

Maine 2022 Product Guide

**Better choices.
Better coverage.
Better value.**

**For employers
with 2 to 50
eligible employees**

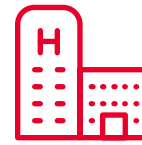


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Guiding people to better health

Harvard Pilgrim offers a full range of health insurance solutions. Our plans deliver outstanding coverage, choice and value for your small group clients.



90,000+
DOCTORS & CLINICIANS

180+
HOSPITALS

Full, tiered and virtual network plans

Our HMO, POS, PPO* and Maine's Choice PlusSM HMO products are built around best-in-class local providers who deliver high-quality care at an excellent value. SimplyVirtualSM HMO and Virtual ChoiceSM HMO give members 24/7 access to primary care through Doctor On Demand.

New England & national coverage

Our regional network has more than 90,000 doctors and other clinicians, and more than 180 hospitals. Our PPO plans give members access to providers across the United States.

Alternative funding options

Harvard Pilgrim and its affiliate, Health Plans, Inc., offer plans with strong choice and flexibility to meet varying needs. Our Maine small group self-funded PPO, EPO and Maine's Choice PlusSM EPO plans feature savings opportunities and are available for employers with 20 to 50 enrolled employees.

* PPO plans are underwritten by HPHC Insurance Company.

Committed to Maine's communities

Service is more than good business.

As a not-for-profit, service inspires our social mission. We're driven by a human concern for the health challenges facing our neighbors and communities. And we're dedicated to helping resolve them, through our partnerships with Maine nonprofit organizations.

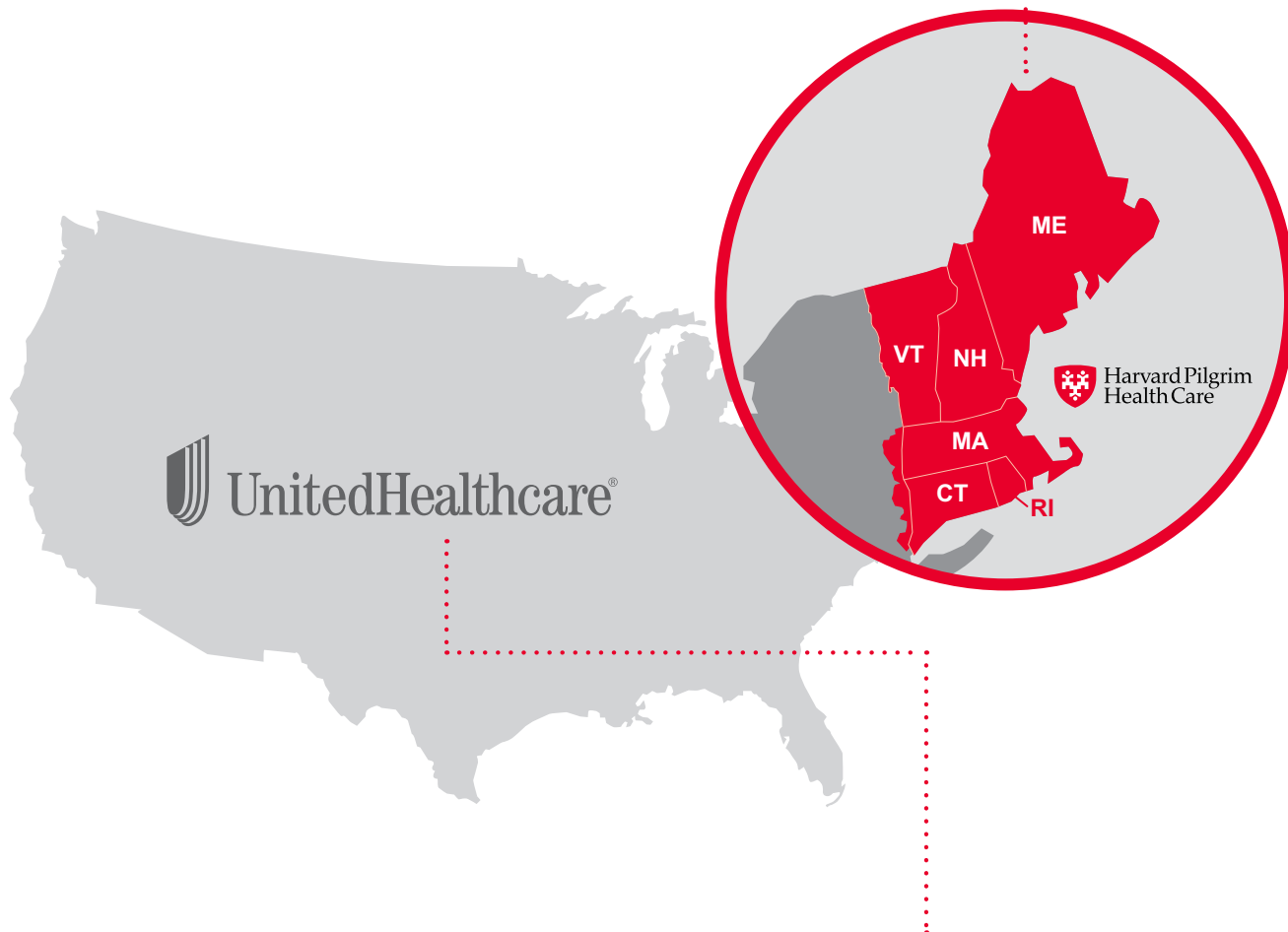


In 2020, more than **\$2 million** was contributed to more than **110** Maine nonprofit organizations.

Your local partner with the strength of a national network

Harvard Pilgrim Health Care network

- 90,000+ doctors and clinicians
- 180+ hospitals



National network through UnitedHealthcare

- 1.2 million providers
- 6,000+ hospitals

We make switching health insurance easy

Switching insurance benefits should be a seamless experience — and with [Harvard Pilgrim SmartStart](#), it is. As part of our ongoing commitment to service and support, SmartStart eliminates the hassle and uncertainty of switching health insurance. We get employers and members up and running — even **before** their coverage starts.



Superior service

Skilled support

Access to your own experienced sales team, to ensure successful implementation.

Employer education

We will identify, recommend and implement self-service options, including member portal, EDI resolution interface and online billing.



Early member engagement

Pre-enrollment resource

Our prospective member call center is dedicated to answering employees' questions about specific benefits and coverage before they enroll.

Virtual benefit fairs

We'll set up an open enrollment website with information about employers' Harvard Pilgrim plan options. There's no hassle and no extra cost!

Clinical transitions

Members have pre-enrollment support for prior authorizations, pharmacy coverage and clinical care team connections, which ensures a seamless transition and continuity of care.

Access to digital ID cards

If they need them, members can get digital ID cards even before their coverage is effective.



Data capture

Guided digital welcome experience

We'll capture member information through a quick digital journey as soon as enrollment is complete. This additional channel for early and easy collection of member data ensures the complete capture of important information.

PCP and data verification

Our data capture journey verifies primary care information and helps members get the right services to optimize their health and well-being.

For information on getting new clients up and running with Harvard Pilgrim's SmartStart program, contact your account executive directly.

Our plans include great benefits

No matter which fully insured plan an employer offers, they all include these core benefits.



Acupuncture and chiropractic

Unlimited acupuncture and chiropractic visits per year



Behavioral health and substance use disorder services

Counseling and psychotherapy



Ambulatory patient services

Outpatient care without hospital admission



Pediatric dental* and vision

Covers children up to age 19



Emergency services

Trips to the emergency room (ER), when medically necessary



Prescriptions

Access to safe, effective medications; certain over-the-counter drugs are included in all our formularies



Eye exams

One preventive screening every year



Pregnancy, maternity and newborn care

Care before, during and after pregnancy



Hospitalization

Inpatient services, such as surgery



Preventive care and chronic disease management

Doctor visits for wellness exams, shots, screenings, health maintenance, etc.



Laboratory services

Blood work, screenings, etc.



Rehabilitation and habilitative services and devices

Rehab services, hospital beds, crutches, oxygen tanks, etc.

* Employers can waive pediatric dental if they have a qualified pediatric dental plan in place.

We are committed to guiding you and your clients through the challenges of the COVID-19 pandemic. For the most up-to-date information, visit www.harvardpilgrim.org/broker-covid.

Covering the prescriptions our members need

Our prescription drug coverage focuses on choice and value.

Harvard Pilgrim has partnered with OptumRx for pharmacy benefit management services. The result is an easier, enhanced experience that makes it simple and convenient for members to order, manage and receive prescription medications.

Members can get prescriptions from more than 67,000 pharmacies nationwide. OptumRx's mail order pharmacy, OptumRx Home Delivery, gives members the convenience of having prescriptions shipped to their home. CVS Specialty is our primary specialty pharmacy provider.

Questions about our prescription drug program?

Visit www.harvardpilgrim.org/rx to learn more.

Select the year and the plan (e.g., 2022 Value 5-tier) to:

-  See which drugs are covered
-  Look up drug prices
-  Find nearby in-network pharmacies
-  Get details on home delivery
-  And more

Helping members get the most out of their benefits

All plans include our 5-tier prescription drug coverage: The lower the tier, the less members will pay. Cost sharing for prescriptions may include a combination of copayments, coinsurance and a deductible. Members can fill prescriptions at retail pharmacies nationwide or through our mail order program.

Over-the-counter prescriptions available

We cover certain generic over-the-counter (OTC) drugs on all of our formularies. With a prescription from a provider, members will pay Tier 1 Rx cost sharing for certain drugs including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

How the prescription drug tiers work

TIER	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
VALUE 5-TIER	Lower-cost generics	Higher-cost generics	Preferred brands (some higher-cost generics)	Non-preferred brands and preferred specialty (some higher-cost generics)	Non-preferred specialty drugs, and selected brand and generic drugs

Reduce My Costs helps members save money and earn rewards

When members are scheduled to receive outpatient procedures or diagnostic tests, [Reduce My Costs](#)¹ helps them find lower-cost providers and care. They just call **(855) 772-8366** or use the [Reduce My Costs chat feature](#) whenever their doctor recommends an outpatient test or procedure² such as:

- Radiology (e.g., MRI and CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient test or procedure

Members will speak with an experienced nurse who will:

- Compare provider costs and inform them of the lower-cost providers in their area
- Assist with scheduling or rescheduling their appointment and help with any paperwork

With this program, members can pay less in out-of-pocket expenses and may also be eligible for a reward if they choose a more affordable option. And if they're already seeing a lower-cost provider, members receive a reward just for calling.³

¹ Certain services may require a referral and/or prior authorization before members can receive services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim at (888) 333-4742.

² For Maine-based members of a small group whose plans include a Health Savings Account (HSA), additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information, please visit www.harvardpilgrim.org/reducemycosts/maine.

³ Rewards are considered taxable income; members should consult with their tax advisors.



The care our members need, when they need it

When their primary care providers' offices aren't open, members who need medical care for a non-life-threatening injury or illness have [urgent care options](#) — other than the ER — that can save time and money.

		Typical out-of-pocket costs	Common symptoms	
	<p>Telemedicine services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer</p>	<p>\$ Members may pay cost sharing for telemedicine services*</p>	<ul style="list-style-type: none"> • Coughs, colds • Sore/strep throat • Flu • Pediatric issues • Sinus and allergies 	<ul style="list-style-type: none"> • Nausea/diarrhea • Rashes and skin issues • UTIs, yeast infections • Sports injuries • Eye issues
	<p>Convenience care/retail clinic Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacies)</p>	<p>\$ Members typically pay a copayment for going to a participating clinic*</p>	<ul style="list-style-type: none"> • Bronchitis • Ear infections • Eye infections 	<ul style="list-style-type: none"> • Skin conditions like poison ivy and ringworm • Strep throat
	<p>Freestanding urgent care clinic Walk-in clinic for urgent care (See next page for a list of participating clinics)</p>	<p>\$\$ Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit*</p>	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains 	<ul style="list-style-type: none"> • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	<p>Hospital-based urgent care clinic Walk-in clinic for urgent care</p>	<p>\$\$\$ Members typically pay their deductible, then a hospital-based urgent care copay*</p>	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains 	<ul style="list-style-type: none"> • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	<p>Emergency room (ER) Part of a local hospital</p> <p>Members who think they are having medical emergencies should call 911 or go to the nearest ER</p>	<p>\$\$\$\$ Members typically pay a higher copayment than an office visit; plus, ER services are often subject to a deductible*</p>	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss 	<ul style="list-style-type: none"> • Seizures • Severe head trauma • Shock • Stroke

* What members pay out of pocket depends on their specific Harvard Pilgrim plan. Members should refer to their plan documents for their specific benefit information.

Maine freestanding clinics

Members have access to these participating urgent, convenience, express and walk-in care clinics:

Auburn: St. Mary's Urgent Care

Augusta: Concentra Urgent Care & MaineGeneral Express Care Center

Bangor: Concentra Urgent Care, ConvenientMD & Penobscot Community Health Center Walk-In Care

Belfast: Penobscot Community Health Center Walk-In Care

Berwick: York Hospital Walk-In Care Center

Brewer: Penobscot Community Health Center Walk-In Care

Brunswick: Concentra Urgent Care & ConvenientMD

Ellsworth: ConvenientMD

Freeport: Freeport Medical Center

Gardiner: MaineGeneral Medical Center Express Care

Gorham: Mercy Hospital

Houlton: Katahdin Valley Health Center

Jackman: Penobscot Community Health Center Walk-In Care

Kennebunk: Southern Maine Health Care Walk-In Care & York Hospital Walk-in Care Center

Kittery: York Hospital Walk-In Care Center

Lewiston: Concentra Urgent Care & Maine Urgent Care

Norway: Concentra Urgent Care

Old Town: Penobscot Community Health Center Walk-In Care

Portland: Concentra Urgent Care, ConvenientMD, CVS MinuteClinic & Mercy Hospital

Saco: ConvenientMD & Southern Maine Health Care Walk-In Care

Sanford: Southern Maine Health Care Walk-In Care & York Hospital Walk-In Care Center

Scarborough: Clearchoice MD Urgent Care

South Portland: American Family Care Urgent Care, Concentra Urgent Care & CVS MinuteClinic

Topsham: Topsham Urgent Care Center

Waterboro: Southern Maine Health Care Walk-In Care

Waterville: MaineGeneral Express Care Center

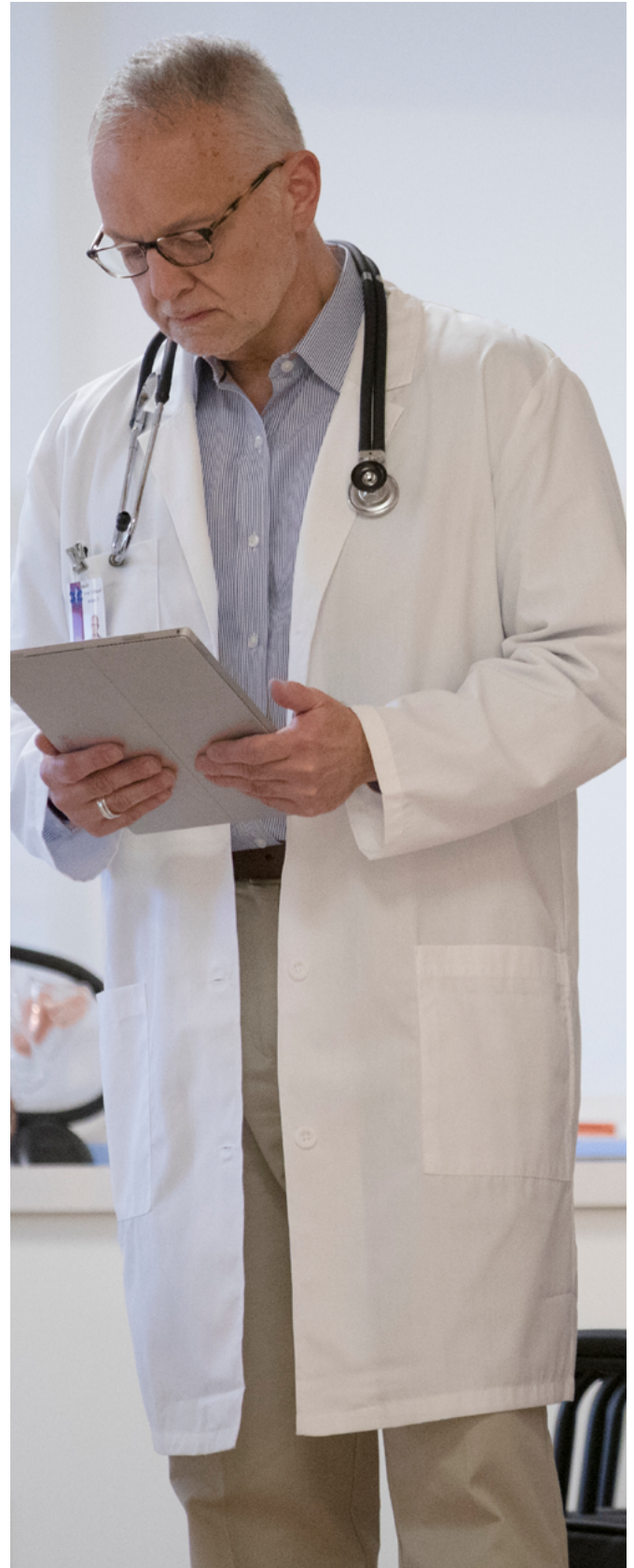
Wells: York Hospital Walk-In Care Center

Westbrook: ConvenientMD & Mercy Hospital

Windham: Mercy Hospital

Yarmouth: Mercy Hospital

York: York Hospital Walk-In Care Center



Keeping our members healthy

As a recognized leader in effective population health programs, we're ready to put our expertise and experience to work for the health and well-being of our members.



Engage clinical expertise

Our clinical care team of nurses, social workers, pharmacists and health coaches connects with and guides members to better health.

Chronic care support

- Diabetes
- COPD
- Asthma
- Heart disease

Specialty care support¹

- Rare diseases
- Transgender care
- Oncology care
- Chronic kidney disease

Clinical care team support

Available for members via the MyConnect mobile app or by phone.

Utilization management²

Our programs ensure that members get the right care, at the right time and at the right place.

Aspire Health³

We've partnered with one of the largest non-hospice palliative care organizations to provide whole-person support for patients with advanced stages of serious illnesses.

Visit www.harvardpilgrim.org/clinicalcareteam to learn more.



Maintain a healthy mind

Behavioral health and substance use disorder support over the phone, in person, online or through mobile apps.

24/7 support helplines

- Substance use disorder treatment
- Emotional support

Behavioral health access center

Licensed care advocates help members find available providers and answer questions about benefits and coverage.

Peer coaching for substance use disorders

Services from peer recovery coaches are available through our behavioral health administrator, United Behavioral Health/Optum.

Convenient online resources

- www.liveandworkwell.com (virtual visits, Express Access Network, self-management tools and resources)⁴
- Virtual visits with Doctor On Demand
- Talkspace digital therapy⁴
- Sanvello mobile app

Visit www.harvardpilgrim.org/behavioralhealth to learn more.

¹ Transgender care program included for self-insured groups; other programs are buy-ups.

² Skilled nursing facility and rehab and hospitalization care coordination programs included for self-insured groups; other programs are buy-ups.

³ Self-insured accounts pay based on an engaged per member per month fee.

⁴ Through our behavioral health administrator, United Behavioral Health/Optum.



Support maternity and family wellness

Parenthood is the journey of a lifetime. And with every journey, it helps to have support and guidance along the way.

Ovia Health

This suite of mobile apps help members:

- Starting families (**Ovia Fertility**)
- Navigating pregnancy (**Ovia Pregnancy**)
- Raising young children (**Ovia Parenting**)

ProgenyHealth¹

Harvard Pilgrim has partnered with ProgenyHealth to help improve health outcomes for premature and medically complex babies in neonatal intensive care, and to provide support for their families.

Visit www.harvardpilgrim.org/familyhealth to learn more.



Improve health and wellness

Harvard Pilgrim members have access to a robust suite of tools and programs to help improve and maintain their health and well-being.

Digital tools and apps

- **Limeade mobile app:** Well-being activities with built-in incentives to encourage healthy actions^{2,3}
- **Living Well at Home:** Online wellness classes

Lifestyle management coaches

One-on-one support for setting and achieving personal health goals.

Living WellSM Workplace

Everything an employer needs to start a wellness program, all in one place. Visit www.harvardpilgrim.org/wellnessprogram to check out our turnkey toolkit, online engagement platform and popular buy-up programs.

Discounts and savings

- Vision and hearing
- Fitness and workout gear
- Complementary and alternative medicine



Fitness reimbursement

Members can qualify to receive up to \$150 in an annual fitness reimbursement — **or up to \$300 per family contract** — on fees for health and fitness club memberships, classes or virtual subscriptions!⁴

¹ Self-insured accounts pay an implementation fee and a one-time per-case fee.

² Restrictions apply; please see program materials for more information. Rewards may be taxable; members should consult their tax advisors.

³ Rewards are available to employees of fully insured accounts that are rated as small group with two to 50 eligible employees. Rewards may be taxable; members should consult their tax advisors.

⁴ There is a \$300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of \$150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.

Providing one-stop HSA shopping

Together, a qualified high-deductible health plan and a health savings account (HSA) help employers and members save money and maximize their health care dollars.

You know Harvard Pilgrim has great high-deductible health plan options. We also have relationships with [several preferred HSA vendors](#) to help make setup and administration easy. Contact your account executive for more information.

HSA partners

- Bend HSA*
- Benefit Strategies, LLC
- Benefit Wallet®
- Group Dynamic, Inc.
- HealthEquity®
- HRC Total Solutions
- Optum Bank® HSA

Explore savings with ancillary products



We have teamed up with The Guardian Life Insurance Company of America to provide a full line of ancillary insurance products.

By purchasing a Harvard Pilgrim fully insured medical plan along with one or more new fully insured ancillary products from Guardian, employers can save money and provide more insurance options for their employees.

Small group employers can take advantage of a premium discount on dental insurance through our partnership with The Guardian Life Insurance Company of America. The discount applies to new Guardian dental sales only.

What we offer



Dental



Life, short-term disability and long-term disability



Vision



Supplemental health (accident, cancer, critical illness, hospital indemnity)

Helping members choose a plan

Harvard Pilgrim offers a number of plan options to meet every family's needs and budget.

When choosing a plan, members should consider a number of factors:

- Do they frequently go to the doctor or need medical treatment?
- Is having the flexibility to see doctors outside the network important to them?
- Do they regularly take medication? Or take several medications?
- Do they prefer a higher premium and lower payments when they receive treatment?

Types of plans:

HMO

- Care within Harvard Pilgrim's network
- Select a PCP and get referrals for specialist visits
- [Virtual PCP plans available \(SimplyVirtualSM HMO and Virtual ChoiceSM HMO\)](#)

PPO¹

- Covered in-network (includes our national network)
- Option to go out of network and pay more
- No need for referrals

POS

- Covered in-network (includes our national network)
- Option to go out of network and pay more
- Get in-network referrals to pay less

Two-level network plans (Maine's Choice PlusSM HMO)²

- HMO
- Provider networks determine cost
- Choose network in which to receive services

Qualified high deductible plan

- HMO, PPO & POS
- Meet a deductible before we pay for services
- Some employers may offer an HRA or HSA to help members meet their deductible

Help members find the plan that best meets their needs

X marks the spot	HMO	PPO ¹	POS	Maine's Choice Plus HMO ²	Qualified high deductible
My doctor participates in the network for my plan and I don't want to spend more money out-of-pocket	X			X	X
I want the freedom to see any doctor		X	X	X	X
I want to save on my premium (money paid up front for health coverage)				X	X
I want services to be covered up front and don't mind a higher premium	X	X	X	X	
I prefer to budget and keep track of all my health care expenses				X	X
I want a plan that lets me save money when I choose specified providers				X	

¹ PPO plans are underwritten by HPHC Insurance Company.

² These plans have two benefit levels: 1) the Preferred Network and 2) the Standard Network. Members pay different levels of cost sharing depending on the affiliation of the provider delivering a covered service. If a provider changes affiliations at any time, the network of that provider may also change. Members should consult the provider directory (www.harvardpilgrim.org/providerdirectory) to determine a provider's network.

2022 updates and reminders



New — Virtual primary care offerings

SimplyVirtualSM HMO and Virtual ChoiceSM HMO will be available for small group business as of January 1, 2022. See page 15 to learn more.

New — Site of service benefits¹

Members can pay lower cost sharing when they receive these services from non-hospital providers in Maine:

- Lab tests
- Radiology
- Advanced diagnostic imaging
- Physical therapy, occupational therapy, speech therapy
- Ambulatory services

New — HSA plan offerings

We've added POS HSA 4500 and POS HSA 7000 to our small group plan portfolio.



Check out our small group open enrollment hub

[Find everything you need](#) for an efficient and successful enrollment season, including:

- New business enrollment paperwork
- Binder payment information
- Tips for submissions

Reminders

Behavioral health support

Behavioral health journeys are personal, but members are never alone. Our website has [resources and tools to help members](#) who may be struggling with behavioral health issues or substance use disorders.

Maine's Choice PlusSM HMO

Available statewide, Maine's Choice PlusSM HMO features two provider networks that help members control their health care costs.

- Preferred Network = Lower cost sharing
- Standard Network = Higher cost sharing
- Members can choose PCPs from either network
- HSA plan designs are available

Learn more on page 14.

Over-the-counter drug coverage

We cover certain [generic over-the-counter \(OTC\) drugs](#) on all of our formularies. With a prescription from their provider, members will pay Tier 1 Rx cost sharing for OTC drugs including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

Unlimited acupuncture and chiropractic visits

Members have unlimited acupuncture and chiropractic care visits for the calendar year. Cost sharing will apply, according to the terms of the member's plan.

Virtual fitness subscriptions included in \$300 reimbursement

Members can qualify to receive up to [\\$150 in an annual fitness reimbursement](#) — or up to \$300 per family contract — on fees for health club memberships, classes or virtual subscriptions!²

No cost sharing for Doctor On Demand urgent care visits

Members enrolled in non-HSA plans are not required to pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be billed for these visits, and they will apply toward the in-network deductible.

Reduce My Costs

When members are scheduled for outpatient procedures or diagnostic tests, [Reduce My Costs⁴](#) helps them find lower-cost providers and care while:

- Saving on out-of-pocket costs
- Earning rewards for choosing a more affordable care option

Reduce My Costs is available at no extra cost to fully insured groups.

¹ Site of service benefits are not available on HSA, SimplyVirtualSM HMO or Virtual ChoiceSM HMO plans.

² Reimbursement is limited to two members on a family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. Fitness reimbursement may be considered taxable income. For tax information, members should consult their tax advisors.

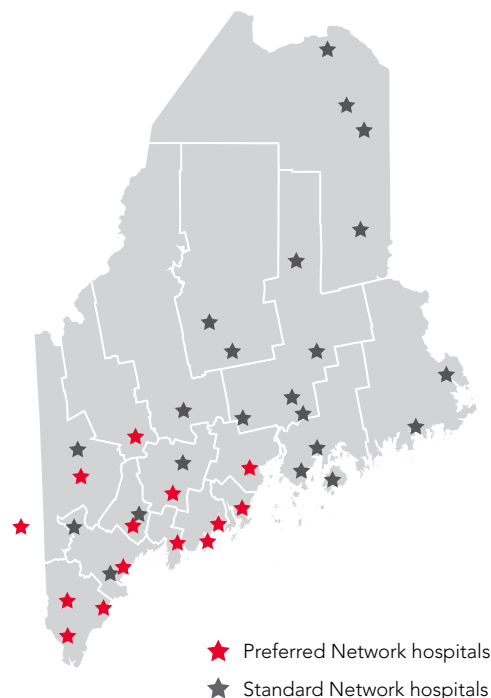
³ Ancillary products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply.

Maine's Choice PlusSM HMO

Choice, flexibility and savings

Maine's Choice PlusSM HMO features two provider networks that let members choose from thousands of trusted physicians.

- **Two provider networks so members can control their costs.** They'll pay less for care from Preferred Network primary care providers (PCPs), specialists and hospitals, and they can expand access with providers in our Standard Network.
- **Members have the option to choose a PCP from either network.** They'll pay lower cost sharing when they receive care from Preferred Network PCPs, and higher cost sharing when they receive care from Standard Network PCPs.
- **Available to members statewide.** Members from all 16 counties in Maine are eligible to enroll in Maine's Choice PlusSM HMO.
- **Some services are always in the Preferred Network.** This includes behavioral health, emergency care, pharmacy, acupuncture and chiropractic services.
- **Some services are on us.** Copayments for non-HSA plans are waived for the first non-routine PCP visit each year, the first behavioral health visit each year and certain preventive services and tests.
- **Payment, or form of cost sharing, depends on the service and provider's network.** Services are either covered in full, or members pay a fixed amount or copayment, maximum out-of-pocket costs or deductible, or a percentage of service cost also known as coinsurance.
- **Our full network.** Members have access to more than 180 hospitals and more than 90,000 doctors and clinicians in the Maine's Choice Standard Network.



How members can find a provider

- 1 Visit www.harvardpilgrim.org
- 2 Click on **Find a provider**
- 3 Select **Maine's Choice PlusSM HMO** (under the Tiered/Limited Plans section)
- 4 Search by preferred provider type

Introducing virtual primary care

Two unique plans with a virtual-first primary care model.

With the growing popularity of virtual visits, members are looking for more flexible health plan options. Harvard Pilgrim delivers with two new plans with a virtual-first primary care model: **SimplyVirtualSM HMO** and **Virtual ChoiceSM HMO**.

Virtual primary care is a new, innovative model for health care that gives members 24/7 access to primary care providers (PCPs) through virtual visits with Doctor On Demand. Members have the freedom to receive virtual visits from anywhere — at home, in the workplace, while traveling on vacation — all with lower PCP visit cost sharing than office-based offerings. Doctor On Demand physicians send prescriptions directly to the pharmacy of choice, and they also order lab work, when needed.



SimplyVirtualSM HMO

Adult members age 19+ must select PCP through Doctor On Demand.



Virtual ChoiceSM HMO

Adult members age 19+ can choose either a PCP from Doctor On Demand **OR** an office-based PCP from Harvard Pilgrim's New England HMO network. Cost sharing is lower if they choose a Doctor On Demand PCP.

Both plans: Members under age 19 must select a Harvard Pilgrim network PCP and continue to receive office-based care. They'll always pay the lowest cost sharing.

How they compare

	SimplyVirtual SM HMO	Virtual Choice SM HMO
PCP requirement	<ul style="list-style-type: none"> Adult members age 19+ must select a PCP from Doctor On Demand² All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care 	<ul style="list-style-type: none"> Adult members age 19+ may choose either a PCP from Doctor On Demand or an office-based PCP from Harvard Pilgrim's HMO network² All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care
PCP cost sharing	<ul style="list-style-type: none"> Same cost sharing for all members, regardless of age 	<ul style="list-style-type: none"> For adult members age 19+, cost sharing varies based on PCP selection: <ul style="list-style-type: none"> - Lower cost sharing for a Doctor On Demand PCP - Higher cost sharing for an office-based PCP Members under age 19 always pay lower cost sharing for office-based care
Specialists and referrals	All members receive office-based care from specialists within Harvard Pilgrim's HMO network. Doctor On Demand PCPs refer to office-based specialists as needed, and help members find providers and schedule appointments.	
Behavioral health access	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network	

² A member must establish a relationship with a Doctor On Demand PCP by: (1) registering with Doctor On Demand in the state the member resides in, and (2) completing a PCP appointment in the same state.

Why virtual primary care?

The virtual-first model offers:



Seamless continuity of care — preventive care, chronic disease management, urgent care and integrated behavioral health are all provided on a smartphone, tablet or computer.



A compassionate, efficient experience — meeting the member where and when it's most convenient, with more emphasis on shared decision-making and taking the time to guide them through medical concerns.



A dedicated team, 24/7/365 — members have access to an entire care team, including nurses, care managers and nutritionists, plus:

- Weekend appointments for some PCPs
- Option to schedule a visit with another Doctor On Demand provider when PCP isn't available
- Personalized care plans
- Fast responses when member reaches out to care team



Prescriptions and refills at local and select mail order pharmacies.

Getting started with Doctor On Demand

After enrolling with Harvard Pilgrim, members who choose the Doctor On Demand PCP option will:

- Register with [Doctor On Demand](#)
- Select and virtually meet their PCP*
- Receive a Care Kit, which includes a thermometer, blood pressure cuff and welcome materials

Once the member is registered, Doctor On Demand will contact them with additional resources:

- Welcome to Doctor On Demand
- Walkthrough kit
- How to set up a wellness appointment



Finding an office-based PCP (Virtual ChoiceSM HMO only)

Virtual ChoiceSM HMO members who choose to have an office-based PCP must select their PCP from Harvard Pilgrim's HMO provider directory at www.harvardpilgrim.org/providerdirectory.

* A member must establish a relationship with a Doctor On Demand PCP by: (1) registering with Doctor On Demand in the state the member resides in, and (2) completing a PCP appointment in the same state.

2022 Maine plan offerings

Maine Small Group Plans — Effective January 1, 2022, through December 31, 2022.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

For employers with 2 to 50 eligible employees

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx	
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}
HMO																	
HMO 1500 MD0000100421 RX0000100293 Gold	N/A	\$30/\$50*	\$1,500/\$3,000	\$6,000/\$12,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
HMO 2500 MD0000100422 RX0000100294 Gold	N/A	\$30/\$50*	\$2,500/\$5,000	\$7,000/\$14,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
HMO 3500 MD0000100423 RX0000100297 Gold	N/A	\$30/\$50*	\$3,500/\$7,000	\$8,000/\$16,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
HMO 4500 MD0000100424 RX0000100296 Silver	N/A	\$40/\$80*	\$4,500/\$9,000	\$8,700/\$17,400	35%	Ded, then 35%	\$40	\$80	Ded, then 35%	Freestand: \$300 Hosp: Ded, then 35%	Non-hospital-based: \$15 Hospital-based: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	Non-hospital-based: \$50 Hospital-based: Ded, then 35%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
HMO 5500 MD0000100425 RX0000100296 Silver	N/A	\$40/\$80*	\$5,500/\$11,000	\$8,700/\$17,400	35%	Ded, then 35%	\$40	\$80	Ded, then 35%	Freestand: \$300 Hosp: Ded, then 35%	Non-hospital-based: \$15 Hospital-based: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	Non-hospital-based: \$50 Hospital-based: Ded, then 35%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
HMO 7000 MD0000100426 RX0000100296 Silver	N/A	\$40/\$80*	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then 30%	\$40	\$80	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
HMO 8300 MD0000100427 RX0000100311 Bronze	N/A	Ded, then 50%**	\$8,300/\$16,600	\$8,700/\$17,400	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Freestand: \$300 Hosp: Ded, then 50%	Non-hospital-based: \$15 Hospital-based: Ded, then 50%	Ded, then 50%	Non-hospital-based: \$250 Hospital-based: Ded, then 50%	Non-hospital-based: \$50 Hospital-based: Ded, then 50%	Ded, then 50%	\$5/\$25/Ded, then 30%/Ded, then 30%	\$10/\$50/Ded, then 30%/Ded, then 30%
HMO HSA																	
HMO HSA 3000 MD0000100440 RX0000100298 Silver	N/A	Ded, then 20%	\$3,000/\$6,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/Ded, then \$25/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then 30%/Ded, then 30%
HMO HSA 4000 MD0000100441 RX0000100299 Silver	N/A	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/Ded, then \$25/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then 30%/Ded, then 30%
HMO HSA 5000 MD0000100442 RX0000100300 Silver	N/A	Ded, then 10%	\$5,000/\$10,000	\$7,000/\$14,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/Ded, then \$25/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then 30%/Ded, then 30%
HMO HSA 6000 MD0000100443 RX0000100314 Bronze	N/A	Ded, then 50%	\$6,000/\$12,000	\$7,050/\$14,100	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then \$5/Ded, then \$25/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then 30%/Ded, then 30%
HMO HSA 7000 MD0000100444 RX0000100302 Bronze	N/A	Ded, then CIF	\$7,000/\$14,000	\$7,000/\$14,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then \$5/Ded, then \$25/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then 30%/Ded, then 30%

* Copay waived for the first non-routine PCP visit per year.

** Copay waived for the first three non-routine PCP visits per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

¹ Retail Rx: T4: \$300/script max, T5: \$500/script max.

² Mail-order Rx: T4: \$600/script max, T5: \$1,500/script max.

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Plan Name	Tier (Maine's Choice Plus SM HMO)	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx	
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}
Maine's Choice PlusSM HMO																	
Maine's Choice Plus SM HMO 1500 MD0000100454 RX0000100293 Gold	Preferred Network	\$25/\$60*	\$1,500/\$3,000	\$6,000/\$12,000	20%	Ded, then \$300	\$25	\$60	Ded, then 20%	Freestand: \$300 Hosp: Ded, then 20%	Non-hospital-based: \$15 Hospital-based: Ded, then 20%	Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	\$50	\$25	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	Standard Network	\$50/Ded, then 40%*	\$3,500/\$7,000	\$6,000/\$12,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%			
Maine's Choice Plus SM HMO 2500 MD0000100455 RX0000100294 Gold	Preferred Network	\$25/\$60*	\$2,500/\$5,000	\$7,000/\$14,000	20%	Ded, then \$300	\$25	\$60	Ded, then 20%	Freestand: \$300 Hosp: Ded, then 20%	Non-hospital-based: \$15 Hospital-based: Ded, then 20%	Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	\$50	\$25	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	Standard Network	\$50/Ded, then 40%*	\$5,000/\$10,000	\$7,000/\$14,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%			
Maine's Choice Plus SM HMO 3000 MD0000100456 RX0000100306 Gold	Preferred Network	\$25/\$60*	\$3,000/\$6,000	\$7,500/\$15,000	30%	Ded, then \$300	\$25	\$60	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	\$50	\$25	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	Standard Network	\$50/Ded, then 50%*	\$6,000/\$12,000	\$7,500/\$15,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Maine's Choice Plus SM HMO 3500 MD0000100457 RX0000100307 Silver	Preferred Network	\$35/\$70*	\$3,500/\$7,000	\$8,500/\$17,000	35%	Ded, then \$350	\$35	\$70	Ded, then 35%	Freestand: \$300 Hosp: Ded, then 35%	Non-hospital-based: \$15 Hospital-based: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	\$50	\$35	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	Standard Network	\$70/Ded, then 50%*	\$7,500/\$15,000	\$8,500/\$17,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Maine's Choice Plus SM HMO 4000 MD0000100458 RX0000100307 Silver	Preferred Network	\$35/\$70*	\$4,000/\$8,000	\$8,500/\$17,000	30%	Ded, then \$350	\$35	\$70	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	\$50	\$35	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	Standard Network	\$70/Ded, then 50%*	\$7,500/\$15,000	\$8,500/\$17,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Maine's Choice Plus SM HMO 5000 MD0000100459 RX0000100296 Silver	Preferred Network	\$35/\$70*	\$5,000/\$10,000	\$8,700/\$17,400	30%	Ded, then \$350	\$35	\$70	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	\$50	\$35	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	Standard Network	\$70/Ded, then 50%*	\$7,500/\$15,000	\$8,700/\$17,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			

* Copay waived for the first non-routine PCP visit per year.

** Copay waived for the first three non-routine PCP visits per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

¹ Retail Rx: T4: \$300/script max, T5: \$500/script max.

² Mail-order Rx: T4: \$600/script max, T5: \$1,500/script max.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Plan Name	Tier (Maine's Choice Plus SM HMO)	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx		
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}	
Maine's Choice PlusSM HMO HSA																		
Maine's Choice Plus SM HMO HSA 3000 MD0000100460 RX0000100308 Silver	Preferred Network	Ded, then 20%	\$3,000/\$6,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	T1 Ded, then \$5/T1 Ded, then \$25/T1 Ded, then \$50/T1 Ded, then 30%/T1 Ded, then 30%	T1 Ded, then \$10/T1 Ded, then \$50/T1 Ded, then \$100/T1 Ded, then 30%/T1 Ded, then 30%
	Standard Network	Ded, then 40%	\$5,000/\$10,000	\$7,000/\$14,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		Ded, then 40%	T1 Ded, then \$5/T1 Ded, then \$25/T1 Ded, then \$50/T1 Ded, then 30%/T1 Ded, then 30%
Maine's Choice Plus SM HMO HSA 4500 MD0000100461 RX0000100362 Silver	Preferred Network	Ded, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	T1 Ded, then \$5/T1 Ded, then \$25/T1 Ded, then \$50/T1 Ded, then 30%/T1 Ded, then 30%	T1 Ded, then \$10/T1 Ded, then \$50/T1 Ded, then \$100/T1 Ded, then 30%/T1 Ded, then 30%
	Standard Network	Ded, then 40%	\$6,000/\$12,000	\$7,000/\$14,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		T1 Ded, then \$5/T1 Ded, then \$25/T1 Ded, then \$50/T1 Ded, then 30%/T1 Ded, then 30%	T1 Ded, then \$10/T1 Ded, then \$50/T1 Ded, then \$100/T1 Ded, then 30%/T1 Ded, then 30%
Maine's Choice Plus SM HMO HSA 6300 MD0000100468 RX0000100317 Bronze	Preferred Network	Ded, then 50%	\$6,300/\$12,600	\$7,050/\$14,100	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	T1 Ded, then \$5/T1 Ded, then \$25/T1 Ded, then \$50/T1 Ded, then 30%/T1 Ded, then 30%	T1 Ded, then \$10/T1 Ded, then \$50/T1 Ded, then \$100/T1 Ded, then 30%/T1 Ded, then 30%
	Standard Network	Ded, then CIF	\$7,050/\$14,100	\$7,050/\$14,100	None		Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF		T1 Ded, then \$5/T1 Ded, then \$25/T1 Ded, then \$50/T1 Ded, then 30%/T1 Ded, then 30%	T1 Ded, then \$10/T1 Ded, then \$50/T1 Ded, then \$100/T1 Ded, then 30%/T1 Ded, then 30%
SimplyVirtualSM****																		
SimplyVirtual SM HMO 2500 MD0000100554 RX0000100294 Gold	N/A	\$15/\$50*	\$2,500/\$5,000	\$7,000/\$14,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%	
SimplyVirtual SM HMO 4500 MD0000100553 RX0000100296 Silver	N/A	\$15/\$80*	\$4,500/\$9,000	\$8,700/\$17,400	35%	Ded, then 35%	\$35	\$80	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	\$35	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%	
VirtualChoiceSM3,4,****																		
Virtual Choice SM HMO 3500 MD0000100555 RX0000100297 Gold	N/A	Virtual PCP: \$15/\$50* Office-based PCP: \$30/\$50*	\$3,500/\$7,000	\$8,000/\$16,000	Virtual PCP: 10% Office-based PCP: 30%	Ded, then 10%	Virtual PCP: \$25 Office-based PCP: \$45	\$50	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	Virtual PCP: Ded, then 10% Office-based PCP: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%	
Virtual Choice SM HMO 5500 MD0000100556 RX0000100296 Silver	N/A	Virtual PCP: \$15/\$70* Office-based PCP: \$35/70*	\$5,500/\$11,000	\$8,700/\$17,400	Virtual PCP: 15% Office-based PCP: 35%	Ded, then 15%	Virtual PCP: \$25 Office-based PCP: \$45	\$70	Virtual PCP: Ded, then 15% Office-based PCP: Ded, then 35%	Virtual PCP: Ded, then 15% Office-based PCP: Ded, then 35%	Virtual PCP: Ded, then 15% Office-based PCP: Ded, then 35%	Virtual PCP: Ded, then 15% Office-based PCP: Ded, then 35%	Virtual PCP: Ded, then 15% Office-based PCP: Ded, then 35%	Virtual PCP: Ded, then 15% Office-based PCP: Ded, then 35%	\$35	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%	

* Copay waived for the first non-routine PCP visit per year.

** Copay waived for the first three non-routine PCP visits per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

**** Pending regulatory approval from the Maine Bureau of Insurance.

¹ Retail Rx: T4: \$300/script max, T5: \$500/script max.

² Mail-order Rx: T4: \$600/script max, T5: \$1,500/script max.

³ Member cost share is based on the members PCP selection.

⁴ Members under age 19 select an office based PCP & lower Virtual PCP cost sharing will apply.

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Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx	
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}
POS																	
POS 2000 MD0000100435 RX0000100293 Gold	IN	\$30/\$50*	\$2,000/\$4,000	\$6,000/\$12,000	20%	Ded, then 20%	\$30	\$50	Ded, then 20%	Freestand: \$300 Hosp: Ded, then 20%	Non-hospital-based: \$15 Hospital-based: Ded, then 20%	Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$50 Hospital-based: Ded, then 20%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$4,000/\$8,000	\$12,000/\$24,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
POS 3000 MD0000100436 RX0000100297 Gold	IN	\$30/\$50*	\$3,000/\$6,000	\$8,000/\$16,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$6,000/\$12,000	\$16,000/\$32,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
POS 4000 MD0000100437 RX0000100322 Silver	IN	\$40/\$80*	\$4,000/\$8,000	\$8,550/\$17,100	35%	Ded, then 35%	\$40	\$80	Ded, then 35%	Freestand: \$300 Hosp: Ded, then 35%	Non-hospital-based: \$15 Hospital-based: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	Non-hospital-based: \$50 Hospital-based: Ded, then 35%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$8,000/\$16,000	\$17,100/\$34,200	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
POS 5000 MD0000100438 RX0000100296 Silver	IN	\$40/\$80*	\$5,000/\$10,000	\$8,700/\$17,400	30%	Ded, then 30%	\$40	\$80	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$10,000/\$20,000	\$17,400/\$34,800	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
POS 6000 MD0000100439 RX0000100296 Silver	IN	\$40/\$80*	\$6,000/\$12,000	\$8,700/\$17,400	30%	Ded, then 30%	\$40	\$80	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$12,000/\$24,000	\$17,400/\$34,800	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		

* Copay waived for the first non-routine PCP visit per year.

** Copay waived for the first three non-routine PCP visits per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

¹ Retail Rx: T4: \$300/script max, T5: \$500/script max.

² Mail-order Rx: T4: \$600/script max, T5: \$1,500/script max.

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Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx	
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}
POS HSA																	
POS HSA 3500 MD0000100450 RX0000100303 Silver	IN	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 40%	\$7,000/\$14,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
POS HSA 4500 MD0000100451 RX0000100304 Silver	IN	Ded, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 40%	\$9,000/\$18,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
POS HSA 6300 MD0000100466 RX0000100315 Bronze	IN	Ded, then 30%	\$6,300/\$12,600	\$7,050/\$14,100	30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 50%	\$12,600/\$25,200	\$14,100/\$28,200	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
POS HSA 7000 MD0000100453 RX0000100302 Bronze	IN	Ded, then CIF	\$7,000/\$14,000	\$7,000/\$14,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then CIF	\$14,000/\$28,000	\$14,000/\$28,000	None		Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF		

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² Mail-order Rx: T4: \$600/script max, T5: \$1,500/script max.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx	
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}
PPO																	
PPO1500 MD0000100428 RX0000100293 Gold	IN	\$30/\$50*	\$1,500/\$3,000	\$6,000/\$12,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$3,000/\$6,000	\$12,000/\$24,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO2500 MD0000100429 RX0000100294 Gold	IN	\$30/\$50*	\$2,500/\$5,000	\$7,000/\$14,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$5,000/\$10,000	\$14,000/\$28,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO3500 MD0000100430 RX0000100297 Gold	IN	\$30/\$50*	\$3,500/\$7,000	\$8,000/\$16,000	30%	Ded, then 30%	\$30	\$50	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$30	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$7,000/\$14,000	\$16,000/\$32,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO4500 MD0000100431 RX0000100296 Silver	IN	\$40/\$80*	\$4,500/\$9,000	\$8,700/\$17,400	35%	Ded, then 35%	\$40	\$80	Ded, then 35%	Freestand: \$300 Hosp: Ded, then 35%	Non-hospital-based: \$15 Hospital-based: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	Non-hospital-based: \$50 Hospital-based: Ded, then 35%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$9,000/\$18,000	\$17,400/\$34,800	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO5500 MD0000100432 RX0000100296 Silver	IN	\$40/\$80*	\$5,500/\$11,000	\$8,700/\$17,400	35%	Ded, then 35%	\$40	\$80	Ded, then 35%	Freestand: \$300 Hosp: Ded, then 35%	Non-hospital-based: \$15 Hospital-based: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	Non-hospital-based: \$50 Hospital-based: Ded, then 35%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$11,000/\$22,000	\$17,400/\$34,800	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO7000 MD0000100433 RX0000100296 Silver	IN	\$40/\$80*	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then 30%	\$40	\$80	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital-based: \$15 Hospital-based: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$250 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$25/\$50/30%/30%	\$10/\$50/\$100/30%/30%
	OON	Ded, then 50%	\$14,000/\$28,000	\$17,400/\$34,800	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO8300 MD0000100434 RX0000100311 Bronze	IN	Ded, then 50%**	\$8,300/\$16,600	\$8,700/\$17,400	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Freestand: \$300 Hosp: Ded, then 50%	Non-hospital-based: \$15 Hospital-based: Ded, then 50%	Ded, then 50%	Non-hospital-based: \$250 Hospital-based: Ded, then 50%	Non-hospital-based: \$50 Hospital-based: Ded, then 50%	Ded, then 50%	\$5/\$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	\$10/\$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 50%	\$16,600/\$33,200	\$17,400/\$34,800	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		

* Copay waived for the first non-routine PCP visit per year.

** Copay waived for the first three non-routine PCP visits per year.

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¹ Retail Rx: T4: \$300/script max, T5: \$500/script max.

² Mail-order Rx: T4: \$600/script max, T5: \$1,500/script max.

PPO plans are underwritten by HPHC Insurance Company.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible ¹ (Individual/Family)	Medical Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care		Inpatient	Day Surgery	Laboratory	X-Ray	Scans: CT, MRI, PET	PT/OT/ST	Chiropractic & Acupuncture	5-Tier Rx	
							Non-Hospital-Based	Hospital-Based								30-Day Retail ¹	90-Day Mail ^{***, 2}
PPO HSA																	
PPO HSA 3000 MD0000100445 RX0000100298 Silver	IN	Ded, then 20%	\$3,000/\$6,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 40%	\$6,000/\$12,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
PPO HSA 4000 MD0000100446 RX0000100299 Silver	IN	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 40%	\$8,000/\$16,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
PPO HSA 5000 MD0000100447 RX0000100300 Silver	IN	Ded, then 10%	\$5,000/\$10,000	\$7,000/\$14,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 30%	\$10,000/\$20,000	\$14,000/\$28,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%		
PPO HSA 6000 MD0000100465 RX0000100314 Bronze	IN	Ded, then 50%	\$6,000/\$12,000	\$7,050/\$14,100	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then 50%	\$12,000/\$24,000	\$14,100/\$28,200	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO HSA 7000 MD0000100449 RX0000100302 Bronze	IN	Ded, then CIF	\$7,000/\$14,000	\$7,000/\$14,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then \$5/Ded, then \$25/Ded, then \$50/Ded, then 30%/Ded, then 30%	Ded, then \$10/Ded, then \$50/Ded, then \$100/Ded, then 30%/Ded, then 30%
	OON	Ded, then CIF	\$14,000/\$28,000	\$14,000/\$28,000	None		Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF		

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PPO plans are underwritten by Harvard Pilgrim Health Care Insurance Company.

Get instant, accurate quotes online

Visit www.harvardpilgrim.org/broker for online quotes, plan details and more!



Harvard Pilgrim Online Quoting (HPOQ) makes it easy to:

- Receive instant quotes
- Print or email directly to your customers
- View product highlights or detailed Summary of Benefits and Coverage (SBCs) and Schedules of Benefits
- Manage group and census data
- Get instant rates for updated census data
- Create professional proposals

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New users, contact Broker Relations at **(800) 637-4751** to register.

After registering, visit www.harvardpilgrim.org/broker.

Click **Broker Login** in the upper right corner.

Log in with your username and password.

Click **Access Harvard Pilgrim Online Quoting**.

Under the appropriate state, click **New Business** to create a new customer quote. Click **Renewals** to renew an existing customer account.

Need help?

If you have trouble accessing the Online Quoting system or have other issues, call the Broker Service Center at (800) 637-4751.



We have the information you need

Visit www.harvardpilgrim.org/broker for Summary of Benefits and Coverage documents, our plan comparison tool and other helpful resources.

Business rules

Harvard Pilgrim reserves the right to change premium rates at any time before the effective date of the policy if there is a change in applicable state laws or regulations. Changes to rates after the effective date of coverage are governed by the employer agreement.

All 2022 small group plans are calendar year.

Minimum number of participating subscribers

75% of those employees eligible for health benefits must participate in a Harvard Pilgrim group health plan sponsored by the employer, except during the Small Group Special Open Enrollment Period. **At least 51% of eligible employees must work in Maine.**

Side-by-side pairing rules for all plan offerings

Accounts must have at least two subscribers to offer a dual option. Triple option offerings are allowed if there are at least 10 subscribers. Any plans offered side by side must have no more than a \$3,800 difference in deductible among them.

Group size determination/employee counting for group insurance

In 2019, the Maine Bureau of Insurance announced changes to the methodology by which employees are counted in determining an employer's group size. Now, size for all new and renewing groups is determined by the number of the employees who are eligible for health insurance. For example, if an employer has 10 full-time employees and 75 employees working 20 hours per week, it has 10 eligible employees but has 60 or more full-time eligible (FTE) employees. This difference in methodology could change whether a group is considered a "small" or "large" employer for the purposes of purchasing health care.

Preventive medications with a high-deductible health plan

For members with a high-deductible health plan, the deductible will not apply to certain medications used for preventive care. If the health care provider prescribes one of the designated preventive medications, the deductible will not apply to that prescription. However, a member will be required to pay the applicable copayment or coinsurance amount for the drug. The plan may change the listing of designated preventive medications from time to time. For a current list of designated preventive medications, please visit our web site at www.harvardpilgrim.org/rx. These plans include the words "Preventive Drug Benefit" on the member ID card.

Embedded deductible/OOPM

All 2022 Maine small group plans contain embedded deductibles and out-of-pocket maximums (OOPM).

Embedded deductible refers to a family plan that has two components: an individual deductible and a family deductible. The maximum contribution by an individual toward the family deductible is limited to the individual deductible amount and allows for the individual to receive benefits before the family component is met. When any number of members collectively meet the family deductible, services for the entire family are covered for the remainder of the year.

Embedded OOPM refers to a family plan that has two components, an individual OOPM and a family OOPM. The maximum contribution by an individual toward the family OOPM is limited to the individual OOPM and, once met, there is no additional cost sharing for the remainder of the year. When any number of members collectively meet the family OOPM, then all members have no additional cost sharing for the remainder of the year.

Important legal information

What's not covered on Maine small group plans.

For a full list of services not covered, please refer to plan documents. Typically, exclusions include:

- Alternative services and treatments
- Dental care, except as described in the policy
- Any devices or special equipment needed for sports or occupational purposes
- Experimental, unproven, or investigational services or treatments
- Routine foot care, except for preventive foot care for members with diabetes
- Educational services or testing
- Cosmetic services or treatment
- Commercial diet plans and weight loss programs
- Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy
- Charges for services that were provided after the date on which membership ends
- Charges for any products or services related to non-covered benefits
- Services or supplies provided by (1) anyone related to a member by blood, marriage or adoption, or (2) anyone who ordinarily lives with the member
- Infertility treatment
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers' compensation plan or an employer under state or federal law
- Custodial care
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation other than by ambulance

Limitations for Maine small group plans

- Early intervention — 40 visits per year
- Physical, speech and occupational therapies — 60 visits combined per year
- Skilled nursing facility and inpatient rehabilitation — 150 days combined per year
- Routine eye exam — 1 exam per year

General notice about nondiscrimination and accessibility requirements

Harvard Pilgrim Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Harvard Pilgrim Health Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that Harvard Pilgrim Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Civil Rights Compliance Officer
Harvard Pilgrim Health Care
93 Worcester St.
Wellesley, MA 02481
(866) 750-2074, TTY service: 711
Fax: (617) 509-3085
Email: civil_rights@harvardpilgrim.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Important legal information

Language assistance services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

العربية (Arabic)

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742 (TTY: 711)

ខ្មែរ (Cambodian) ប្រសិនបើលោកអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).

Meet our Maine team



Bill Whitmore, Maine Vice President

Bill has served as the vice president of Harvard Pilgrim's Maine market since May 2019. He is responsible for the strategic and operational aspects for the company across the state.

With more than 30 years' experience, Bill has extensive health insurance expertise.

Bill is a native of Maine and graduated cum laude with a major in mathematics from Bowdoin College.

Email: bill.whitmore@point32health.org | **Phone:** (207) 756-6306



Bill Bourassa, Maine Director of Sales

In September 2019, Bill joined Harvard Pilgrim as Maine's director of sales. He is responsible for leading the sales team and sales growth through development and managing customer/broker relationships.

Bill has more than 25 years of experience in health care sales and account management.

Born in Portland, Bill graduated from Westbrook High School and earned his bachelor's degree in marketing from Plymouth State University.

Email: bill.bourassa@point32health.org | **Phone:** (207) 756-6336



Nicole Fairweather, Manager — Small Group Sales & Support Staff

A member of the Maine sales team since January 2005, Nicole manages the small group sales team and is also responsible for selling new and maintaining existing small employer groups.

Nicole lives in Gorham with her husband, 14-year-old daughter, 8-year-old son and two dogs, Brady and Marley. A Windham High School graduate who grew up on Sebago Lake, Nicole enjoys spending summer days with family on the lake.

Email: nicole.fairweather@point32health.org | **Phone:** (207) 756-6341



Elizabeth Hartwell, Sales & Account Executive — Small Group

Elizabeth joined the Maine sales team in 2018. She is responsible for broker and account relationships for new and existing small employer groups.

Born and raised in Gray, Elizabeth attended Gray New Gloucester High School and received a bachelor's degree in business management from Saint Joseph's College of Maine with summa cum laude honors. She lives in Windham with her husband and their dog, Bago.

Email: elizabeth.hartwell@point32health.org | **Phone:** (207) 756-6329

Contact us



Harvard Pilgrim
Health Care

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