

2025 Plan Highlights: Massachusetts

We are pleased to share 2025 key plan highlights for Harvard Pilgrim Health Care large group coverage. Upon enrollment, these enhanced benefits are available to members migrating from Tufts Health Plan to Harvard Pilgrim.

Core Programs and Services	Details
Continuity of Care	For members with requirements related to ongoing care from a specific provider, we will continue to offer a Continuity of Care policy which extends access for up to an additional 90 days from the date of your new Harvard Pilgrim plan effective date.
ID Cards	You will receive a new Harvard Pilgrim Member ID card upon enrollment.
Referrals and Prior Authorization	Any existing referrals and prior authorizations you have for medical and behavioral health services and prescriptions through Tufts Health Plan will automatically be transferred to Harvard Pilgrim. There is no need to request new referrals or prior authorizations.
Pharmacy <ul style="list-style-type: none"> • Retail • Specialty • Mail order 	<p>OptumRx continues to serve as your fully integrated pharmacy benefit manager including retail, specialty and mail order services.</p> <p>Mail Order Process</p> <p>If you have been using Optum Home Delivery through Tufts Health Plan and still have open refills when you switch to Harvard Pilgrim, you do not need to get new prescriptions. You can manage your prescriptions online or by calling OptumRx:</p> <ul style="list-style-type: none"> • Using Optum's Online Portal: To access your OptumRx online account after transitioning to Harvard Pilgrim, you'll need to go through a brief, one-time registration process to ensure you're being linked to the correct account. This process is required when you log in directly at optumrx.com and when you access the OptumRx portal through your Harvard Pilgrim online account. • Calling OptumRx: Call 855-258-1561 (TTY: 711). Be sure to have your prescription number from the current label, as well as your new Harvard Pilgrim member ID card, handy.
Provider Network	<ul style="list-style-type: none"> • Harvard Pilgrim's robust New England network offers 84,000 providers and 152 hospitals across MA, NH, ME, VT, RI. • Seamless nationwide access available through UnitedHealthcare delivers access to 1.5 million providers and 4,500 hospitals
Welcome Communications	No change: Migrating Tufts Health Plan members will receive a welcome letter and postcard, member ID card, and educational content through our newsletter, public website, secure text messaging channel (MyWire) and more.
Support and Tools	Details
Member Savings Tools	<p>New: Reduce My Costs, a personalized service helping members locate high-quality, cost-effective providers (some plans may not include this program; please check with your employer)</p> <p>New: Estimate My Cost, a tool that helps members estimate their out-of-pocket health care costs</p>
Core Benefits	Details
Behavioral Health	No change: Continued access to a vast network of providers, along with innovative programs and services, to improve physical and mental well-being.

Cardiac Rehabilitation	New: No limit on the number of cardiac rehabilitation visits.
Care Management	No change: Integrated care management for chronic conditions including cardiac health, cancer, diabetes, maternal health and renal disease.
Diagnostic Mammograms	New: Covered in full for both screening and diagnostic testing.
Fertility Benefit	New: Inclusive support of all members seeking to grow their families. When medically necessary, Harvard Pilgrim covers diagnostic care, treatment, and preservation services related to donor eggs and sperm, in-vitro-fertilization (IVF) and associated laboratory services (e.g., blood work).
Nutritional Counseling Services	New: No limit on nutritional counseling services.
Routine Vision	New: Over 3,100 Optometrists and Ophthalmologists are contracted directly with Harvard Pilgrim for greater member experience and oversight of care. In addition: <ul style="list-style-type: none"> • Routine eye exam administered through Visionworks includes a free pair of prescription eyeglasses from a select store collection. • Member discounts are available on frames and lenses through EyeMed-affiliated providers (use discount code 9248683 at the time of purchase).
Pediatric Dental	New: Pediatric Preventive Dental Care, now through Harvard Pilgrim network providers, covers dependents up to age 13 for routine cleanings. <i>(This benefit is not available to members enrolled in Access America PPO plans.)</i>
Telehealth Provider	New: Doctor On Demand provides you with access to virtual urgent care and behavioral health services. Register at doctorondemand.com/harvard-pilgrim
Additional Programs	Details
Up to \$300 in Wellness Reimbursement	New: Flexible program reimburses up to \$300 per family plan / \$150 per individual plan for fees you pay toward wellness activities, including gym memberships, virtual fitness subscriptions, cardio and strength training equipment, and select mindfulness and nutrition programs.
Good Measures Healthy Weight Program	New: This virtual program helps you manage your health in a nutrition-focused way. Includes one-on-one coaching with a registered dietician and access to the digital app for extra support.
Living Well Online Wellness Platform	No change: Living Well platform program continues to offer rewards for participating in a variety of informative, fun and interactive activities.
Childbirth Class Reimbursement	New: Get reimbursed up to \$150 for completing a childbirth education class at a hospital or facility, as well as virtual options through Tinyhood.
Member Discounts and Savings	New: Enjoy a wide array of exceptional savings and discounts including free eyewear with routine exam at participating Visionworks locations, hearing aids discounted 30 – 60%, LASIK corrective procedures discounted 40%, fitness, wellness and more.
Member Support	Details
Support During Your Transition to Harvard Pilgrim:	Contact the SmartStart team for assistance with plan decisions, prior authorizations, benefits and coverage details to help with product selection. Email smartstart@harvardpilgrim.org or call 866-874-0817 : <ul style="list-style-type: none"> • Mon., Tues., Thurs., Fri. 8:30 a.m. - 5 p.m. • Wed. 10 a.m. - 5 p.m.
Support After You Are Enrolled	Call Member Services at 888-333-4742 (also shown on the back of your ID card): <ul style="list-style-type: none"> • Mon., Tues. & Thurs. 8 a.m. - 6 p.m. • Wed. 10 a.m. - 6 p.m. • Fri. 8 a.m. - 5:30 p.m.
Secure Online Member Account & Mobile App	Once you're enrolled, set up your secure account at harvardpilgrim.org/create and download the Harvard Pilgrim mobile app for quick access to digital member ID cards, costs, coverage and benefit details.

Exact benefits and coverage is based on plan design (subject to change). Please refer to your final plan documents for more details on all of these benefits and programs.