



How It Works

HMFP & APHMFP myClassic POS Plan 2025

The HMFP & APHMFP myClassic POS Plan is a flexible option for your health care needs.

Features



- Using the HMFP & APHMFP Choice Network:
 - You can select a primary care physician (PCP)
 - If you choose a BILH Performance Network PCP, referrals are not required
 - The plan includes three tiers of in-network providers and hospitals, plus access to a fourth tier of out-of-network providers and hospitals if you need it.
- You pay less when you visit Tier 1 and Tier 2 providers and hospitals and more when you visit Tier 3 and Tier 4 providers and hospitals.
- You don't have to enroll in a tier; the cost-sharing amounts you pay will vary depending on whom you see and where you go for care.

Do I need a primary care provider (PCP)?

Yes. Please choose a PCP from the HMFP & APHMFP Choice network at the time you enroll. If you do not, Harvard Pilgrim will assign one to you. For in-network coverage, your PCP must provide or arrange for your care (except in emergencies). You must get a referral from your PCP for most kinds of specialty care.

My family and I already have PCPs that we like. Can we continue to see them?

Yes, if your PCPs are part of the HMFP & APHMFP Choice network. To find out if they participate and what tiers they're in, use the provider directory at [harvardpilgrim.org/hmfp](https://www.harvardpilgrim.org/hmfp).

How does in-network coverage work?

You have in-network coverage when you receive covered services:

- Directly from your PCP
- From other myClassic POS Plan providers and hospitals with the appropriate referral

In-network coverage can help you save money. Keep in mind that there are three tiers of myClassic POS Plan providers and hospitals, so your out-of-pocket costs will vary, depending on whom you see and where you go.

How does out-of-network coverage work?

You have out-of-network coverage when you receive covered services from:

- MyClassic POS Plan providers and hospitals without your PCP's referral
- Providers and hospitals that do not belong to the myClassic POS Plan network

Out-of-network coverage is usually more expensive than in-network coverage. Non-participating providers may bill you for the differences between their charges and the amount the plan pays for covered services.

Do I need referrals to visit specialists?

If your PCP is a member of the BILH Performance Network, referrals are not needed to see a BILH Performance Network specialist. For all other in-network coverage, you need your PCP's referral for most visits to myClassic POS Plan specialists. You can get routine eye exams and most kinds of gynecological care without your PCP's referral, but make sure you see myClassic POS Plan providers for in-network coverage. It is best to confirm a specialist's assigned tier prior to any appointment.

What about going to the hospital?

If you need tests or surgery at a hospital, your myClassic POS Plan PCP or specialist must refer you to a myClassic POS Plan hospital for in-network coverage. Your out-of-pocket costs will vary depending on where you go.

Out-of-network coverage applies when you go to a myClassic POS Plan hospital without your provider's referral or when you go to a hospital that does not belong to the myClassic POS Plan network.

Except in an emergency, you must notify Harvard Pilgrim in advance of a hospital admission if you are using providers and hospitals that do not belong to the myClassic POS Plan network.

What do I do in an emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), just call 911 or go straight to the nearest emergency room. You have in-network coverage for medical emergencies no matter where you are. If you are admitted to the hospital, someone needs to notify your PCP or Harvard Pilgrim as soon as reasonably possible. Your attending physician may do this, or you can ask someone to do it for you.

Do I have coverage when I'm traveling?

For unexpected or unforeseen care (e.g. earache, flu or sprain) when you're traveling within the U.S., you may receive in-network care if you go to an out-of-area urgent care or convenience care clinic that is listed in the provider directory at [harvardpilgrim.org/hmfp](https://www.harvardpilgrim.org/hmfp). If it's a medical emergency and you seek services at a hospital emergency room, you will be covered at the in-network coverage level. If you are traveling outside the U.S. and need emergency or unforeseen care, you have coverage at the out-of-network coverage level.

What about my prescription drug coverage?

Harvard Pilgrim does not administer your prescription drug coverage. Express Scripts administers the prescription drug plan for HMFP & APHMFP employees. Prescriptions may be filled at your local pharmacy (i.e., CVS or Walgreens) with a copay. To save more money, you may also fill your prescriptions at BILH pharmacies. If you have questions about your pharmacy coverage, please call Express Scripts at 877-799-5780 or visit <https://www.express-scripts.com/frontend/open-enrollment/harvardmfp>.

Does my college student have coverage when out of state?

Your college student has out of-network coverage for unexpected or unforeseen care (e.g., earache, flu or sprain) when you're traveling outside the state where you live. If it's a medical emergency and you seek services at a hospital emergency room, you will be covered at the in-network level.

Doctor On Demand can help you get better by connecting you immediately to a board-certified doctor through live video on your laptop, smartphone or tablet. They can treat the most common non-emergency medical issues and can write prescriptions if necessary. Please visit doctorondemand.com/harvard-pilgrim to learn more about the program and set up your account.

Doctor On Demand is perfect when:

- You have a dependent away at college
- You have a dependent living outside of Harvard Pilgrim's Enrollment Area (Massachusetts, New Hampshire, and Maine)
- You are on vacation
- Your PCP's office is closed

myClassic POS Plan

Cost-Sharing Highlights¹

	In-Network			Out-of-network (out of Harvard Pilgrim's network) ³
	Tier 1 (HMFP & APHMFP Choice network)	Tier 2	Tier 3	Tier 4
Annual Deductible	\$750 per member/\$1,500 per family		\$1,250 per member/\$2,500 per family	\$2,000 per member \$4,000 per family
Coinsurance	10%		20%	30% (10% for outpatient behavioral health)
Out-of-pocket maximum	\$2,500 per member \$7,500 per family		\$4,500 per member \$9,000 per family	\$6,500 per member \$13,000 per family
Preventive care visits	Covered 100%			Deductible then 30% coinsurance
PCP visits – Adult	\$35 copay		Deductible then 20% coinsurance	Deductible then 30% coinsurance
PCP visits – Pediatric (up to age 19)	\$30 copay			Deductible then 30% coinsurance
Specialist visits – Adult	\$40 Copay		Deductible then 20% coinsurance	Deductible then 30% coinsurance
Specialist visits – Pediatric (up to age 19)	\$35 copay			Deductible then 30% coinsurance
Routine vision exam (annually)	\$35 Copay		Deductible then 20% coinsurance	Deductible then 30% coinsurance
Mental health/substance abuse office visits (group and individual)	Covered 100%			Deductible then 10% coinsurance
Inpatient mental health/substance abuse	Deductible then 10% coinsurance			Deductible then 30% coinsurance
Emergency room (ER) treatment	\$150 Copay			
Emergency admission	Deductible then 10% coinsurance			
Hospital inpatient	Deductible then 10% coinsurance		Deductible then 20% coinsurance	Deductible then 30% coinsurance
Day surgery (including scopic procedures)	Deductible then 10% coinsurance		Deductible then 20% coinsurance	Deductible then 30% coinsurance
High-end radiology (MRI, CT, PET)	Deductible then 10% coinsurance		Deductible then 20% coinsurance	Deductible then 30% coinsurance
Lab/X-ray/diagnostic services – hospital based	Deductible then 10% coinsurance		Deductible then 20% coinsurance	Deductible then 30% coinsurance
Lab/X-ray/diagnostic services – non-hospital based ²	Deductible then 10% coinsurance			Deductible then 30% coinsurance

¹Please refer to the Schedule of Benefits and Benefit Handbook for details and a complete list of benefits. The Schedule of Benefits and Benefit Handbook govern in any case in which the information in this document is different.

²Performed at a facility that is not part of a hospital.

³Note: Out-of-Network Preauthorization required. Penalty \$500 if approval not received before services obtained.

HMFP myClassic POS Plan Hospitals

Please use HMFP & APHMFP Choice network provider directory at harvardpilgrim.org/hmfp to find out whether your PCP and specialists participate in the network and what tier they're in.

Massachusetts Tier 1

Addison Gilbert Hospital
 Anna Jaques Hospital
 Beth Israel Deaconess Hospital - Needham
 Beth Israel Deaconess Hospital - Milton
 Beth Israel Deaconess Hospital - Plymouth
 Beth Israel Deaconess Medical Center
 Beverly Hospital
 Lahey Hospital and Medical Center
 Mount Auburn Hospital
 New England Baptist Hospital
 The Cambridge Health Alliance
 Winchester Hospital

Massachusetts Tier 2

Athol Memorial Hospital
 Baystate Franklin Medical Center
 Baystate Noble Hospital
 Baystate Wing Hospital
 Boston Children's Hospital
 Boston Medical Center
 Brown University Health - Morton Hospital
 Brown University Health - Saint Anne's Hospital
 Charlton Memorial Hospital
 Fairview Hospital
 Good Samaritan Medical Center
 Harrington Hospital
 Heywood Hospital
 Holy Family Hospital
 Holy Family Hospital
 Merrimack Valley Campus
 Holyoke Medical Center, Inc.
 Lawrence General Hospital
 Lowell General Hospital
 Mercy Medical Center
 Metrowest Medical Center (Framingham Union Hospital and Leonard Morse Hospital)
 Milford Regional Medical Center, Inc.
 Saint Vincent Hospital
 Signature Healthcare
 Brockton Hospital
 St. Luke's Hospital

Tobey Hospital
 Tufts Medical Center
 UMass Memorial
 HealthAlliance Clinton Hospital
 UMass Memorial
 Marlborough Hospital

Massachusetts Tier 3

Baystate Medical Center
 Berkshire Medical Center
 Brigham and Women's Hospital*
 Brigham and Women's
 Faulkner Hospital
 Cape Cod Hospital
 Cooley Dickinson Hospital
 Dana-Farber Cancer Institute
 Emerson Hospital
 Falmouth Hospital
 Martha's Vineyard Hospital
 Massachusetts Eye and Ear Infirmary
 Massachusetts General Hospital*
 MelroseWakefield Healthcare
 Nantucket Cottage Hospital
 Newton Wellesley Hospital
 North Adams Regional Hospital Corporation
 Northshore Medical Center (Salem Hospital and Union Hospital)
 South Shore Hospital
 St. Elizabeth's Medical Center
 Sturdy Memorial Hospital
 The Shriner's Hospital for Children (Boston and Springfield)
 UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses)

Maine Tier 2

Bridgton Hospital
 Calais Regional Hospital
 Cary Medical Center
 Down East Community Hospital
 Franklin Memorial Hospital
 Houlton Regional Hospital
 LincolnHealth
 MaineGeneral Medical Center
 Mid Coast Hospital

Millinocket Regional Hospital
 Mount Desert Island Hospital
 Northern Light A.R. Gould Hospital
 Northern Light Blue Hill Hospital
 Northern Light C.A. Dean Hospital
 Northern Light Inland Hospital
 Northern Light Maine Coast Hospital
 Northern Light Mayo Hospital
 Northern Light Mercy Hospital
 Northern Light Sebecook Valley Hospital
 Northern Maine Medical Center
 Penobscot Bay Medical Center
 Penobscot Valley Hospital
 Redington-Fairview General Hospital
 Rumford Hospital
 St. Joseph Hospital
 St. Mary's Regional Medical Center
 Stephens Memorial Hospital
 Waldo County General Hospital
 York Hospital

Maine Tier 3

Central Maine Medical Center
 Maine Medical Center
 Northern Light Eastern Maine Medical Center

New Hampshire Tier 1

Exeter Hospital

New Hampshire Tier 2

Alice Peck Day Memorial Hospital
 Catholic Medical Center
 Concord Hospital - Franklin
 Concord Hospital - Laconia
 Cottage Hospital
 Elliot Hospital
 Frisbie Memorial Hospital
 Huggins Hospital
 Monadnock Community Hospital
 New London Hospital
 Parkland Medical Center
 Southern NH Medical Center
 Speare Memorial Hospital
 St. Joseph Hospital

The Cheshire Medical Center
 Wentworth-Douglass Hospital

New Hampshire Tier 3

Androscoggin Valley Hospital
 Concord Hospital
 Dartmouth Hitchcock Medical Center
 Littleton Regional Hospital
 The Memorial Hospital
 Portsmouth Regional Hospital
 Upper Connecticut Valley Hospital
 Valley Regional Hospital
 Weeks Medical Center

Rhode Island Tier 2

Kent County Memorial Hospital
 Newport Hospital
 Our Lady of Fatima Hospital
 South County Hospital Incorporated
 Westerly Hospital

Rhode Island Tier 3

Rhode Island Hospital
 Roger Williams Medical Center
 The Miriam Hospital
 Women and Infants Hospital

Vermont Tier 2

Battleboro Memorial Hospital
 Central Vermont Medical Center
 Copley Hospital
 Gifford Medical Center
 Grace Cottage Hospital
 Mount Ascutney Hospital and Health Center
 North Country Hospital
 Northeastern Vermont Regional Hospital
 Porter Medical Center
 Southwestern Vermont Medical Center
 Springfield Hospital
 University of Vermont Medical Center

New York Tier 2

Champlain Valley Physicians Hospital
 Elizabethtown Community Hospital

* Includes satellite facilities and ancillary services.