



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

2023-2024 Member Guide

Find everything you need at harvardpilgrim.org/gic



Welcome to Harvard Pilgrim

At Harvard Pilgrim Health Care, we are committed to providing GIC members access to high-quality health care coverage and services to help you stay healthy. Our new health plans, **Harvard Pilgrim Explorer POS** and **Harvard Pilgrim Quality HMO** offer preventive care, behavioral health services, wellness programs, and many other great perks.

We encourage you to use this member guide to:

- ☒ Learn more about your care options
- ☒ See how to register for your secure member account and download our free mobile app
- ☒ Explore wellness programs, like discounts at health facilities and more

You can also visit **harvardpilgrim.org/gic** for resources specific to your plan.

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Harvard Pilgrim Explorer POS

Harvard Pilgrim Explorer POS is a Point of Service (POS) plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick. How this plan works:

How this plan works

- Full network — any provider on Harvard Pilgrim is part of the Harvard Pilgrim Explorer POS plan
- Network is tiered into Tiers 1, 2, and 3
- Highest level of coverage with in-network services with PCP, a specialist with PCP referral, or via our national network
- The plan also covers out-of-network services, with deductible and coinsurance
- Enrollees must live in CT, MA, ME, NH, RI or VT

In-network and Out-of-network/Non-referral Coverage

You have the highest level of coverage when you receive covered services in-network, directly from your PCP or from other Harvard Pilgrim participating providers with the appropriate referrals. In-network coverage saves money because you pay lower out-of-pocket costs than you would if you did not get referrals or used out-of-network providers and hospitals.

You have out-of-network/non-referral coverage when you receive care for covered services from out-of-network providers or from participating providers without a referral from your PCP. Out-of-network or non-referral coverage is usually more expensive than in-network coverage.

About this plan's deductibles:

- In-network Annual deductible: Plan members must pay the in-network deductible of \$500 per individual/\$1,000 per family per plan year for applicable covered services in our network.
- Out-of-network or non-referral annual deductible: Members using the out-of-network or non-referral level of benefits will pay the out-of-network deductible of \$500 per individual/\$1,000 per family per plan year. At the out-of-network level, once you have paid the deductible, the Harvard Pilgrim Explorer POS will pay 80% and you will pay 20% of the "reasonable charges". This continues until you reach the out-of-pocket maximum of \$5,000 per individual/\$10,000 per family. At this time, your services are covered in full (up to the reasonable charges) for the rest of the plan year.

Tiering

It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic) to confirm if the provider is in the Explorer POS network and at what tier.

Out-of-pocket costs will vary depending on whom you see and where you go for care. Please review and consider the following when seeking care:

You can lower your out-of-pocket cost by selecting providers and hospitals in lower cost tiers.

When you choose a PCP, it is important to consider the tier of the hospital that your PCP uses. For example, a Tier 1 PCP may admit patients to a Tier 2 or Tier 3 Hospital.

A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.

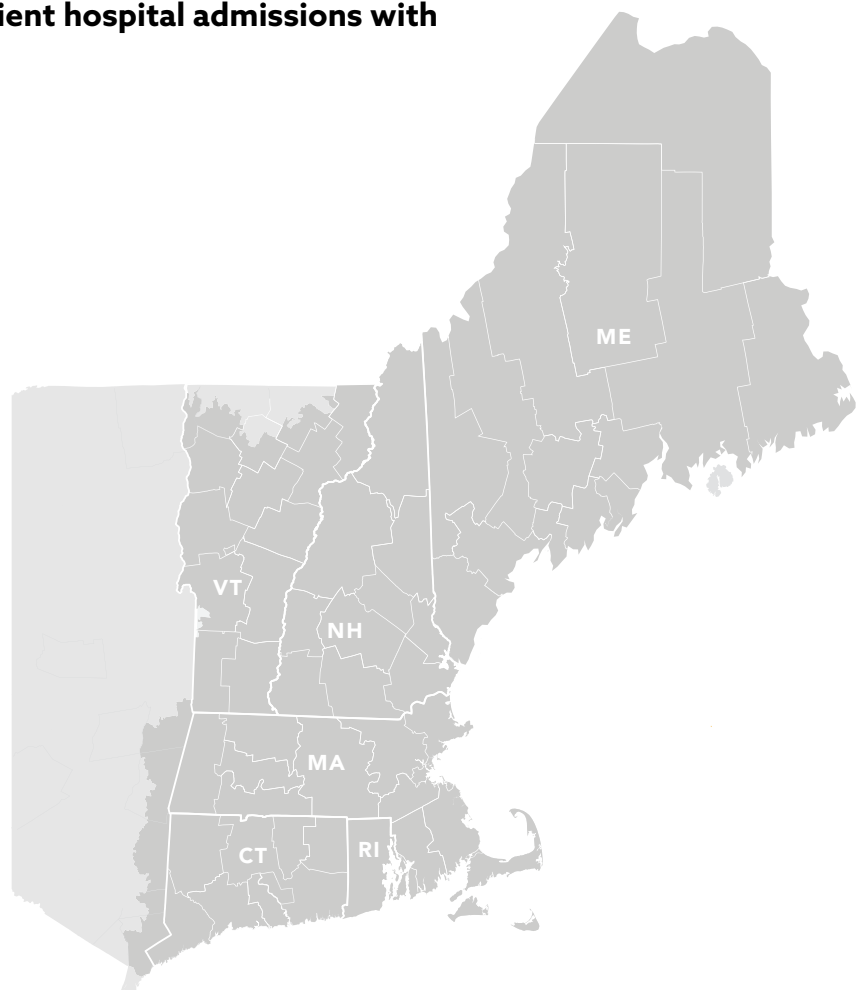
To receive the highest In-network level of benefits:

- Choose a primary care provider (PCP)
- Obtain referrals to see in-network specialists when needed and visit Tier 1 and Tier 2 providers for lower copayments.
- Obtain care from your PCP

You will pay more when you receive care out-of-network or with an in-network provider without a referral from your PCP; that is, if you have not chosen a PCP or obtained referrals to see specialists, or you are using out-of-network providers.

Copayments for office visits and inpatient hospital admissions with in-network providers:

Tier 1	PCPs —\$10 Specialists—\$30 Hospitals—\$275
Tier 2	PCPs—\$20 Specialists—\$60 Hospitals—\$500
Tier 3	PCPs—\$40 Specialists—\$75 Hospitals—\$1,500



Harvard Pilgrim Explorer POS enrollment area map

Explorer POS — Summary of Benefits

July 1, 2023–June 30, 2024

	In-Network	Out-of-Network
Deductible	\$500 per member/\$1,000 per family	\$500 per member/\$1,000 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All in-network medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)	\$5,000 per member/\$10,000 per family (excluding coinsurance for skilled nursing facility care)
Outpatient Care		
Primary Care Provider Visits	Tier 1 copayment: \$10, Tier 2 copayment: \$20 Tier 3 copayment: \$40	Deductible, then 20% coinsurance
Specialist Visits	Tier 1 copayment: \$30, Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge	Deductible, then 20% coinsurance
Administration of Allergy Injections	Deductible, then no charge	Deductible, then 20% coinsurance
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible	Deductible, then 20% coinsurance
Hospital Services		
Inpatient Semi-Private Room and Board and Physicians' Services	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Tier 3 copayment: \$1,500 Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Surgical Day Care	\$250 copayment per visit, then deductible. Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year)	Deductible, then 20% coinsurance
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge	Deductible, then 20% coinsurance
Skilled Nursing Facility Care Services — NEW up to 100 days per plan year	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge	Deductible, then 20% coinsurance
Prescription Drug Benefit		
The GIC provides prescription drug coverage through CVS Caremark. Visit https://info.caremark.com/oe/gichome or call (877) 876-7214	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165	
Other Services		
Durable Medical Equipment Including Prosthetics	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Physical and Occupational Therapies — NEW up to 30 visits per plan year for each therapy	\$20 copayment	Deductible, then 20% coinsurance
Chiropractic Care — 20 visits per plan year	\$20 copayment	Deductible, then 20% coinsurance
Biannual Routine Vision Exam — covered once every 24 months	Optometrist copayment: \$20 Ophthalmologist Specialist: Tier 1 copayment: \$30, Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Ambulance	Deductible, then no charge	Deductible, then 20% coinsurance
Behavioral Health		
Office Visits	\$10 copayment	Deductible, then 20% coinsurance
Telemedicine Visits	Copayment waived for the first 3 visits; \$10 per visit after the third visit	Deductible, then 20% coinsurance
Inpatient — General Hospital (semi-private room and board and special services)	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Tier 3 copayment: \$2,500	Deductible, then 20% coinsurance
Inpatient Mental Hospital Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Inpatient Substance Abuse Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance

Explorer POS Participating Hospitals — Massachusetts

2023–2024

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Harvard Pilgrim Explorer POS network.

Tier 1 Hospitals

Anna Jaques Hospital
Athol Memorial Hospital
Baystate Franklin Medical Center
Baystate Medical Center
Baystate Noble Hospital
Baystate Wing Hospital
Beth Israel Deaconess Hospital - Milton
Beth Israel Deaconess Hospital - Needham
Beth Israel Deaconess Hospital - Plymouth
Boston Medical Center
Heywood Hospital
Holyoke Medical Center
MelroseWakefield Healthcare -
- MelroseWakefield Hospital
- Lawrence Memorial Hospital
MetroWest Medical Center -
- Leonard Morse Hospital
- Framingham Union Hospital
Milford Regional Medical Center
Northeast Hospital Corporation -
- Addison Gilbert Hospital
- Beverly Hospital
Saint Vincent Hospital
Signature Healthcare Brockton Hospital
Southcoast Hospitals Group -
- Charlton Memorial Hospital
- St. Luke's Hospital
- Tobey Hospital
Sturdy Memorial Hospital
Tufts Medical Center
UMass Memorial Health -
- Harrington Hospital
- Clinton Hospital
- Marlborough Hospital
Winchester Hospital

Tier 2 Hospitals

Beth Israel Deaconess Medical Center
Boston Children's Hospital
Cambridge Health Alliance
Cape Cod Hospital
Dana-Farber Cancer Institute
Falmouth Hospital
Lahey Hospital and Medical Center
Lawrence General Hospital
Lowell General Hospital
Martha's Vineyard Hospital
Massachusetts Eye and Ear Infirmary
Mercy Medical Center
Mount Auburn Hospital
Nantucket Cottage Hospital
Nashoba Valley Medical Center
New England Baptist Hospital
The Shriners' Hospital for Children - Boston
The Shriners' Hospital for Children - Springfield
South Shore Hospital
Steward -
- Carney Hospital
- Good Samaritan Medical Center
- Holy Family Hospital
- Morton Hospital
- Norwood Hospital
- Saint Anne's Hospital
- St. Elizabeth's Medical Center
UMass Memorial Medical Center -
- Hahnemann Campus
- Memorial Campus
- University Campus

Tier 3 Hospitals

Berkshire Medical Center
Brigham and Women's Faulkner Hospital
Brigham and Women's Hospital
Cooley Dickinson Hospital
Emerson Hospital
Fairview Hospital
Massachusetts General Hospital
Newton-Wellesley Hospital
North Shore Medical Center
- Salem Hospital
- Union Hospital

Please refer to the Explorer POS Plan provider directory for a list of participating and non-participating hospitals in other states.

You pay a lower copay when you use Tier 1 hospitals.

Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Explorer POS provider directory at [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic) for the most current information.

All hospitals in CT, NH, ME, RI, and VT are Tier 2.

Harvard Pilgrim Quality HMO

Harvard Pilgrim Quality HMO is a plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick.

How this plan works

- This plan has a narrower network with fewer participating health care providers and hospitals, but with a lower premium than Explorer POS
- You are required to choose a PCP and receive covered services directly from your PCP or from other Harvard Pilgrim participating providers with the appropriate referrals
- In-network coverage only — there are NO out-of-network benefits, unless you have a medical emergency, or you need urgent care outside of the Quality HMO service area
- You pay lower copayments for office visits to specialists and for inpatient hospital care when you use Tier 1 providers in the Quality HMO network. The network is limited to Tier 1 and 2, with no Tier 3 providers
- Enrollees must live in mainland Massachusetts — the Cape and Islands are excluded

About this plan's deductible

Annual deductible: Plan members must pay an annual deductible of \$400 per individual/\$800 per family for applicable covered services in the Quality HMO network.



Tiering

It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit harvardpilgrim.org/gic to confirm if the provider is in the Quality HMO network and at what tier.

You will save on out-of-pocket costs when you visit Tier 1 providers and hospitals.

Please note: the cost-sharing amounts you will pay will vary depending on whom you see and where you go for care. Providers are not always in the same tier as the hospitals where they admit patients; be sure to check both doctors and hospitals.

Although certain primary care providers and specialists may participate in the Quality HMO network, the hospitals where they send their patients may not. If your provider refers you to a hospital that is not in the Quality HMO network, coverage will not be provided under your Quality HMO plan.

Providers' tier assignments may change during the year if they change practice affiliations. A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.

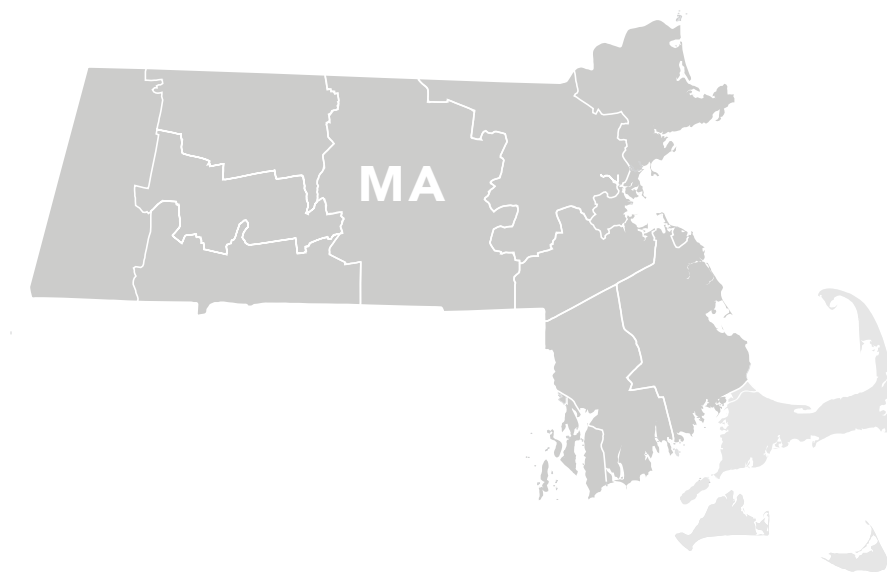


Specialists—\$30
Hospitals—\$275



Specialists—\$60
Hospitals—\$500

To see the copayments that apply at each network hospital, check the Copayments for Inpatient Hospital Admissions list in this guide.



Harvard Pilgrim Quality HMO enrollment area map

Quality HMO — Summary of Benefits

July 1, 2023–June 30, 2024

Deductible	\$400 per member/\$800 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)
Outpatient Care	
Primary Care Provider Visits	\$20 copayment
Specialist Visits	Tier 1 copayment: \$30 / Tier 2 copayment: \$60
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge
Administration of Allergy Injections	Deductible, then no charge
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible
Hospital Services	
Inpatient Semi-Private Room and Board and Physicians' Services	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)
Surgical Day Care	\$250 copayment per visit, then deductible. Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year)
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge
Skilled Nursing Facility Care Services — NEW up to 100 days per plan year	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge
Prescription Drug Benefit	
The GIC provides prescription drug coverage through CVS Caremark. Visit https://info.caremark.com/oe/gichome or call (877) 876-7214.	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165
Other Services	
Durable Medical Equipment Including Prosthetics	Deductible, then 20% coinsurance
Physical and Occupational Therapies — NEW up to 30 visits per plan year for each therapy	\$20 copayment
Chiropractic Care — 20 visits per plan year	\$20 copayment
Biannual Routine Vision Exam — covered once every 24 months	Optometrist copayment: \$20 Ophthalmologist Specialist: Tier 1 copayment: \$30 Tier 2 copayment: \$60
Ambulance	Deductible, then no charge
Behavioral Health	
Office Visits	Individual copayment: \$20 per visit Group copayment \$15 per visit
Telemedicine Visits	Copayment waived for the first 3 visits; \$15 copayment after the third visit
Inpatient — General Hospital (semi-private room and board and special services)	\$275 copayment per admission (Limited to one copayment per quarter)
Inpatient Mental Hospital Facility	\$275 copayment per admission (Limited to one copayment per quarter)
Inpatient Substance Abuse Facility	\$275 copayment per admission (Limited to one copayment per quarter)

Quality HMO Participating Hospitals — Massachusetts

2023–2024

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Quality HMO network.

Tier 1 Hospitals

Anna Jaques Hospital
Athol Memorial Hospital
Baystate Franklin Medical Center
Baystate Medical Center
Baystate Noble Hospital
Baystate Wing Hospital
Beth Israel Deaconess Hospital - Milton
Beth Israel Deaconess Hospital - Needham
Beth Israel Deaconess Hospital - Plymouth
Boston Medical Center
Heywood Hospital
Holyoke Medical Center
MelroseWakefield Healthcare
- MelroseWakefield Hospital
- Lawrence Memorial Hospital
MetroWest Medical Center
- Leonard Morse Hospital
- Framingham Union Hospital
Milford Regional Medical Center
Northeast Hospital Corporation -
- Addison Gilbert Hospital
- Beverly Hospital
Saint Vincent Hospital
Signature Healthcare Brockton Hospital
Southcoast Hospitals Group -
- Charlton Memorial Hospital
- St. Luke's Hospital
- Tobey Hospital
Sturdy Memorial Hospital
Tufts Medical Center
UMass Memorial Health -
- Harrington Hospital
- Clinton Hospital
-Marlborough Hospital
Winchester Hospital

Tier 2 Hospitals

Beth Israel Deaconess Medical Center
Boston Children's Hospital
Cambridge Health Alliance
Dana-Farber Cancer Institute
Lahey Hospital and Medical Center
Lawrence General Hospital
Lowell General Hospital
Massachusetts Eye and Ear Infirmary
Mercy Medical Center
Mount Auburn Hospital
Nashoba Valley Medical Center
New England Baptist Hospital
South Shore Hospital
Steward -
- Carney Hospital
- Good Samaritan Medical Center
- Holy Family Hospital
- Morton Hospital
- Norwood Hospital
- Saint Anne's Hospital
- St. Elizabeth's Medical Center
UMass Memorial Medical Center -
- Hahnemann Campus
- Memorial Campus
- University Campus

Non-Participating Hospitals — Massachusetts

Any Massachusetts hospitals not listed here are considered out of network.

Except in a medical emergency, care you receive from hospitals that do not participate in the Quality HMO network is not covered. Some non-participating acute care hospitals may be participating behavioral health facilities. Please see the Quality HMO Plan provider directory for the list of participating behavioral health facilities.

Please refer to the Quality HMO Plan provider directory for a list of participating and non-participating hospitals in other states.

You pay a lower copay when you use Tier 1 hospitals.

Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Quality HMO provider directory at harvardpilgrim.org/gic for the most current information.

Which Product is Right for You?

	The Harvard Pilgrim Quality HMO Plan	The Harvard Pilgrim Explorer POS Plan
Choose this product if ...	You want to save money with a lower monthly premium, and you will be sure to use a smaller provider and hospital network (except in medical emergencies).	You are willing to pay a higher monthly premium for additional choices of providers and hospitals. You have dependents living out of state; this plan has participating providers available nationwide.
Do I need to select a primary care provider (PCP) and get referrals from my PCP to see specialists?	Yes. We will assign a PCP to you upon enrollment. You may select your own PCP by visiting harvardpilgrim.org/gic and logging in to your member account.	Yes. For in-network coverage you must get your PCP's referral for most kinds of specialty care. We will assign a PCP to you upon enrollment. You may select your own PCP by visiting harvardpilgrim.org/gic and logging in to your member account.
Do I have an opportunity to save with lower-cost Tier 1 and Tier 2 providers and hospitals?	Yes	Yes
Which providers and hospitals can I visit?	Only the providers and hospitals that participate in the Quality HMO network. This is a smaller network than the Explorer POS Plan/Harvard Pilgrim network. Important: This is a limited network product. Except in a medical emergency, you will have to pay for your care if you use doctors or hospitals that are not part of the Primary Choice network.	Any doctors and hospitals that participate in the Harvard Pilgrim network. For in-network coverage, you must get your PCP's referral when you need to see participating specialists or when you receive non-emergency care from participating hospitals. -plus- You can use doctors and hospitals that are not part of the Harvard Pilgrim network, but you must pay a deductible (separate from your in-network deductible) and coinsurance to do so. ²
Office visit copayments	In-network: PCP-level copayment: \$20 Specialist copayments: \$30 or \$60	In-network: PCP-level copayment: \$10, \$20 or \$40 Specialist copayments: \$30, \$60 or \$75 Out-of-network: Deductible and coinsurance
Prescription drug copayments	The Group Insurance Commission (GIC) provides prescription drug coverage through CVS Caremark. Visit https://info.caremark.com/oe/gichome or call (877) 876-7214 Deductible: \$100 per member/\$200 per family, then: \$10/\$30/\$65 (up to 30-day supply) \$25/\$75/\$165 (up to 90-day supply; for maintenance medications only)	
Who can enroll?	GIC enrollees (active employees or retired and not eligible for Medicare) who live in Massachusetts, excluding Cape Cod and the Islands. ³	GIC enrollees (active employees or retired and not eligible for Medicare) who live in Massachusetts, Rhode Island, Connecticut, Maine, New Hampshire or Vermont.

Please see the Summary of Benefits for other applicable cost-sharing amounts, including deductibles and coinsurance.



Highlights for 2024

The Harvard Pilgrim Quality HMO and Harvard Pilgrim Explorer POS plans feature benefit changes and enhancements to support your overall wellbeing. All changes will be available July 1, 2023.

- | | |
|---|--|
| <input checked="" type="checkbox"/> Skilled Nursing Facility:
Up to 100 days per plan year | <input checked="" type="checkbox"/> Acupuncture: \$20 copay, covered when part of treatment for detoxification for substance use disorder |
| <input checked="" type="checkbox"/> Physical Therapy:
Up to 30 visits per plan year | <input checked="" type="checkbox"/> Observation:
\$100 copayment, then deductible |
| <input checked="" type="checkbox"/> Occupational Therapy:
Up to 30 visits per plan year | <input checked="" type="checkbox"/> Telemedicine (non-behavioral health):
Covered with the applicable tiered OV copayment |
| <input checked="" type="checkbox"/> Cardiac Rehabilitation:
\$20 copay in-network | <input checked="" type="checkbox"/> Durable Medical Equipment, Prosthetics, Orthotics:
Covered with deductible, then 20% coinsurance |
| <input checked="" type="checkbox"/> Voluntary Termination of Pregnancy:
Covered in full, in-network | |

Connecting You to Whole-Person Care — A New Integrated Approach to Behavioral Health

As of July 1, 2023, all Harvard Pilgrim members can access a comprehensive network of medical and behavioral health care providers, along with innovative programs and services⁴, to improve both physical and mental well-being in traditional and virtual settings. Our dedicated team will guide you from the first phone call to aftercare planning, to ensure that you receive “whole-person” care through an integrated approach. Our goal is to provide you and your family with a seamless, consistent, and compassionate experience to achieve optimal health and well-being.



Behavioral health service navigation

Our specially trained service navigators provide personalized help to navigate the complex health care system, locate providers, connect to internal supports and programs, and learn more about innovative tools and services.



Care management programs

Our licensed care managers work with you and your providers to ensure optimal health and functioning through a variety of care management programs, including care coordination, complex care, addiction recovery, transition to home, emergency department readmission diversion, supportive care, post facility discharge and peer support.



Behavioral health programs and services

Harvard Pilgrim offers innovative behavioral health programs and services for children, adolescents, and adults:

- **Virtual therapy services** are available 7 days/week: to support your mental health and well-being. Our services include AbleTo⁵, Doctor on Demand, and Valera Health⁶, offering licensed coaching, talk therapy, medication management, and more
- **Quick and easy access to specialty providers** includes Cortica⁶ and Springtide⁶, offering diagnostic, applied behavior analysis (ABA), occupational therapy, speech therapy and social skills under one roof. And to provide rapid access appointments, we have partnered with Transformations Care Network, a virtual and in-person outpatient mental health clinic.
- **Substance use treatment services** are also available through multiple network providers including Spectrum Health and members are supported after inpatient treatment by our internal addiction recovery care management team.

Help is just a phone call away. For assistance with accessing these innovative programs and services, please call (844) 442-7324

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

Maximize Your Health: Digital Tools & More



1. Access your secure online account

Once your membership becomes effective, be sure to activate your member secure account at harvardpilgrim.org/gic. Use your smartphone, tablet, or computer to:

- Get your electronic ID card.
- Choose your primary care provider (PCP).
- Make sure your providers are in your plan's network before upcoming appointments.
- Check your claims and deductible status.



2. Find a doctor or hospital

Visit harvardpilgrim.org/gic and select "Find a Provider" to find a convenient location near you:

- Search for doctors or hospitals by name or location.
- Find doctors accepting new patients.
- View doctors by specialty, such as vision, behavioral health and more.
- Check provider tier to find out how much you will pay out of pocket.



3. Save time and money

- **Telehealth Services:** Download the free Doctor On Demand app or go to doctorondemand.com/harvard-pilgrim. After registering and completing the screening process, you'll be able to connect to board-certified doctors using your smartphone, tablet or computer.
- **Discounts & Savings:** Save on a variety of products and services that can help you stay healthy, including healthy eating and fitness, holistic wellness, vision, hearing, and more. Visit harvardpilgrim.org/discounts.
- **Health care cost estimator:** Our online cost estimator tool can help you find less expensive options for hundreds of services and procedures. Visit harvardpilgrim.org (member login required). Click "Tools & Resources" at the top of the page, then click "Estimate My Cost."



4. Eye or Gastrointestinal (GI) procedures

Pay a lower copayment when you choose an ambulatory surgical center for an eye or gastrointestinal (GI) procedure, instead of a hospital. We encourage you to speak with your provider about opportunities to have the procedure at an ambulatory surgical center. Visit harvardpilgrim.org/gic.

- \$150 copayment for eye or GI procedures at an ambulatory surgical center.
- \$250 copayment for eye or GI procedures at a hospital.



Quality Care that's Right for You and Meets Your Needs

Health care isn't one-size-fits-all. From minor cuts to a sore throat or even a blood pressure check, 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 visit the Emergency Room?

If you think you're having an emergency and your life is in danger, call 911 or go to the nearest emergency room. Common medical emergencies that should be treated in the emergency room include choking, heart attack, or severe abdominal pain.



When to see your Primary Care Provider (PCP)?

For non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions, your PCP knows your medical history and coordinates your care. Plus, your provider may also offer virtual health care services.



When to visit an Urgent Care Center?

You can stop by a participating urgent care center for conditions that need immediate treatment but are not considered life-threatening. Examples include minor burns or cuts that may require stitches.



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.



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 via your smartphone, tablet or computer.



When to reach out to our Harvard Pilgrim Care Team?

Need assistance managing a chronic condition, understanding costs related to health insurance or coordinating access to quality care? Our Care Team of registered nurses, clinical social workers, and certified health coaches will answer your questions, help you navigate the health care system, and support your health and wellness goals at no cost.

Well-Being Support for You

As part of your Harvard Pilgrim membership, you get the added benefit of tools and resources to support your overall well-being, plus some extra incentives. Learn more at harvardpilgrim.org/gic.



Fitness reimbursement that fits your lifestyle

We get it. Not everyone has the same approach to fitness. Whether you prefer going to the gym or practicing yoga, the GIC provides \$100 per individual or \$200 per family to help you. You will be reimbursed for the fees you pay toward a fitness facility or other qualified membership.⁷ You can even use your reimbursement toward a virtual fitness class subscription. To qualify, your membership must be for at least four months in the calendar year.



A wellness program that rewards you

Harvard Pilgrim members can get rewarded for creating healthier habits. Enroll in our Living Well program and start earning points toward monthly gift card drawings as a reward for participating in a variety of informative, fun and interactive activities that focus on stress management, healthy eating, physical activity, mindfulness and meditation and much more.

This program takes a holistic approach to wellness, supporting all aspects of your life. And, the more you participate, the more chances you have to earn rewards.

Go to harvardpilgrim.org/livingwelleveryday to get started.





Virtual wellness classes and webinars at no cost

You and your family can take advantage of free virtual classes and webinars through our Living WellSM at Home program. Choose from yoga, Zumba, tai chi and other specialty classes, as well mindfulness sessions and health and wellness webinars. Programs are updated monthly and easily accessible via Zoom. Visit harvardpilgrim.org/livingwellathome for details (no login is required).



One-on-one health coaching

Imagine having someone on your side to support, educate and motivate you to achieve your health goals? Our certified health coaches will help you set realistic health goals, identify and address any barriers and keep track of your progress. Best of all, this no-cost service is available to any Harvard Pilgrim member age 18 or older.

Through one-on-one coaching sessions over the phone and email check-ins, our coaches can help with:

- Controlling blood pressure
- Managing weight
- Increasing physical activity
- Lowering cholesterol
- Eating better
- Smoking cessation
- Reducing stress and finding life balance
- Dealing with back pain



Support for a healthy mind

Explore the basic practices of mindfulness with instructional videos and guided meditation through our Mind the Moment program. Practicing mindfulness involves breathing methods, guided imagery and more to help the mind to refocus on the present moment, relax the body and mind, and reduce stress. Visit harvardpilgrim.org/mindthemoment.

Discounts and Savings



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:

- Up to 40% off Ompractice virtual yoga
- Savings on footwear and workout gear
- Save 20% on your entire order of fitness products at ProsourceFit



Weight management

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

- 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



Wellness

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

- Up to 30% off complementary and alternative medicine services through our partnership with WholeHealth Living Choices: acupuncture, chiropractic⁸, massage therapy, natural healing, tai chi, qigong and more
- 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Get the first month free and savings on Ten Percent Happier, and learn how to meditate with this clear, easy-to-use, step-by-step guide



Quit smoking

Are you or a family member trying to quit smoking or tobacco use? Don't give up! Get some extra support with discounted resources:

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



Vision⁹

Need a new pair of eyeglasses? Take advantage of:

- Free eyewear and other discounts at participating Visionworks locations¹⁰
- 40% off frames at Harvard Vanguard Medical Associates Optical shop locations
- 35% off frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers¹¹

Interested in LASIK?

- Save up to 50% off national average price of traditional LASIK, and get special pricing for other laser procedures with QualSight
- Save 15% on regular pricing and 5% on promotional pricing for LASIK, PRK or e-LASIK with US Laser Vision Network
- Save up to 25% on provider's usual and customary fees for PRK or LASIK through Davis Vision



Dental¹²

Available to residents of Maine and Massachusetts, Universal Dental Plan can help take the sting out of dental costs with savings of up to 50% on procedures from a network of participating dentists.¹³



Family care

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

- Save 20% on all Lively products
- Get \$15 off each week of menu plans or prepared meals from Savor Health; they offer fresh, nutritious and delicious meals designed for people with cancer and their caregivers
- Help your family assess needs and find care through CareScout® Elder Advocacy Program and Home Instead®



Key Terms

Premium

This is the monthly cost of your health insurance coverage.

Cost sharing

Cost sharing is what you pay for specific health care services (e.g., office visits, X-rays and prescriptions). Coinsurance, copayments and deductibles are all examples of cost sharing.

Copayments

This is 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 when you pick up prescriptions from the pharmacy. Your Schedule of Benefits will tell you what your copayments are for different services.

Deductible

This is a set amount of money that you have to pay out of your own pocket for certain services. If you have a \$500 annual deductible, for example, you will have to pay \$500 worth of charges before Harvard Pilgrim helps pay. If you receive care for services that fall under the deductible, your provider will send you a bill. If prescription drugs fall under your plan's deductible, you'll need to pay for them when you pick them up from the pharmacy. Copayments do not count toward your deductible.

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.

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.

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. In most cases, if you have a POS plan, you need to have a referral from your primary care provider (PCP) to another participating provider in order for in-network cost sharing to apply.

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. In addition, if you have a POS plan, you will — in most cases — have out-of-network coverage when you receive care for covered services from participating providers without your primary care provider's referral.

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.

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 participating 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 he/she must discuss with us before they take place.

To find out where our participating doctors admit patients, visit our online directory at [harvardpilgrim.org](https://www.harvardpilgrim.org). Or you can call one of the telephone 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](https://www.harvardpilgrim.org) 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 personal account on [harvardpilgrim.org](https://www.harvardpilgrim.org), click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents.

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](https://www.harvardpilgrim.org) or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.

Member Services: (844) 442-7324

TTY: 711

Additional Details

- ¹ Reasonable charges are the customary rates that providers in a geographical area are paid for specific services.
- ² Please note that non-participating providers outside of Massachusetts may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services.
- ³ Please note that there is a very limited network in Berkshire County. If you live in that area, please check whether your providers and hospitals participate.
- ⁴ Member cost sharing may apply. Members should refer to their plan documents for details.
- ⁵ AbleTo Virtual Therapy is available to Harvard Pilgrim members with employer-sponsored coverage. Cost share applies to members with high deductible plans with an HSA.
- ⁶ Cortica and Springtide autism services providers and Valera Health services are available in only Massachusetts.
- ⁷ The GIC provides \$100 maximum reimbursement (individual contract) or \$200 maximum reimbursement (family contract). Proof of payment is required for reimbursement. Additional restrictions may apply.
- ⁸ This program is not related to your Harvard Pilgrim medical benefits. The Quality HMO and Explorer POS benefits include certain acupuncture coverage and chiropractic coverage, in which case the provider networks and office visit benefits differ. Refer to your plan documents for more information.
- ⁹ This is separate from any vision coverage you may be offered by your employer. Please see the Schedule of Benefits for information on coverage through Harvard Pilgrim.
- ¹⁰ Free eyewear program is available only at select participating Visionworks locations in Massachusetts, Rhode Island, New Hampshire, and New York. You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.
- ¹¹ 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.
- ¹² This is separate from any dental coverage you may be offered by your employer.
- ¹³ Universal Dental Plan is not dental insurance and does not meet minimum creditable coverage under applicable state law. The plan provides discounts at specific dental providers for dental services. The plan does not make payments directly to the providers of dental services. The plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount dental plan organization. The range of discounts will vary depending on the services provided.

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

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

Language Assistance Services

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Contact Us

If you have questions or need help, just give us a call — please be sure to tell us you are enrolling through the GIC.

Member Services

(844) 442-7324 (TTY: 711)

Mon., Tues. & Thurs. 8 a.m. - 6 p.m.

Wed. 10 a.m. - 6 p.m.

Fri. 8 a.m. - 5:30 p.m.

Harvard Pilgrim Health Care offers interpreter services. Call (844) 442-7324 (TTY: 711)

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