by the subscriber

Section A – Subscriber Information (person who holds coverage)

Harvard Pilgrim ID Number	Subscriber's Last Name	First Name	Middle Initial
Date of Birth (mm/dd/yyyy)			
Address	City	State	ZIP Code
Daytime Phone (area code) xxx-xxxx	Company Name (Employer)	Subscriber's Email	

Section B – Subscriber and/or Member Information for Reimbursement

Harvard Pilgrim ID Number	Last Name	First Name	Date of Birth (mm/dd/yyyy)
Harvard Pilgrim ID Number	Last Name	First Name	Date of Birth (mm/dd/yyyy)
Harvard Pilgrim ID Number	Last Name	First Name	Date of Birth (mm/dd/yyyy)

Section C – Weight Management Program Information (List all programs that you are submitting for on behalf of you and/or your dependents, including the qualifying months.)

ATTACH DOCUMENTATION	Calendar Year from: mm/dd/yyyy to: mm/dd/yyyy	Type of Program	City, State	Phone Number (area code) xxx-xxxx	\$ Amount being claimed
	from: ___/___/___ to: ___/___/___				
from: ___/___/___ to: ___/___/___					
from: ___/___/___ to: ___/___/___					

Total number of documents _____ Total dollar amount being claimed \$ _____

Section D – Subscriber Certification

I certify that the information on the form and all supporting documents are complete, accurate and unaltered. I affirm that I will attempt, in good faith, to regularly attend my weight management program and utilize membership for which I am being reimbursed.

Subscriber's Signature _____ Date _____

How to Find a Doctor

Our Online Provider Directory Helps Make it Easier

Looking for a Primary Care Provider (PCP), Specialist or Hospital? You can use our “Find a provider” online tool to look up your plan’s participating providers. The tool is updated five days per week to reflect the most recent providers in our network.

Get Started in 3 Simple Steps:

- 1. Log in to your secure member account** at harvardpilgrim.org 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. To search for participating providers, visit harvardpilgrim.org/providerdirectory. You will need to select your plan name, mentioned on the top right of your member ID card.

How to Select or Change Your PCP

- **Log in to your member account** and 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 assist in coordinating any specialty care you might need.

> Need Assistance?

Call Members Services at the number on the back of your member ID card.

Member Secure Account and Mobile App

Quickly access your benefits

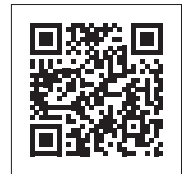
Log in at harvardpilgrim.org/login or activate your secure online account at harvardpilgrim.org/create or via the Harvard Pilgrim mobile app¹, to quickly and securely access your health plan benefits information.

- › Understand your coverage
- › Check your claims, referrals, and authorizations
- › View plan limits, including your out-of-pocket costs
- › Find a doctor or a hospital
- › Select or change your Primary Care Provider (PCP)
- › Estimate your costs²
- › Access health and wellness resources

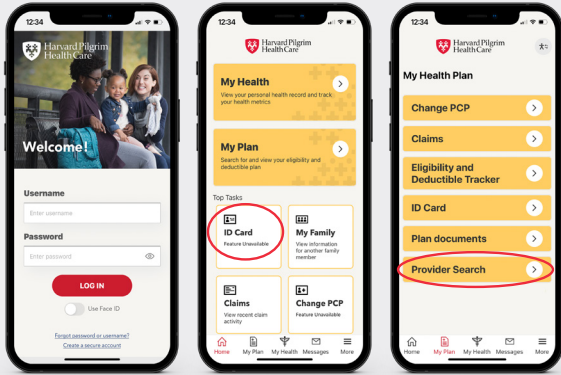
Watch our member secure account video:





English



Spanish



1. Log in to your account at harvardpilgrim.org/login
2. Click "ID card" to view your card. If you are using the app, you can add the ID card to your Apple Wallet or Google Pay by clicking on the "add" button
3. Looking for a new provider? Click "Provider Search"



- › Remember to present your member ID card when receiving health care services, such as office visits, prescription refills or lab tests. This allows your providers to quickly access your health plan benefits and help you get the most out of your plan.

Get started by logging in to your member secure account at harvardpilgrim.org/login

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



Ovia Health

Support to help you and your family through some of life's biggest transitions.

Ovia offers support for reproductive health, starting a family, having a healthy pregnancy, balancing life as a working parent and managing menopause.

Ovia Health features two mobile apps: **Ovia** and **Ovia Parenting**. Each app offers access to daily, personalized articles and tips, instant analysis and feedback on your health data, and unlimited in-app messaging with Ovia Health's team of experts including registered nurses, nurse practitioners, social workers, mental health counselors, nurse midwives, lactation consultants, and infant and child sleep consultants.*



Ovia

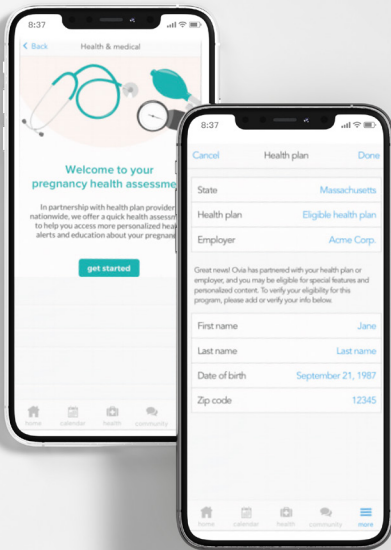
Ovia offers support for overall reproductive health including pre-conception, looking to conceive, conception, and perimenopause or menopause. Users can also track a pregnant woman's health and progress, and talk to a health coach for support through every pregnancy milestone.



Ovia Parenting

Track newborn and infant health, find answers to parenting questions, and receive personalized, age-specific guidance from Ovia's in-house experts. Parenting supports single parents, co-parents, and multiple caregivers with shared accounts so that everyone can stay involved.

*Harvard Pilgrim Health Care does not specifically endorse or recommend, and makes no warranties expressed or implied, that communication with Ovia Health is a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or qualified health provider with any questions concerning your medical or mental health condition.



Ovia apps are a great daily support system if you are:

- Interested in tracking and understanding your reproductive health and fertility
- Trying to start or grow your family, whether that's through pregnancy, adoption or surrogacy
- Already pregnant
- The parent of a newborn, baby and/or toddler, or school-aged child to adolescent
- Preparing for or returning from parental leave
- About to start the menopause journey

Download the Ovia app(s) right for you and activate your account

If you don't have an Ovia Health account yet:

- Download Ovia or Ovia Parenting on your mobile device through the App Store or Google Play, or the landing page at connect.oviahealth.com/harvardpilgrim
- Select "Try it now" and then at the Welcome screen, customize your profile and create a new account.
- After entering your email address and creating a password, select the toggle for "I have Ovia Health as a benefit."
- Select "Sign up."
- Select health plan and employer.
- Enter first name and last name (as listed with your health plan), date of birth and zip code.
- Accept the terms and conditions.
- Explore Ovia Health!

If you have an Ovia consumer account already:

- Tap "More" and tap "Update my health care information."
- Select health plan and employer.
- Enter first name and last name (as listed with your health plan), date of birth and zip code.
- Accept the terms and conditions.
- Press the Save button at the top right and get started.
- Explore Ovia Health!



Out-of-Area Dependent Coverage

For members enrolled in an HMO plan

If you're enrolled in a Harvard Pilgrim HMO plan that includes out-of-area dependent coverage, you and your covered family members typically must receive care from in-network providers. But did you know these plans provide coverage for dependents under the age of 26 who live outside of Harvard Pilgrim's enrollment area?* With this benefit, they have access to in-network providers and services through Harvard Pilgrim's national provider network with UnitedHealthcare (UHC) Options.

How does out-of-area dependent coverage work?

We provide limited out-of-area dependent coverage because many dependent children attend schools or colleges outside of the enrollment area where participating providers are not available to provide care. Please note that all dependents under the age of 26 (not just students) may be covered by your HMO plan if they live outside of the enrollment area.

How can my dependent take advantage of this benefit?

Before using this benefit, the plan's subscriber must first call Harvard Pilgrim to register the dependent who lives outside of the enrollment area. To do this, please call Member Services at **888-333-4742**.

Is my dependent required to have a primary care provider (PCP) and get referrals to see specialists?

As with all HMO plans, your registered dependent must have a Harvard Pilgrim network PCP on file with us. When the dependent is within the enrollment area (e.g., for school breaks or visits) and need to see a specialist, they must get a referral from their PCP. While living outside of the enrollment area, they do not need a referral from their PCP to see a specialist, but they will need to choose a specialist from the UHC Options network.

How can my dependent find a provider?

To find a provider outside of the enrollment area, they should search the **Dependent Out-of-Area provider directory**, which is listed under the "Standard Plans" section of our online provider directory at **harvardpilgrim.org**.

What services are covered out-of-area?

Your registered dependent can receive most of the same coverage available to them under the plan as though they

were within the enrollment area. Please refer to your Benefit Handbook and Schedule of Benefits for specific coverage information. Bariatric surgery, infertility treatment and fertility services (when covered under your plan) are not covered outside of the enrollment area.

What about behavioral health services?

To find a behavioral health provider outside of the enrollment area, your registered dependent should search the **Dependent Out-of-Area provider directory**.

What cost sharing applies for out-of-area services?

For services received out-of-area, including urgent care, your dependent's cost sharing will follow your plan's Schedule of Benefits. If your plan includes a tiered network, the cost sharing for the highest tier will apply.

Does my dependent need to get prior approval for certain services?

If your dependent requires certain care, like being admitted to a hospital, home infusion or durable medical equipment, they will need to call Harvard Pilgrim at **800-708-4414** to get approval before they receive the service. Please refer to your Benefit Handbook for specific coverage information.

Need assistance?

- › Call Member Services at **888-333-4742** for additional help or to register your dependent under the age of 26.
- › Log in to your online account at **harvardpilgrim.org** to view your plan documents.

* See your plan's Benefit Handbook for information on your enrollment area.

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