

What You Need to Know for 2025

Massachusetts Small Group¹

Enhancements, updates and reminders effective Jan. 1, unless otherwise noted.

Plan Updates	Details
Discontinued Plans	HMO 2000 with coinsurance Standard High Gold is discontinued but will be mapped to the Connectors new Standard Gold Plan.
New Plans	<ul style="list-style-type: none"> • PPO Access 1500 - Flex • PPO Access 1500 Value - Flex (replacing 2024's PPO 1500) <p>* Value Plans are streamlined for cost effectiveness.</p>
Focus Network Tier Changes	The Focus provider network, which includes over 55,000 participating doctors and clinicians, plus 54 hospitals, is expanding to include UMass Memorial Medical Center and Sturdy Memorial Hospital, effective January 1, 2025.
Benefits Updates	Details
Behavioral Health	<p>Grow Therapy: Provides virtual and in-person outpatient therapy and medication management for a wide range of behavioral health needs. This program helps to ensure timely and personalized care for members ages 6+. Available to all Harvard Pilgrim plan members.</p> <p>Autism Care Provider: Offers a full suite of services and therapies in the Northeast region for children with autism and other developmental differences. Their integrated approach helps ensure effective and efficient care tailored to each child's unique needs.</p> <p>*Autism Care Partners services are located in Massachusetts, New Hampshire, Rhode Island, Connecticut, New York, and Vermont.</p> <p>Behavioral Health Service Navigators: Our team of Service Navigators provide personalized support and guidance to health plan members seeking behavioral health resources, education and providers. Available to all Harvard Pilgrim plan members.</p>
Exclusive Member Perks	NEW Living Well with Enhanced Rewards: Members can enroll and earn up to \$120 in gift cards by participating in fun and interactive well-being programs such as stress management classes, healthy eating, financial literacy, and self-care. Effective January 1, 2025, this program is available to fully insured small group and individual members in Massachusetts, New Hampshire, Maine and Rhode Island..

¹ Small Group market segment is 1-50 full time equivalents.

Benefits Updates	Details
Health and Nutrition	Good Measures Healthy Weight Program: Offers individualized coaching by registered dietitians for employees who want to eat healthier, lose weight, or prevent or manage a nutrition-related health condition. The Good Measures Healthy Weight program has been available to eligible members, including all fully insured members, since June 2024.
Maternal Health & Family Support	Virtual Pregnancy and Parenting Classes: Get 1 Month Free, followed by 25% off your annual membership to Tinyhood. Learn everything you need to know about birth, baby, and beyond. Tinyhood offers a wide array of education and topics such as childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more. Available since July 1, 2024, for commercial fully insured and self-insured members.
Pharmacy	<p>2025 Pharmacy Program Updates & Formularies: 2025 Drug lists and formularies will be available online in the fall.</p> <p>NEW Core formulary in Massachusetts: Effective upon the anniversary renewal date and beginning January 1, 2025, we are introducing the Core formulary for the Small Group and Individual Markets in Massachusetts to replace the current Value formulary. This flexible approach benefits the member from a cost and access perspective.</p> <p>NEW Manufacturer Copay Cards: Effective January 1, 2025, Harvard Pilgrim will implement a manufacturer copay card program with our partner, OptumRx. Also known as coupons, copay cards are issued by drug manufacturers and are designed to help members pay for out-of-pocket costs for specialty and high-cost medications. (For all Commercial fully insured businesses).</p>
PPO Access Network	NEW: Effective January 1, 2025, PPO plans will transition to the PPO Access network. This new network offers comprehensive care and coverage from our extensive, network of doctors, specialists and hospitals, ensuring members receive access to top-quality care.
Reminders	Details
Diabetic Care	Glucose monitors, insulin pumps, and infusion devices are at no-cost to members on non-HSA plans. Members on HSA plans will be subject to deductible first for their cost sharing.
Family-centered Care	LGBTQ+ Health from Included Health offers whole person care focused on LGBTQ+ members and their needs, while working within their health plan ecosystem to ensure members feel safe, understood and supported.
Fertility Benefits	Harvard Pilgrim members will have benefits for fertility diagnostic care, fertility treatment, and fertility preservation services. Coverage may be subject to carrier guidelines and limitations.
Free PCP & Behavioral Health Visit	Most members on non-HSA plans will get access to one (1) (non-routine) PCP and one (1) behavioral health visit.

Reminders	Details
Pharmacy Benefit Manager (PBM)	OptumRx offers a fully integrated PBM including retail, specialty and mail order services to Harvard Pilgrim members. Members have access to a wide network of pharmacies and a cost-saving mail order program.
Cost share for urgent care visits through Doctor On Demand	Members enrolled in non-HSA plans are not required to pay cost share for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be billed for these visits, and they will apply toward the in-network deductible.
Dependents living Out-of-Area	We cover emergency care and urgent care for all HMO out-of-area dependent members. This is consistent with all other HMO plans for members who are traveling outside their plan's enrollment area.
Provider Networks	We offer a robust New England network of nearly 110,000+ providers and access to a seamless nationwide solution of more than 1.7 million providers through UnitedHealthcare.

All Harvard Pilgrim plans offer access to comprehensive and high-quality care including some of these great benefits, programs and services. Please check your plan benefit documents for complete details:

- Acupuncture and chiropractic care – unlimited visits
- Behavioral health providers, resources and digital tools – including substance use disorder (SUD) services
- Emergency services when medically necessary
- Eye exams for adults and children
- Pediatric dental coverage
- Pediatric eyeglasses and vision hardware
- Prenatal, maternity and newborn care
- Prescription drug coverage – including Tier 1 cost share for over-the-counter (OTC) medications like cold, cough, and allergy when prescribed by a provider
- Rehabilitative services and devices like hospital beds, crutches and physical/occupational therapy
- Savings programs like Reduce My Costs where members can save and earn rewards when selecting a high-quality cost-effective provider for outpatient services or diagnostic tests such as a mammogram, MRI, or colonoscopy
- Virtual care delivered by telehealth providers including Doctors on Demand for non-emergency care and advice
- Wellness education, programs, services and fitness reimbursements up to \$150 (individual subscriber) or up to \$300 (family coverage)

➤ Questions? Contact your Harvard Pilgrim account executive for more details.