



HPHC Insurance
Company

Harvard Pilgrim Health Care's Medicare Supplement Plan

Massachusetts



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Call or visit us online
for more information:
1-877-909-4742 (TTY: 711)



hpforlife.org



Contact your local,
licensed Broker

Dear Friend,

We're delighted that you're interested in Harvard Pilgrim Health Care's Medicare Supplement plans. The enclosed materials will explain how our plan options cover you for the unexpected gaps and out-of-pocket costs you may experience with Original Medicare only.

We offer three Medicare Supplement plan options, which feature:

- Predictable costs with no copayments
- The ability to see any Medicare-participating provider or hospital anywhere in the country
- No need for referrals
- Continuous open enrollment
- Up to \$150 annual Fitness Reimbursement Benefit
- And more

Our Medicare Supplement plans is offered by HPHC Insurance Company, an affiliate of Harvard Pilgrim Health Care.

To learn more about Harvard Pilgrim Health Care's Medicare Supplement plans, we invite you to review the enclosed materials. Or call your local, licensed agent/broker for additional information so they can further explain how our plans work and answer any questions you have.

Thank you for considering Harvard Pilgrim Health Care's Medicare Supplement plans.

Sincerely,



Eddie Walker
Vice President, Medicare



When it comes to health coverage for Medicare beneficiaries, we make it simple.

Our easy-to-use Medicare Supplement plans help fill in the gaps in Original Medicare to provide the coverage you need at a predictable price.











And with more than 40 years of experience in providing health care coverage for Medicare beneficiaries, we know how to make it easier for you to get the most out of your plan.



Why Medicare Supplement?

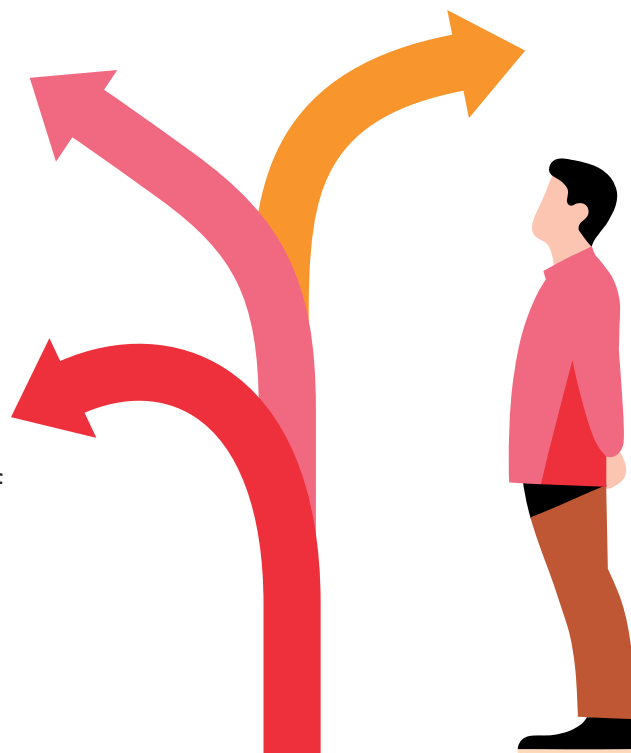
Often people believe that Original Medicare pays for all hospitalization and doctor costs. When first enrolled in Medicare, people are surprised to learn that there are gaps in their coverage and that they're responsible for paying for services that Medicare doesn't completely cover. That's how Harvard Pilgrim Health Care can help you. Our Medicare Supplement plan options help fill in the gaps, and you decide the level of coverage you want.

Our easy-to-use plan options feature:

-  15% savings off your monthly premium your first year of coverage by enrolling when initially eligible for Medicare
-  The choice to go to any Medicare-participating provider or hospital anywhere in the country
-  The ability to keep the doctor you currently have if they are a Medicare-participating physician
-  No need for referrals
-  Continuous open enrollment—no need to wait for the Medicare Open Enrollment Period
-  Choice of medical plan options—Medicare Supplement Core Plan, Medicare Supplement 1 Plan, or Medicare Supplement 1A Plan
-  No copayments for physician services (a Part B deductible applies to the Medicare Supplement Core Plan and Medicare Supplement 1A Plan)
-  Worldwide travel emergency coverage
-  Fitness Benefit—Up to \$150 yearly reimbursement
-  Outstanding customer service

We offer three different Medicare Supplement plan choices: Medicare Supplement Core Plan, Medicare Supplement 1 Plan, and Medicare Supplement 1A Plan, with varying levels of premiums and coverage.

Please review the enclosed *Outline of Coverage* and *Benefit Highlight Chart* to pick the plan that works best for you.



What kinds of coverage gaps need to be filled?

When Medicare covers a service, you usually have to pay for a portion of the cost, called a deductible or coinsurance. A deductible is the amount you are responsible for paying before Medicare begins to pay.

After your deductible is paid, you may also have to pay a coinsurance, which is usually 20% of the cost of the service. If you have Original Medicare and a Harvard Pilgrim Health Care's Medicare Supplement plan, Medicare will pay its share of the Medicare-approved amounts for covered health care costs first. Then Harvard Pilgrim Health Care has plan options to cover the rest.

What is Medicare?



Medicare is a Federal government health insurance program that was created in 1965 by the Social Security Administration. It's health insurance for people 65 or older, under 65 with certain disabilities, and any age with end-stage renal disease (ESRD).



Different Parts of Medicare

A



Part A (hospital insurance) helps pay for inpatient hospital stays, skilled nursing facilities, home health care, hospice, and other related services.

B



Part B (medical insurance) helps pay for medically necessary doctors' services, lab work, and other outpatient care. You pay a premium (cost) if you want this coverage.

C



Part C (Medicare Advantage plans) are provided by private health plans and include all of your Medicare-covered medical benefits (Parts A and B) plus extra benefits. You must be eligible for Medicare Parts A and B to apply for a Medicare Advantage plan.

D



Part D (prescription drug coverage) is offered through private health plans. It can be either a stand-alone prescription drug plan (PDP) or a Medicare Advantage prescription drug plan (MA-PD) that combines medical (Parts A and B) and drug coverage (Part D). You must be eligible for Medicare Parts A and B to qualify.

Medicare Supplement Plan Eligibility

How do I know if I'm eligible to join?

Medicare Supplement plans are available to all individuals, regardless of age, who are entitled to Medicare benefits due to disability. This policy may not cover all of your medical expenses.

Note: If you are already covered by both Medicare and Medicaid, you most likely do not need the additional coverage that Harvard Pilgrim Health Care's Medicare Supplement plan options would provide.

You're eligible to join if:

- You reside in Massachusetts
- You are entitled to Medicare Part A (hospital), enrolled in Medicare Part B (medical), and you continue to pay Medicare Part B premiums. You also may be eligible if you are under 65 and have a disability other than end-stage renal disease

Medicare Supplement 1 Plan will not be offered to individuals newly eligible for Medicare on or after January 1, 2020.

When do I enroll?

If you are eligible, you can enroll anytime!

However, the best time to enroll in a Harvard Pilgrim Health Care's Medicare Supplement plan is during your Medicare Supplement Initial Open Enrollment Period, since you can save money on your premiums when you're initially eligible for Medicare. This period lasts for six months and begins on the first day of the month in which you are 65 or older and enrolled in Medicare Part B.

If you have group health coverage through an employer because either you or your spouse is currently working, you may want to wait to enroll in Part B. When your employer coverage ends, you will be able to enroll in Part B and take advantage of the discount if you enroll within six months.

You can send in your enrollment application for our plan before your Medicare Supplement open enrollment period starts. This may be important if you currently have coverage that will end when you turn 65, as it allows you to have continuous coverage.

Save money!

To qualify for these premium discounts, you must be at least age 65 and apply for coverage within six months of your Part B effective date.

- 15% in the first 12 months of enrollment
- 10% in the second 12 months of enrollment
- 5% in the third 12 months of enrollment

There are no discounts after the third year.

For more information about initial eligibility premium discounts, please refer to the enclosed *Monthly Premium Rate Sheet*.



How do I enroll?

It's easy to enroll in Harvard Pilgrim Health Care's Medicare Supplement plan. Compare our Medicare Supplement plan options from the enclosed *Outline of Coverage* and *Benefit Highlight Chart*.

Once you've found a plan option that works for you, simply complete the Medicare Supplement plan enrollment application included in this package.

Ensure you've read and answered all the questions.

Sign the completed enrollment application and mail it to us. Please do not send your premium payment with the enrollment application; you will receive a bill after your enrollment application has been processed.



Enroll over the phone at **1-877-906-4742**

Monday–Friday, 8:30 a.m.–5 p.m.



You can also enroll online at **hpforlife.org**



Contact your local, licensed Broker

Our Medicare Experts are available to help you with any questions you may have about our plan options and how to enroll. Please call our knowledgeable team at **1-877-909-4742**, 8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30).



Money-back guarantee!

Every plan comes with a 30-day “guarantee” period. This means that you have 30 days after receiving your policy to decide whether or not to keep your policy.

What could be easier?



When will my coverage begin?

Your coverage is effective on the first day of the month following the month in which we received your signed, completed enrollment application. For example, if we received your signed, completed enrollment application on January 15, your coverage will be effective February 1.



Feel confident we're there for you

Harvard Pilgrim Health Care has a highly experienced team of Member Service representatives dedicated to answering your questions once you're a member. We understand that you want a hassle-free experience, and will answer your questions in a friendly and knowledgeable way.

Discounts and savings programs

Many ways to save on healthy products and services

The advantages of being a Harvard Pilgrim Health Care member go beyond the high-quality care, reliability, and personal support that distinguishes us.

Our discounts and savings program will help you save on health-related products and services that can enhance your quality of life.

Here are some examples:

- **Save 50% on dental procedures**
 - Universal Dental Plan membership provides dental discounts of up to 50% on all procedures from a network of participating dentists.
- **Free eyewear and 35% off frames**
 - Get 35% off frames with purchase of a complete pair of eyeglasses at participating EyeMed-affiliated providers.
- **Save 30–60% on hearing aids**
 - Save on hearing aids through TrueHearing.
- **Free trial and 30% off online fitness programs**
 - Get a 30-day free trial, followed by 30% off your monthly membership to Daily Burn.
- **Save up to 40% on a mindfulness membership**
- **Get 20% off Lively products**
- **Get 25% savings at award-winning meal planning services from The Dinner Daily.**
- **20% discount for services such as relocating and downsizing with Life Cycle Transitions.**
- **Savings on massage therapy**
- **Savings on acupuncture and chiropractic care**
- **Save 30% on wellness services**
 - With Choices by WholeHealthLiving, you can save up to 30% on a wide range of wellness services, such as massage therapy, acupuncture, chiropractic care, and more.

Learn more about how you can save with Harvard Pilgrim Health Care at [harvardpilgrim.org/public/discounts-savings](https://www.harvardpilgrim.org/public/discounts-savings).

These savings programs are not insurance products. Rather, they are discount programs and services designed to help keep members healthy and active. All programs subject to change without advance notice.



Why join Harvard Pilgrim Health Care's Medicare Supplement plan?



We make it simple and easy to get the coverage you need at a predictable price



You have choice and flexibility—a choice of plan options and the flexibility to go to any Medicare-participating providers or hospital anywhere in the country, with no need for referrals



You can continue to see your current doctor if he or she is a Medicare-participating physician



You'll enjoy discounts on a wide range of health-related products and services.



All this from a name you know and trust.

So when you are looking for a supplement to your Medicare coverage, look no further than Harvard Pilgrim Health Care.



Call us for more information at **1-877-909-4742**, visit us online at **hpforlife.org**, or contact your local, licensed Broker.



Or you can enroll easily over the phone at **1-877-906-4742** or online at **hpforlife.org**.



1 Wellness Way
Canton, MA 02021



If you are a prospective member and have questions,
please call Member Services:

1-877-909-4742 (TTY: 711)

8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30)



Or visit us online:

hpforlife.org



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