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Insights Updates

BROKER NEWSLETTER | OCTOBER 2024

[Harvard Pilgrim Resources](#)

[About Us](#)

[Community Support](#)

[Company News](#)

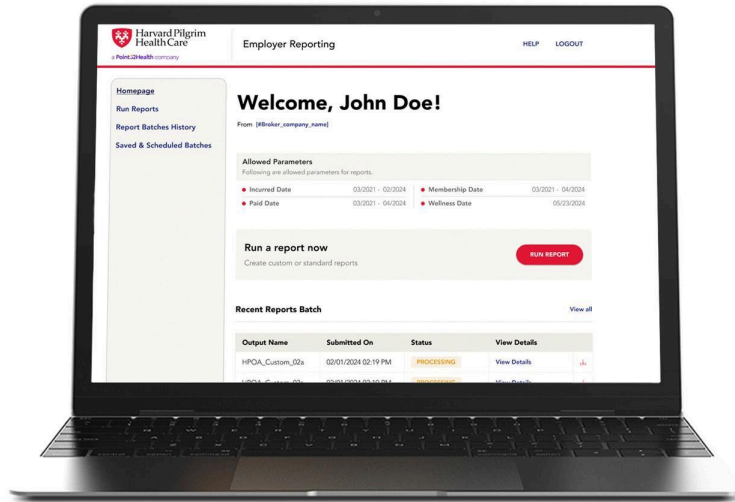


Leadership Update

Please join us in welcoming **Jake Biscoglio** as our new President, Commercial Markets and Specialty Business.

[Learn More About Jake >](#)

Helping You Do Business



Expanded Reporting Tools

New and improved solutions from our HPOA+ platform are coming your way soon. We will be expanding our self-service (group) reports to include:

- Expanded report homepage with your designated account(s)
- Combined, integrated data for migrated accounts
- Ability to define frequency and schedule report runs
- New customization features for report-specific data elements
- And more

2025 Broker Compensation Programs

Updated details are coming soon and will be posted to your broker account.

Products and Programs



2025 Pharmacy Program

Our pharmacy programs and formulary strategies reflect our commitment to balancing access to effective medications with cost management techniques. As a reminder:

- Formularies and searchable drug lists will be available **online** by October 15.
- **NEW** Core formulary will replace the Value formulary in Maine and Rhode Island.
- **NEW** Copay Card Program becomes available starting on January 1, 2025.



2025 PPO Network (Merged Market)

Beginning on January 1, 2025, the Harvard Pilgrim PPO network will evolve to the NEW PPO Access network. The PPO Access network will use UnitedHealthcare's Choice+ Network (for access outside of the Harvard Pilgrim service area: MA, NH, RI, ME, VT) to deliver savings on medical costs and member premium.

UnitedHealthCare's Choice+ Network offers members access to more than 1.7 million providers and 4,500 hospitals nationwide.

PPO members will receive notification of this network change 90+ days prior to their 2025 plan effective date, as well as new member ID cards. A copy of the member notification will be available in the News & Updates section in your **Broker Account**.

Point32Health Dental & Point32Health Vision Plans

As a reminder, adding our new dental or vision plans to a group clients' benefits design is easy. Plus, it helps streamline the management of these benefits while improving overall health.





New Living Well Health Portal Rewards

Beginning January 1, 2025, the Living Well Enhanced Rewards program will be expanded to Harvard Pilgrim (fully insured) small group and individual subscribers across all the states in which we operate: MA, NH, ME and RI.

Currently, the Living Well Enhanced Rewards is only available to fully insured, large group accounts. Members who do not qualify for the Enhanced Rewards program will continue to have access to the Living Well Core Rewards program.



Expanded Childbirth Class Reimbursement Program

Beginning January 1, 2025, more Harvard Pilgrim commercial members (fully insured and eligible ASO plans) will be eligible for reimbursement for completing a childbirth education class at a participating hospital or facility.

- Large group members can get reimbursed for up to \$150
- Members of small group plans can get reimbursed for one class or course



Tinyhood Virtual Childbirth Classes

All Harvard Pilgrim commercial members can now participate in the discount program for **Tinyhood online parenting classes**. The discount gives members one month of online classes for free, followed by 25% off their annual membership. The program began on July 1, 2024, and is part of Harvard Pilgrim's discounts and savings offerings. Parenting lessons cover topics ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more.



HYKE Decision Support Tool Update

HYKE (formerly Decision Doc) is introducing NEW enhancements, including dynamic messaging, Spanish support and personalized guidance on the full spectrum of employee benefits such as dental, vision and critical illness coverage.

Why HYKE?

- Helps employees understand their benefits and save an average of \$1,500 annually on health care costs, with 86% employee satisfaction.*
- Streamlines employers' administrative tasks and helps employees make informed decisions.
- Offers a quick and easy implementation process that's ready in just 2 weeks.

We want to thank all the brokers who joined the recent webinar on these updates. Contact your account executive for a link to the recording or download this **flyer** to learn more.

*HYKE Decision Support platform is available to Harvard Pilgrim Health Care large groups (150+ subscribers offering at least 2 plans, one of which has an HSA). Statistics are provided by HYKE and based on HYKE internal pre- and post-enrollment data provided by employers with estimated usage, costs, premiums, and HSA contributions, comparing HYKE users to non-HYKE users within the same employer.



SmartStart Makes Open Enrollment Easy

Once employees choose a plan, they can talk to a dedicated team of experts from SmartStart who can get them enrolled, answer additional questions, offer clinical transition support and more. Please share this **flyer** with your employer groups.

Sunset of Carrum Health Pilot

Due to low member utilization, the Carrum Health pilot program will no longer be offered. Harvard Pilgrim has confirmed no negative member impact occurred from this change.



We are dedicated to ensuring all our members have equitable access to high-quality, affordable health care. Our approach and collective efforts continue to yield tangible benefits and national recognition. You can learn more about our efforts in the community in our **2023 Impact Report**.

Questions?

Contact your account executive or call **800-637-4751**.

Fast and Easy Renewals

Our Broker Account tools help you compare current and 2025 plans in minutes.

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1 Wellness Way | Canton, MA 02021 US

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