



# Harvard Pilgrim: Your Partner in Health Care

Understand your benefits

a [Point32Health](#) company



# Our Purpose



To guide and empower healthier  
lives for everyone

# Welcome to Fallon's 2025 Open Enrollment

## Let's discuss:

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- **About Us: Harvard Pilgrim Health Care**
- **2025 Plan Highlights**
- **Provider Network: Finding Care**
- **Behavioral Health: A Whole Person Approach to Care**
- **Pharmacy Program**
- **Health Engagement & Wellness Programs**
- **Member Support & Experience**
- **Family-centered Care**

# 2025 Open Enrollment

For 2025, Fallon members have the option to select:

- Focus HMO
- Best Buy HMO HSA
- PPO HSA

Plan Design changes include:

- Focus HMO
  - Update to Deductible
  - Addition of UMASS and Sturdy Hospital



# Plan Overview

# Focus HMO, a lower cost, quality plan

## Lower premiums without sacrificing quality and choice

Specifically designated providers contracted with the Focus Network are placed in two groups – Easy Access and Authorized Access

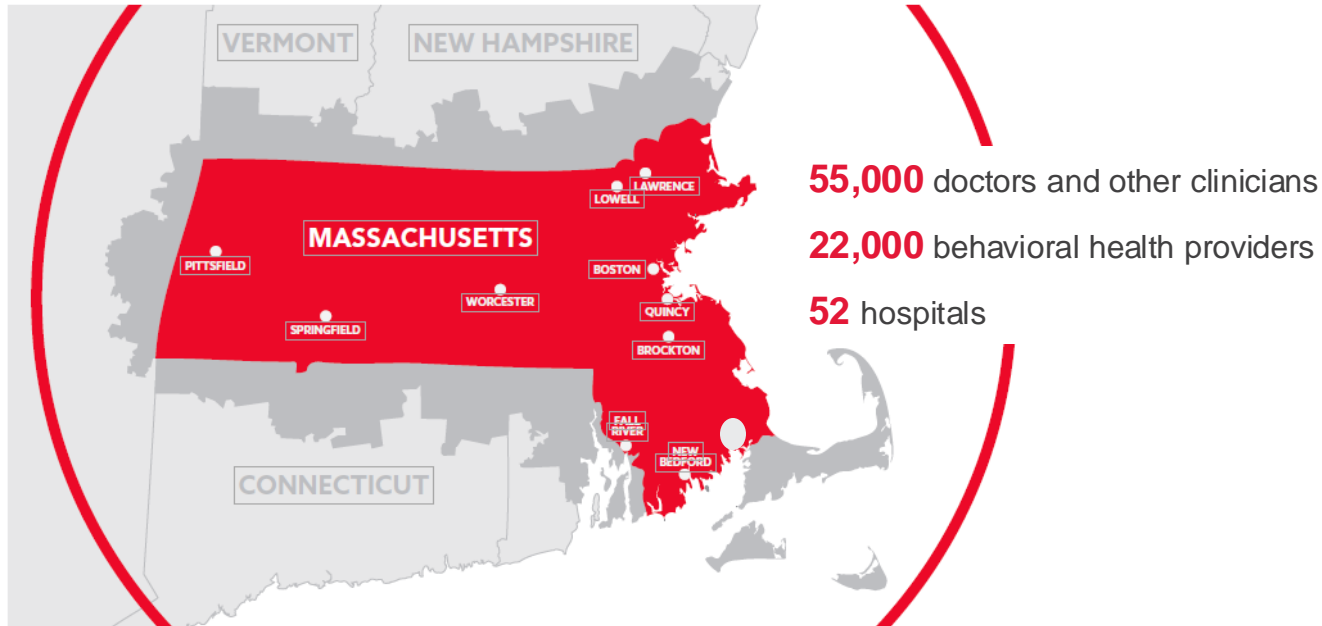
### Easy Access providers statewide

- Use Easy Access PCPs and Specialists for benefit coverage
- Full Behavioral Health Network is included, regardless of location
- Emergency Care provided at any facility

### Authorized Access provider

- Authorized Access – highly specialized care not available from Easy Access providers
- Authorized Access always requires medical review and authorization by Harvard Pilgrim in advance of services in order to receive coverage

# HMO Focus Network<sup>SM</sup> – MA



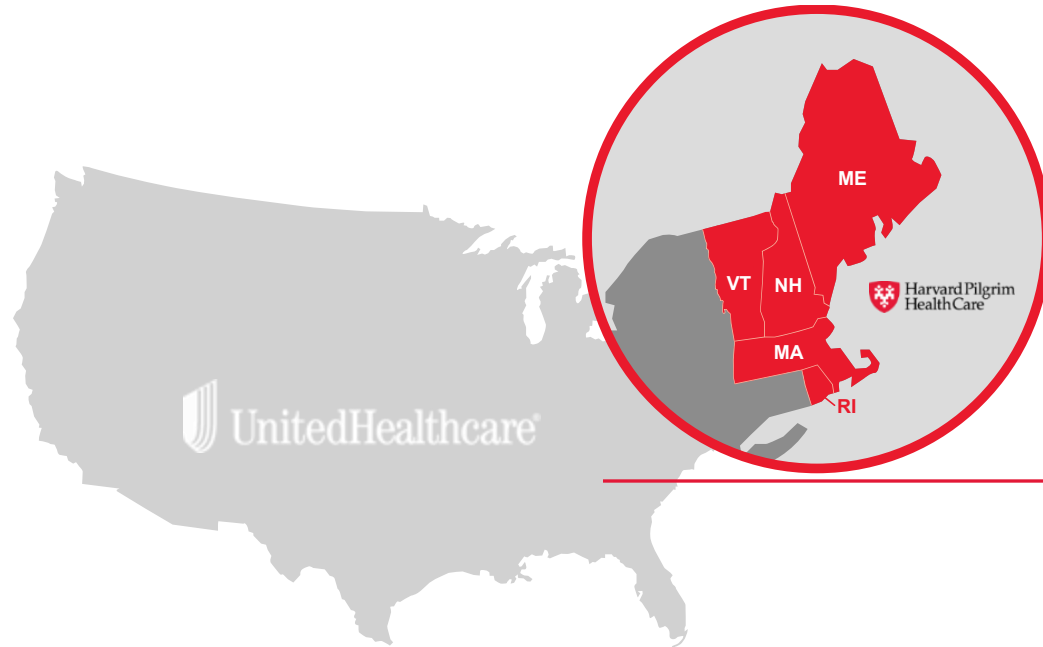
## Focus HMO:

- Must select a PCP from our network.
- Referrals are required for most specialty care.
- Emergency Services Covered **worldwide**

*\*Must remain in network for all other services*

- |  |                                     |
|--|-------------------------------------|
| Anna Jaques Hospital                   | Lahey Clinic Hospital               |
| Athol Memorial Hospital                | Lawrence General Hospital           |
| Baystate Franklin Medical Center       | Lowell General Hospital             |
| Baystate Medical Center                | Massachusetts Eye and Ear Infirmary |
| Baystate Noble Hospital                | Melrose Wakefield Healthcare        |
| Baystate Wing Hospital                 | Lawrence Memorial Hospital          |
| Berkshire Medical Center               | Melrose Wakefield Hospital          |
| Beth Israel Deaconess                  | Mercy Medical Center                |
| Hospital – Milton                      | Metrowest Medical Center            |
| Beth Israel Deaconess                  | Framingham Union Hospital           |
| Hospital – Needham Campus              | Leonard Morse Hospital              |
| Beth Israel Deaconess                  | Morton Hospital                     |
| Hospital – Plymouth                    | Mt. Auburn Hospital                 |
| Beth Israel Deaconess                  | New England Baptist Hospital        |
| Medical Center                         | Northeast Hospital Corporation      |
| Boston Children's Hospital             | Addison Gilbert Hospital            |
| Boston Medical Center                  | Beverly Hospital                    |
| Brockton Hospital                      | St. Anne's Hospital                 |
| Cambridge Health Alliance              | St. Elizabeth's Medical Center      |
| Charlton Memorial Hospital             | St. Luke's Hospital                 |
| Children's Hospital at Brookline       | St. Vincent Hospital                |
| Children's Hospital at Lexington       | <b>Sturdey Memorial Hospital</b>    |
| Children's Hospital at North Dartmouth | Tobey Hospital                      |
| Children's Hospital at Peabody         | Tufts Medical Center                |
| Children's Hospital at Waltham         | <b>UMass Memorial</b>               |
| Dana-Farber Cancer Institute           | HealthAlliance – Clinton Hospital   |
| Emerson Hospital                       | UMass Memorial                      |
| Fairview Hospital                      | Health – Harrington Hospital        |
| Good Samaritan Medical Center          | UMass Memorial –                    |
| Heywood Hospital                       | Marlborough Hospital                |
| Holy Family Hospital                   | Winchester Hospital                 |
| Holyoke Medical Center                 |                                     |

# Regional carrier with a national reputation for excellence



**84,000 doctors and other clinicians** and **154 hospitals** across Harvard Pilgrim's network

Access to the largest national network in the USA with **1.5 million+ providers** and more than **4,500+ hospitals** provided by UnitedHealthcare

## **PPO:**

- No PCP required
- No referral necessary
- Can access in OR out-of-network services

*\*OON services may be subject to balance billing.*

## **HMO:**

- Must select a PCP from our network.
- Referrals required for most specialty care
- Emergency services covered **worldwide**

*\*Must remain in network for all other services*



# High Deductible Plan Advantages

Qualified high deductible health plans allow you to pair your plan with a health savings account (HSA) and benefit from the triple tax advantages

Best Buy HMO HSA

PPO HSA

- You must open an HSA account to benefit from the tax advantages
- Pay an upfront deductible for covered non-routine services that are subject to the deductible
  - ✓ Non-routine services include consultations, evaluations, sickness and injury care
  - ✓ **Most Preventative care services**, annual physicals, and immunizations are *not* subject to the deductible and are covered in full
  - ✓ With some exceptions, once satisfied, services subject to the deductible are covered in full
- Your HSA plans offer a Preventive Drug Benefit
  - ✓ Certain medications that help prevent chronic conditions and illnesses are exempt from the Deductible
  - ✓ You are responsible for any applicable Copayment (or Coinsurance)
- Before enrolling, be sure to calculate your expenses and understand your potential out-of-pocket costs

# Benefits At A Glance

	Focus HMO	Best Buy HMO HSA	PPO HSA	
			In Network (IN)	Out of Network (OON)
<b>Deductible</b> (Plan Year)	<b>\$1,000 Individual Coverage</b> <b>\$2,000 Family Coverage</b>	\$2,000 Individual Coverage \$4,000 Family Coverage	\$2,000 Individual Coverage \$4,000 Family Coverage	\$2,000 Individual Coverage \$4,000 Family Coverage
Once Deductible is met, coverage by the Plan is subject to any other Member Cost Sharing that may apply.	Individual Coverage: Individual Deductible applies  Family Coverage: Individual Deductible applies (Embedded)	Individual Coverage: Individual Deductible applies  Family Coverage: <b>Individual Deductible does not apply</b> (Non-embedded) Deductible may be met by any combination of covered family Members.		
			IN & OON Deductible – Not combined	
<b>Out-of-Pocket Maximum (OOPM)</b> (Plan Year) Includes all member cost sharing ; once met, Plan covers in full. *  Medical & Rx combined	\$4,000 Individual Coverage \$8,000 Family Coverage Individual OOPM applies. (Embedded)	\$4,000 Individual Coverage \$8,000 Family Coverage Individual OOPM applies. (Embedded)	\$4,000 Individual Coverage \$8,000 Family Coverage Individual OOPM applies. (Embedded)	\$4,000 Individual Coverage \$8,000 Family Coverage Individual OOPM applies. (Embedded)
			IN & OON OOPM – Not Combined	
<b>Most Preventive Care</b>	No charge	No charge	No charge	Deductible, then 20% coinsurance
<b>Routine Eye Exam</b> (Annual)	No charge	No charge	No charge	Deductible, then 20% coinsurance
<b>Office Visit PCP/Specialist</b>	PCP: \$20 copay / visit Specialist: \$30 copay / visit  Routine Annual Physical – No charge	PCP: Deductible, then \$20 copay Specialists: Deductible, then \$30 copay  Routine Annual Physical – No charge	PCP: Deductible, then \$20 copay Specialists: Deductible, then \$30 copay  Routine Annual Physical – No charge	Deductible, then 20% coinsurance

\* Excluded from the PPO HSA OOPM: any charges above the Allowed Amount and any penalty for failure to receive Prior Approval when using Non-Plan Providers  
Plan documents prevail in the event of a conflict

# Benefits At A Glance (continued)

	Focus HMO HRA	Best Buy HMO HSA	PPO HSA	
			In Network (IN)	Out of Network (OON)
<b>Emergency Room</b>	\$100 copay / visit	Deductible, then \$100 copay / visit	Deductible, then \$100 copay / visit	
<b>Hospital Inpatient</b>	Deductible, then \$500 copay / admit	Deductible, then \$500 copay / admit	Deductible, then \$500 copay / admit	Deductible, then 20% coinsurance
<b>Outpatient Surgery</b>	Deductible, then \$250 copay / admit	Deductible, then \$250 copay / admit	Deductible, then \$250 copay / admit	Deductible, then 20% coinsurance
<b>Labs, Radiology, Diagnostic Services</b>	Deductible, then no charge	Deductible, then no charge	Deductible, then no charge	Deductible, then 20% coinsurance
<b>High End Radiology</b> MRI, CT, PET Scan	Deductible, then \$100 copay / procedure	Deductible, then \$100 copay / procedure	Deductible, then \$100 copay / procedure	Deductible, then 20% coinsurance
<b>PT/OT</b> Up to 60 visits combined / Plan Year	Deductible, then \$20 copay / visit	Deductible, then \$20 copay / visit	Deductible, then \$20 copay / visit	Deductible, then 20% coinsurance
<b>Acupuncture</b>	\$30 copay (unlimited visits)	Deductible, then \$30 copay / visit	Deductible, then \$30 copay / visit	Deductible, then 20% coinsurance
<b>Chiropractic</b>	\$20 copay(20 visits / year)	Deductible, then \$20 copay / visit (20 visits / year)	Deductible, then \$20 copay / visit (20 visits / year)	Deductible, then 20% coinsurance (20 visits / year)
<b>Doctor on Demand</b>	No charge	Deductible, then no charge	Deductible, then no charge	Deductible, then no charge
<b>Pharmacy Benefit – Premium 3-Tier</b> 90-day supply, maintenance medications only	Retail 30-day: \$20 / \$40 / \$75 Retail 90-day: \$60 / \$120 / \$225 Mail Order 90-day: \$40 / \$80 / \$150	Retail 30-day: Ded, then \$20 / \$40 / \$75 Retail 90-day: Ded, then \$60 / \$120 / \$225 Mail Order 90-day: Ded, then \$40 / \$80 / \$150 Preventive drug rider	Retail 30-day: Ded, then \$20 / \$40 / \$75 Retail 90-day: Ded, then \$60 / \$120 / \$225 Mail Order 90-day: Ded, then \$40 / \$80 / \$150 Preventive drug rider	

Plan documents prevail in the event of a conflict

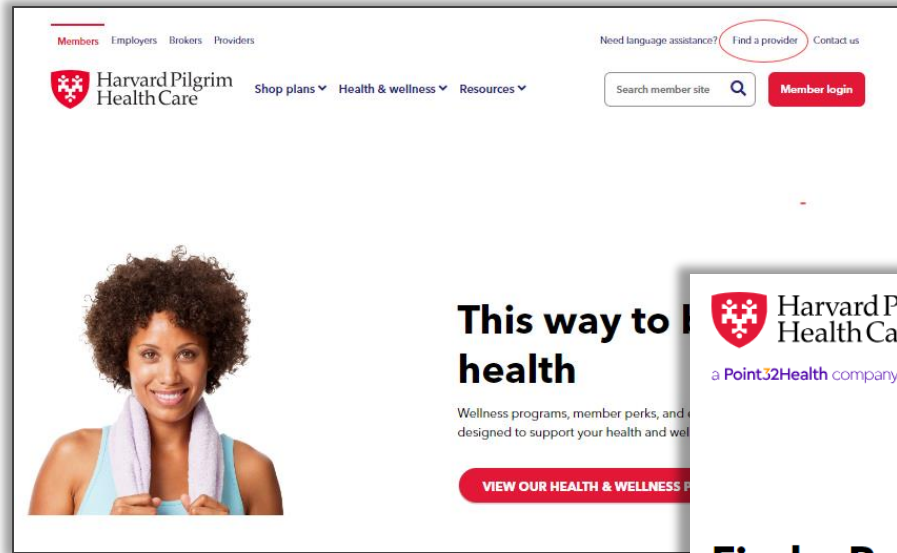


# Provider Network: Finding Care

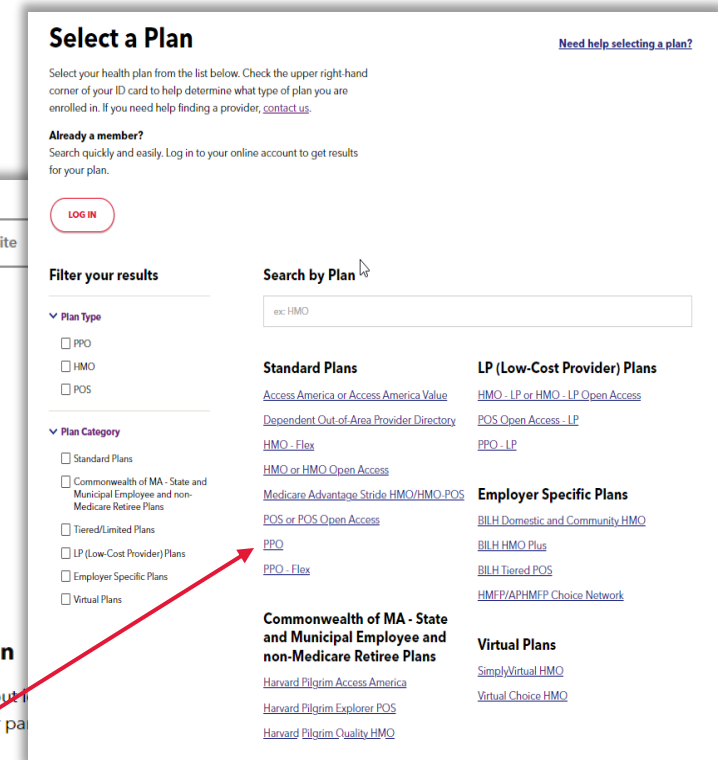
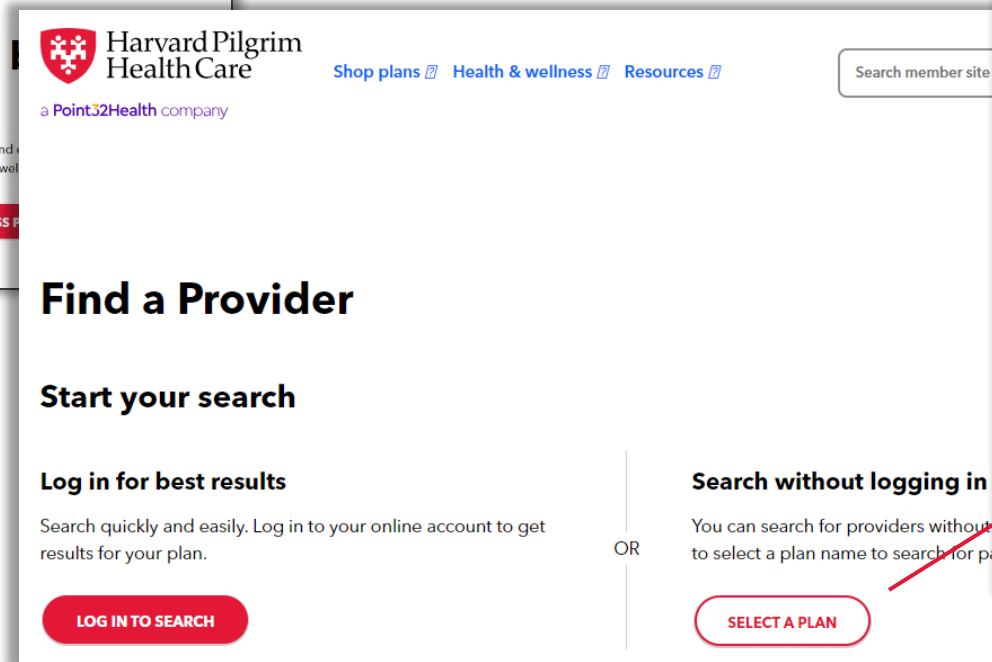
# Provider Search: How to Find Doctors and Care

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org)

**Not logged in?** To search for participating providers, visit [harvardpilgrim.org/providerdirectory](https://www.harvardpilgrim.org/providerdirectory). You will need to select your plan name, mentioned on the top right of your member ID card.



**Tip:** For a personalized experience, log in to your secure member account. The provider search tool will automatically recognize your plan.



# Easily Find Your Providers Online

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org)

## Start your search

[Important Plan Details](#)

You can search by:

- Location** - Enter the address, city, state or ZIP code
- Name, Facility or Specialty** - Select your option and type the provider, facility or specialty name
- Provider Type** - Select one of the provider type links

To start a new search with a different plan, [Change Plan](#).

**Health Plan**

HMO or HMO Open Access

**Location**

(Address, City, State, or ZIP Code)


**Search by**

Name or Facility  Specialty

Ex. John Doe

**SEARCH PROVIDERS**


### [Howard M Lanney, MD](#)


 Virtual Visits/Telehealth

Accepting New Patients  
Yes

**Distance from You: 0.40 miles**

Address  
1575 Blue Hill Ave  
Mattapan, MA 02126

 [Map](#)

Phone  
 (617) 296-0061

Provider Type  
Primary Care Provider (PCP)

Provider ID  
**12124330**

Hospital Affiliation  
[Boston Medical Center](#)

Group Affiliation  
Mattapan Community Health Ctr

[Compare](#) + [Add to My List](#)

Note: Primary Care Providers have a Provider ID number.

# The Right Quality Care Options for You

 <b>Virtual Care</b>	 <b>Retail Clinic</b>	 <b>Urgent Care Clinic</b>	 <b>Emergency Room (ER)</b>
24/7 access to board-certified doctors through Doctor On Demand virtual care	Walk-in, convenience care or retail clinic, (CVS Minute Clinic)	Walk-in clinic for urgent care	Part of a local hospital
<ul style="list-style-type: none"><li>• Coughs, colds, flu</li><li>• Strep/sore throat</li><li>• Pediatric issues</li><li>• Sinus and allergies</li><li>• Nausea/diarrhea</li><li>• Rashes and skin issues</li><li>• Women's health: UTIs, yeast infections</li><li>• Sports injuries</li><li>• Eye issues</li><li>• Behavioral health</li><li>• Prescription orders at local pharmacy</li></ul>	<ul style="list-style-type: none"><li>• Bronchitis</li><li>• Ear infections</li><li>• Eye infections</li><li>• Skin conditions like poison ivy and ringworm</li><li>• Strep throat</li></ul>	<ul style="list-style-type: none"><li>• Burns, rashes, bites, cuts and bruises</li><li>• Infections</li><li>• Coughs, cold and flu</li><li>• Minor injuries</li><li>• Respiratory infections</li><li>• Sprains and strains</li></ul>	<ul style="list-style-type: none"><li>• Choking</li><li>• Convulsions</li><li>• Heart attack</li><li>• Loss of consciousness</li><li>• Major blood loss</li><li>• Seizures</li><li>• Severe head trauma</li><li>• Shock</li><li>• Stroke</li></ul>

**If you think you're having a medical emergency, call 911 or go to the nearest ER.**



# Care Management & Chronic Condition Support



# Harvard Pilgrim's Care Team: Guiding You Toward Healthier Living

**Our integrated Care Team** includes highly trained **registered nurses, licensed behavioral health clinicians, community health workers, pharmacists and care coordinators** who work closely with members like you every day. They're available via phone or secure in-app messaging.



## **They are here to help if:**

- Your doctor says **you need surgery**
- You or someone you love has been diagnosed with **diabetes, asthma, heart disease, depression or another chronic condition**
- You're considering getting **pregnant** or you just found out you're pregnant
- You need help **managing your medications**
- You want to make **healthier lifestyle** changes



# Behavioral Health: A Whole Person Care Approach

# Behavioral Health Program Overview

This enhanced model is comprised of a broad, insourced provider (medical and behavioral health) network in New England and nationwide, new service navigation program, and further complemented by covered benefits and access to additional behavioral health-focused programs and resources.

## Broad Access to Doctors & Specialists

Our regional and nationwide provider networks help members receive the care they need conveniently and efficiently (based on health plan designs).

## Service Navigation for Personalized Support

Our team of Behavioral Health service navigators helps guide members to needed behavioral health resources and can help with setting up appointments with new providers for specialized care and support.

## Innovative Self-Service Tools & Specialty Care

Through innovative partnerships, we provide specialized behavioral health services, including self-service digital tools for conditions like depression, anxiety, autism, and substance use.

## Optimized Care Management & Coordination

Our internal clinicians and licensed care managers work together – and with members and their doctors to better manage their needs and provide 1:1 support.

# Behavioral Health: Service Navigation Team

Our specially trained Service Navigators provide personalized help to find and access the care that's right for you and your dependents.

## They can help you:



Navigate the complex health care system through enhanced personalized interactions



Connect to Harvard Pilgrims' support and programs, such as care managers



Locate providers and obtain timely behavioral health appointments



Learn more about the innovative tools and services we offer to support your needs

# Behavioral Health: Self-Service Tools & Specialty Care

Personalized and effective care, with a focus on improving access to care and overall health outcomes.

## Virtual Therapy Services

Available seven days a week to support your mental health and well-being, including licensed coaching, talk therapy, medication management and more:

- ✓ AbleTo
- ✓ Doctor On Demand
- ✓ Valera Health
- ✓ Grow Therapy

## Specialty Care Providers

Quick and easy access to care for autism spectrum disorder for children, and outpatient psychiatry and therapy for adults, children and adolescents:

- ✓ Autism Care Partners
- ✓ Cortica
- ✓ Northeast Health Services

## Substance Use Treatment

A range of treatment options, with support from our internal care management team after inpatient treatment:

- ✓ Multiple network providers, including Better Life Partners and Spectrum Health
- ✓ Our Addiction Recovery Care Management Team

**If you're experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away.**



# Pharmacy Program Overview

# Understanding Your Pharmacy Benefits



## Log in or register for your secure online member account

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org) to get started.



## Plan ahead if you take maintenance medication

Check your medication expiration date, refill amount and coverage under Harvard Pilgrim. If your medication is not covered, talk to your doctor about switching to an alternate maintenance medication that is covered.



## Look up your prescriptions

We cover thousands of different medications, but if your current prescription isn't on our list (formulary), talk to your doctor about switching to a covered medication.



## Save money with mail order service

Mail order service provides the convenience of home delivery instead of going to a retail pharmacy. On some plans, your medication may be less expensive if you buy a 90-day supply through this service



## Check if your prescription has special requirements

If there is a "PA," "STPA," "QL" or "SP" after any of your prescriptions, talk to your provider. Refer to the "Key Terms" section of this Member Guide for full "special requirements" definitions.

Please keep in mind drug lists and coverage can vary year to year, so it's a good idea to check your benefits each year.

# Finding Your Rx Information Once You're Enrolled

For a personalized experience, log in to your secure member account at [harvardpilgrim.org](https://harvardpilgrim.org)

From your member dashboard, click “**Benefits & Coverage**” then “**Coverage**” then “**Pharmacy**”

Through the **OptumRx**, site, use the drug lookup, see your current prescriptions, view your claims and more

The image shows two overlapping screenshots of a web interface. The left screenshot is the Harvard Pilgrim Health Care member dashboard. At the top left is the Harvard Pilgrim Health Care logo and the text "a Point32Health company". A red navigation bar contains "Home", "Benefits & coverage" (circled in yellow), "Claims", "Personal health record", and "Tools & resources". Below this, a sidebar on the left has "Coverage" circled in yellow. The main content area is titled "Coverage" and lists various health conditions: Asthma, Diabetes, Behavioral health care, High blood pressure, Children's preventive dental, Pharmacy (circled in yellow with an orange arrow pointing right), Children's preventive vision, Pregnancy, Chronic lung conditions, Preventive care, and Depression. The right screenshot is the OptumRx site. At the top left is the "Optum Rx" logo. A navigation bar contains "Home", "My prescriptions", "Order status", "Member tools", "Specialty pharmacy", "Information center", "Benefits and claims", and "My profile". The user is logged in as "Teresa". The main content area says "Welcome, Teresa" and includes a welcome message: "Welcome! OptumRx is Harvard Pilgrim's partner for pharmacy benefits. Look up drugs, find pharmacies near you, set up home delivery for up to 90-day supplies, and more." Below this, the user's name "Teresa" is displayed. At the bottom, there are four circular icons with labels: "My prescriptions" (pill icon), "Order status" (box icon), "Price a drug" (piggy bank icon), and "View my claims" (clipboard icon).



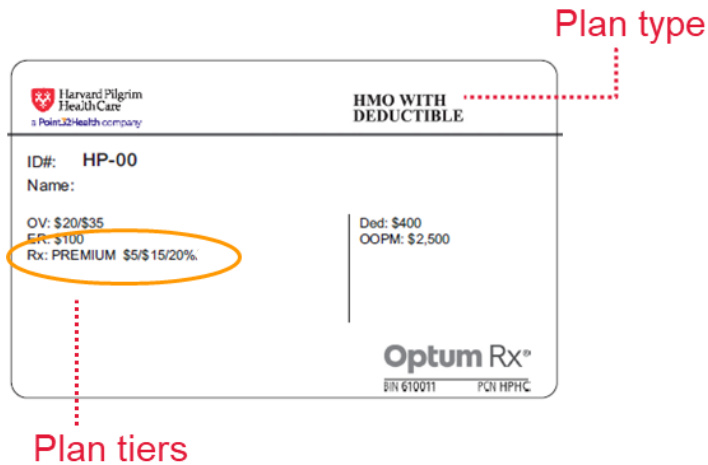


# Premium Formularies

# Prescription Drug Benefits: Premium 3-Tier

Is a prescription covered?

Find the tier on member ID Card



Easy to use:  
Online Drug Tier Look-up  
[HarvardPilgrim.org/rx](https://www.harvardpilgrim.org/rx)  
(The 2025 formulary for your plan will be posted 11/1/24; no login required)

How the drug tiers work

PREMIUM 3-TIER		
Tier 1	\$	• Generic drugs, certain over-the-counter medications, and selected brand-name drugs
Tier 2	\$\$	• Brand-name drugs without generic equivalents and some high-cost generic drugs
Tier 3	\$\$\$	• Drugs not in Tier 1 or Tier 2 (non-preferred brands, and highest cost generics)

Please keep in mind drug lists and coverage can vary year to year so it's a good idea to check your benefits each year



Harvard Pilgrim  
HealthCare

# Health Engagement & Wellness Programs

a **Point32Health** company

# Good Measures Healthy Weight Program

A **virtual** program to help members improve their health through food

- Delivers *personalized, one-on-one coaching* with a registered dietitian
- Provides access to a **digital app** for additional support



Manage weight  
in a nutrition-  
focused way



Fit healthy  
eating into  
schedule and  
budget



Reduce the risk  
of nutrition  
sensitive  
conditions



Optimize  
nutrition for  
healthy  
pregnancy and  
postpartum



Find easy ways  
to get more  
active



Manage weight loss  
medication use, side  
effects or  
discontinuation

*Coaching can be provided in English and Spanish with in-app communications translated into Spanish.*

# Telehealth options with Doctor On Demand

## Non-emergency virtual care 24/7

- Connect with a U.S. board-certified physician in less than 15 minutes from your smartphone, tablet or computer
- Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs, or skin rashes

## Confidential behavioral health therapy

- Licensed providers can help with anxiety, depression, grief, family issues, trauma or PTSD
- Choose from a variety of therapists with different backgrounds and specialties, and build a relationship with the provider who best meets your needs

**Providers can order prescriptions\* at the member's local pharmacy when medically necessary**

\* Doctor On Demand physicians do not prescribe controlled substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

## What members are saying



95% case resolution rate



4.5 min average wait time



4.9 out of 5 stars average rating



Providers with 17+ years average experience and diverse background



**60%**  
Female



**69%**  
Parents



**20%**  
LGBTQ+

# Up to \$200/\$400 Wellness Reimbursement

## Get reimbursed for fees you pay toward wellness activities

- ✓ Fitness facility monthly fees
- ✓ Virtual fitness class subscriptions
- ✓ Studios or facilities that offer monthly fees or tuition for dance, gymnastics, swimming or martial arts
- ✓ Cardiovascular and strength training equipment
- ✓ Athletic fees: seasonal town, club or school
- ✓ Select nutrition programs: PlateJoy, MyPlate Calorie Counter, Wondr, Noom, Eat Right Now, Weight Watchers, Savory Living, My Fitness Pal, Lose It!, EatLove, Stronger U, The Dinner Daily
- ✓ Select mindfulness meditation programs: Calm, Ten Percent Happier, Headspace, The Mindfulness App, Meditation Studio, Insight Timer

# Living Well<sup>SM</sup> at Home Programs

Available at no cost to everyone at [harvardpilgrim.org/livingwellathome](https://harvardpilgrim.org/livingwellathome)

- **Live webinars:** healthy eating, mindfulness, fitness and more
- **Live home fitness classes** including Zumba, yoga and barre
- **Private Facebook group** brings community together



## Yoga

M & W

5:15 - 6:15 p.m. ET



## Guided Mindfulness

T, W, Th

8:30 - 9 a.m. ET



## Zumba

T & Th

5:15 - 6:15 p.m. ET



## Health & Wellness Webinars

W & Th

1 - 1:30 p.m. ET

# How to Get Your Wellness Reimbursement



**Sign up**



**Participate**



**Submit the  
Reimbursement Form**

## **Getting reimbursed is simple!**

Pay up to four months of your membership or subscription fees. Or pay for your qualified cardiovascular/strength training equipment.

After four month of Harvard Pilgrim membership:

- Submit your request online.
- Complete the paper form and mail it to the address on the form, along with copies of your receipts.

You can submit your request starting May 1 of the current calendar year.

Go to [harvardpilgrim.org/reimbursement](https://harvardpilgrim.org/reimbursement) for more details.



# Weight Management Class Reimbursement



## Support and an incentive to reach healthy weight goals

Members can get reimbursed\* for fees paid for qualifying weight management programs, which include:

- WW (Weight Watchers®) digital and workshop programs
- Hospital-based weight loss programs

Go to [harvardpilgrim.org/reimbursement](https://harvardpilgrim.org/reimbursement) to download the Reimbursement Form.

# Perks and Discounts

**A wide range of healthy savings opportunities for members**

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## **Fitness, personal training, yoga virtual programs or products**

- Daily Burn
- Ompractice
- ProSourceFit



## **Healthy Eating**

- Savory Living
- The Dinner Daily
- Eat Right Now



## **Mindfulness Programs**

- Ten Percent Happier
- Unwinding Anxiety
- Sana Health



## **Family & Senior Care**

- Be Safer at Home
- Lively
- Life Cycle Transitions
- Home Instead Senior Care
- Vigorous Mind



## **Smoking Cessation**

- Craving to Quit
- QuitSmart



Magic Weighted Blanket, Mindful Magazine, and more!



# Member Experience & Support

# Questions? SmartStart Is At Your Service

Pre-enrollment support to guide you through open enrollment.

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Connect with clinical experts about **your unique medical concerns**.

Talk through your **new benefits** and get immediate answers to your questions.

New Member **Welcome Guide**: Visit [harvardpilgrim.org](https://harvardpilgrim.org) to get started.

## How to reach us:

- Email [SmartStart@harvardpilgrim.org](mailto:SmartStart@harvardpilgrim.org)
- Call (866) 874-0817

## Hours of operation

**Monday, Tuesday, Thursday & Friday**  
8:30 a.m. – 5 p.m. EST

**Wednesday**  
10 a.m. – 5 p.m. EST

**Note:** SmartStart is closed for lunch  
Monday-Friday, 1 p.m. – 2 p.m. EST

# Your Secure Member Account

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org) and select “Member login”

The screenshot shows the Harvard Pilgrim Health Care member account dashboard. At the top, there is a navigation bar with links for "Need language assistance?", "Find a provider", "Contact us", "Secure message inbox", "Your account", and "Log out". Below this is a red navigation menu with "Home", "Benefits & coverage", "Claims", "Personal health record", and "Tools & resources", along with a search bar. The main content area is divided into several sections:

- Your plan snapshot:** Displays member information for John Doe, including Member ID (HP1234567-00), Plan (MA HMO-Best Buy), and PCP (MD Obli C M Mani). It also includes links for "Get ID card" and "Manage your account".
- Check your messages:** Encourages users to visit their secure inbox for plan updates, news, and notices. It includes a link to "Go to your secure inbox".
- COVID-19 Info:** Provides information about free COVID-19 at-home rapid tests and includes a link to "Get the details".
- Track spending:** Features tabs for "Family", "Spouse", and "Child1". It shows progress bars for "In network" deductible and "Out of pocket" maximum. The deductible progress bar shows \$375.71 paid towards a \$3,000.00 goal, with \$2,624.29 remaining. The out-of-pocket progress bar shows \$519.11 paid towards a \$6,000.00 goal, with \$5,480.89 remaining.

## In your account, you can:

Search for in-network providers

Review your claims

Learn about **cost-effective alternatives** to the Emergency Room

Look up the costs and tiers of your medications

Apply for **fitness reimbursement**

Print a **member ID card** or add your ID card to your **Apple Wallet** or **Google Pay**

# Digital Welcome Guide connects you and your family to services

Visit [harvardpilgrim.org](https://harvardpilgrim.org) to get started:



Access your digital ID card



Confirm your PCP or choose a new one



Complete the personal health assessment to help connect you to services



Access our Care Management team for assistance

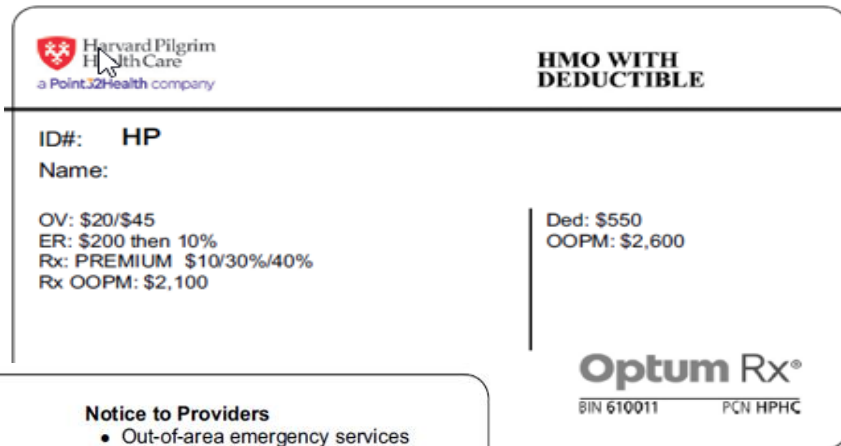


Learn how to get the most value out of your new plan.

# Your Member ID Card

If you are newly enrollment, will arrive in the mail before your plan effective date – and available through your secure member account

Sample ID card (front and back)



**Notice to Members**

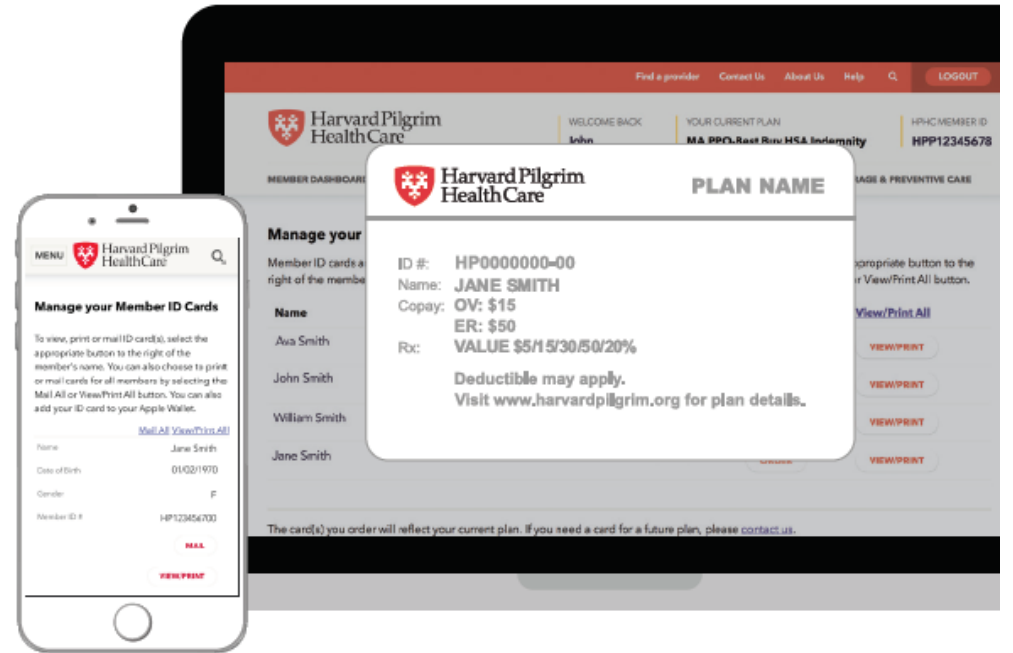
- For Member Services, call: **888-333-HPHC (4742)**
- In a medical emergency, go to the nearest emergency facility or call **911** or other local emergency number
- If hospitalized, notify your Primary Care Physician within 48 hours
- Call your Primary Care Physician for all other care

**Notice to Providers**

- Out-of-area emergency services will be paid by the Plan
- In MA, ME, NH, RI, VT: **800-708-4414** or [www.harvardpilgrim.org](http://www.harvardpilgrim.org)  
Claims: Payer ID: 04271 HPHC, PO Box 699183, Quincy MA 02269-9183
- Other States: **800-693-5254**  
United Health Shared Services  
Claims: Payer ID 39026  
Group Number: 11-123456  
PO Box 30783, Salt Lake City, UT 84130-0783 • <https://uhss.umr.com>

Please refer to your evidence of coverage for a full description of your benefits.  
[www.harvardpilgrim.org](http://www.harvardpilgrim.org)

UnitedHealthcare® Options PPO Network MD



Digital Member ID Card Access

- Access through **mobile app** or secure member account at **harvardpilgrim.org**
- Apple Wallet compatible**, Android users save as a PDF
- Member ID card is **dynamic** – updates in real time

# How to stay connected and informed



## Member Newsletter

Our digital member newsletter shares current health topics and benefit highlights including tips to manage your health, recipes and discounts on wellness services. Delivered to your email inbox and posted on our public website.



## Text Messaging

Our text messaging service is your personalized connection to your health plan. Get reminders and notifications about flu shots, as well as updates on exclusive member discounts and perks.



## Email Messages

Receive valuable information about your benefits, discount options, new programs, and health and well-being opportunities.



## Website

The member section of our website is a great place to learn more about the resources, wellness options, care management programs, and additional member benefits to keep you and your family healthy. Bookmark the site for easy access [harvardpilgrim.org](https://www.harvardpilgrim.org)



## Social Media

Follow our social feeds to keep up with the latest news, tips and stories.







# Family-Centered Care

**Introducing a new approach to supporting families we care for – no matter how ‘family’ is defined.**

Curated programs offer:

- Affirming experiences for LGBTQ+ employees from **Included Health**
- Enhanced resources for family and women’s health from **Ovia Health**

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*Members will receive opportunities to enroll and engage with these new services and programs*

# LGBTQ+ Health: Capabilities Overview

Available for Harvard Pilgrim Fully-Insured Accounts

Included Health's **LGBTQ+ 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.

- ✓ Community Support
- ✓ Mental Well being
- ✓ Benefits Navigation
- ✓ Provider Matching
- ✓ Gender Affirming Care
- ✓ Family Building



## Provider Matching

*Helping members find the best provider who's also in-network*

Concierge support from experts who help pair members with vetted providers who are affirming and clinically competent



## Benefits Navigation

*Helping members navigate and plan*

Concierge support helping members navigate their benefits ecosystem. Includes trans-focused complex care management, supporting trans and non-binary members with transition, gender affirming surgery and benefits navigation.



## Education & Advocacy

*Supporting and advocating for LGBTQ+ with family, social and workplace questions*

Trusted guidance and advocacy provided by concierge care coordinators.

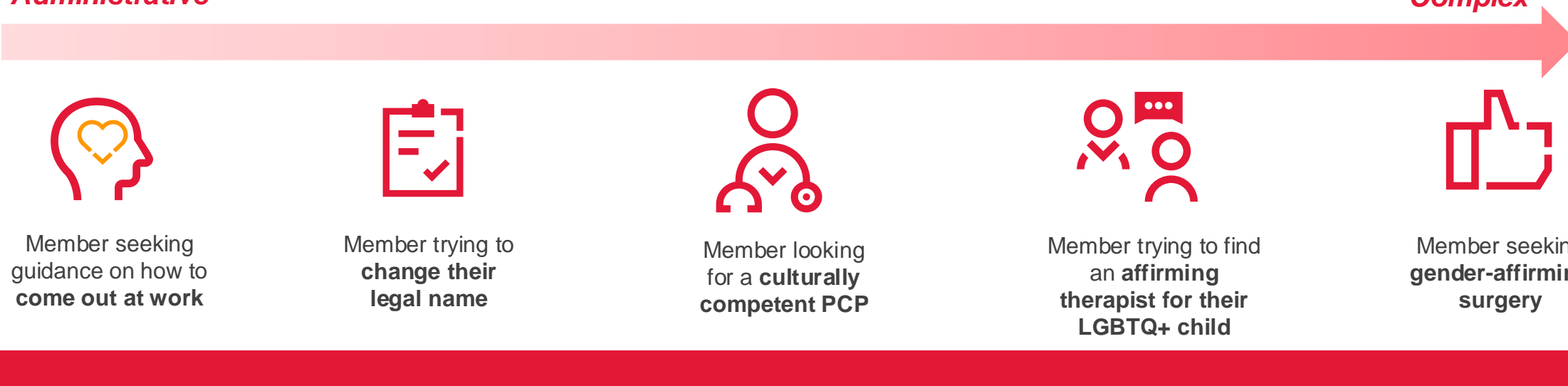
# LGBTQ+ Health: Approaches to Care & Support

*In-house experts dedicated to care equality for the specific needs of the LGBTQ+ community*

## Continuum of Care

**Administrative**

**Complex**



### Care Team

- ✓ 90% of the Included Health care team is part of the LGBTQ+ community.
- ✓ Care team members can support members across a wide spectrum of topics and needs

# Family Health and Wellness

## Ovia Health features three mobile apps: Ovia, Ovia Pregnancy, and Ovia Parenting

- Daily personalized articles and tips to help achieve goals
- Unlimited in-app messaging from Ovia Health's team of experts (registered nurses, nurse practitioners, social workers, mental health counselors, nurse midwives, lactation consultants, and infant and child sleep consultants)
- Feedback on health data
- Information about fertility/family planning, maternity, parenting for children and adolescence and menopause



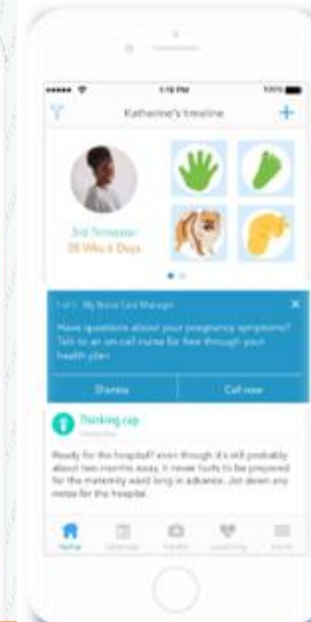
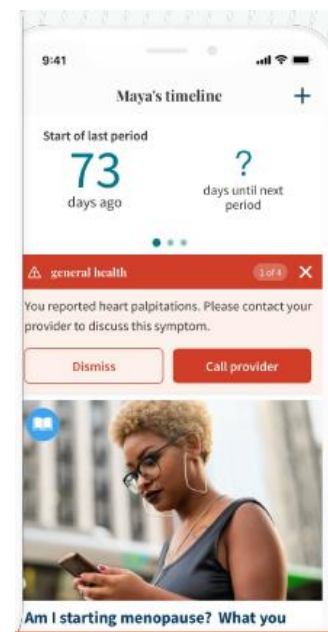
Support for reproductive health, fertility and menopause



Ongoing support for your healthiest, happiest pregnancy



Go to resource for family & working parents



Questions?