

New Hampshire 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 ElevateHealth products are built around best-in-class local providers who deliver high-quality care at an excellent value. SimplyVirtualSM HMO gives 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.

Self-insured options

Our affiliate, HealthPlans, Inc. (HPI), specializes in health benefit administration for self-funded employers with 50+ employees. HPI offers highly customized medical, dental, vision and disability benefit solutions and more.

* PPO plans are underwritten by HPHC Insurance Company.

Committed to New Hampshire'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 dozens of New Hampshire nonprofit organizations.

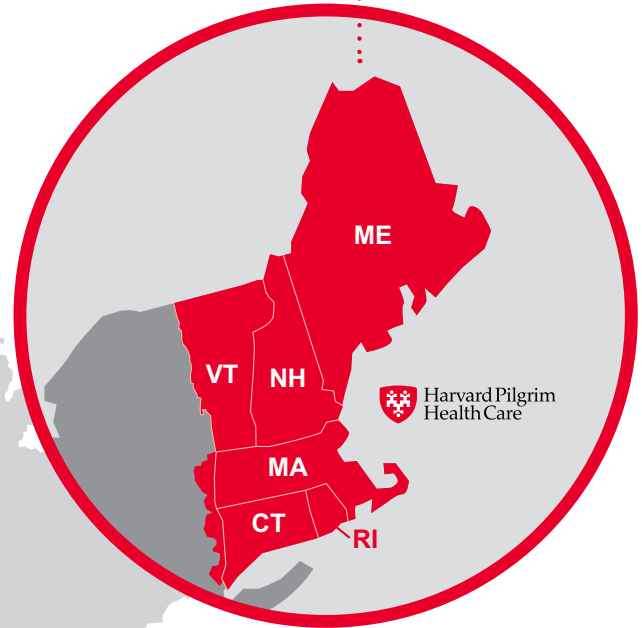


In 2020, over
\$1.7 million
was contributed
to New Hampshire
nonprofit organizations.

We offer local and national networks

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 year¹



Behavioral health and substance use disorder services

Counseling and psychotherapy



Ambulatory patient services

Outpatient care without hospital admission



Pediatric dental² and vision hardware

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 for children up to age 19; every two years for adults.



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.

¹ Applicable cost sharing will still apply, according to the member's plan.

² Employers can waive pediatric dental if they have a qualified pediatric dental plan in place.

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 Core NH 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 Core NH 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
CORE NH 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 procedure 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.²

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. The Reduce My Costs program is not offered with all Harvard Pilgrim plans. Members should review their plan documents to confirm whether the Reduce My Costs program is offered with their plan.

² Rewards are considered taxable income; members should consult 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.

Finding care is just a few clicks away with Doctor On Demand

When members need care right away, but the situation is not life threatening, there's a better option than an ER visit. [Doctor On Demand](#) makes it easy to get care without leaving the house, while saving time and money. All members need is a smartphone, tablet or computer and an internet connection.¹



Get care from licensed medical doctors, psychologists and psychiatrists²



Members receive convenient and private care from their home or any location



Available to members traveling internationally
Excluding U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands) and certain other countries (e.g., nations on the U.S. Sanctions List). Physicians will not order prescriptions for patients calling from outside the U.S.

New Hampshire freestanding urgent care clinics available to our members

Alton: ClearChoiceMD Urgent Care

Bedford: ConvenientMD Urgent Care, Urgent Care at Bedford Medical Park

Belmont: ClearChoiceMD Urgent Care, ConvenientMD Urgent Care

Claremont: Valley Regional Hospital Urgent Care

Concord: Concentra Urgent Care, ConvenientMD Urgent Care, MinuteClinic

Dover: ConvenientMD Urgent Care

Epping: ClearChoiceMD Urgent Care

Goffstown: ClearChoiceMD — CMC

Hampton: MinuteClinic

Hooksett: ClearChoiceMD — CMC

Hudson: Immediate Care of Southern New Hampshire

Keene: ConvenientMD Urgent Care

Lebanon: ClearChoiceMD Urgent Care

Littleton: ConvenientMD Urgent Care, Littleton Urgent Care

Londonderry: ConvenientMD

Manchester: ExpressMED, MinuteClinic

Merrimack: ConvenientMD Urgent Care

Nashua: Concentra Urgent Care, ConvenientMD Urgent Care, HealthStop, Immediate Care of Southern New Hampshire, MinuteClinic

Pelham: Immediate Care of Southern New Hampshire

Plaistow: ClearChoiceMD Urgent Care

Plymouth: MedCheck Urgent Care

Portsmouth: ClearChoiceMD Urgent Care, ConvenientMD Urgent Care

Salem: ExpressMED, MinuteClinic

Stratham: ConvenientMD Urgent Care

Tilton: ClearChoiceMD Urgent Care

Windham: ConvenientMD Urgent Care

Note: Higher "hospital urgent care clinic" member cost sharing may apply to participating urgent care clinics that are not on this list. This list may be updated throughout the year. Refer to the online [provider directory](#) for the most up-to-date information.

¹ In a life-threatening emergency, such as choking, severe head trauma, loss of consciousness, heart attack or stroke, members should call 911 or go to the nearest ER immediately.

² Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

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 2 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

2022 HDHP and HSA updates

The IRS has increased out-of-pocket maximum amounts for high-deductible health plans (HDHPs) and contribution amounts for health savings accounts (HSAs). For 2022, the IRS defines a high-deductible health plan as any plan with a deductible of at least \$1,400 for an individual or \$2,800 for a family. An HDHP's total yearly out-of-pocket maximum (including deductibles, copayments and coinsurance) can't be more than \$7,050 for an individual or \$14,100 for a family. (This limit doesn't apply to out-of-network services.) The contribution limits for HSAs will increase to \$3,650 for an individual and \$7,300 for a family.

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. Additional Guardian cross-sell discounts for multiline sales of other ancillary products are available.

What we offer



Dental



Life, short-term disability and long-term disability



Vision



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

Helping clients choose a plan

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

When choosing a plan, your clients should consider a number of factors:

- Do they frequently go to the doctor or need medical treatment?
- Do they regularly take medication? Or take several medications?
- Is having the flexibility to see doctors outside the network important to them?
- 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 plan available

PPO*

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

Select network plan (ElevateHealth)

- Care within the select HMO network only
- Authorization required for other Harvard Pilgrim providers and hospitals
- Any provider or hospital in a medical emergency

Tiered network plan (ElevateHealth Options)

- Full network HMO plan option
- Tier 1 = Lower cost sharing
- Tier 2 = Higher cost sharing

Qualified high deductible plan

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




Help clients find the plan that best meets their needs

	HMO	PPO	Select	Tiered	Qualified high deductible
Their doctors participate in the plan network; client does not want to spend more money out-of-pocket	×		×	×	×
Wants the freedom to see any doctor		×			×
Wants to save on premium (money paid up front for health coverage)			×	×	×
Wants services to be covered up front and doesn't mind a higher premium	×	×		×	
Prefers to budget and keep track of health care expenses			×	×	×
Wants a plan that lets them save money with specified providers				×	

* PPO plans are underwritten by HPHC Insurance Company.

2022 updates and reminders

UPDATES

-  **New — SimplyVirtualSM HMO**
Virtual primary care is on its way! SimplyVirtualSM HMO will be available for small group business as of January 1, 2022. See page 16 to learn more.
-  **New — HSA Drug Costs**
Members on HSA plans pay only \$5 after deductible is met for T1 drugs.
-  **New — Bend HSA**
Our newest preferred HSA vendor, Bend uses advanced technology to help members optimize tax benefits and health spending through their HSA accounts. This Boston-based technology and services company provides HSA and financial wellness solutions for the group benefits distribution market.

REMINDERS

Unlimited acupuncture and chiropractic visits

Members on our small group plans 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 reimbursement¹

A family may receive up to \$300 in an annual fitness reimbursement on fees for health club memberships, classes or virtual subscriptions! Each plan member (up to two individuals) can receive up to \$150; they must be active members of the fitness club for at least four months within a calendar year.

Over-the-counter prescriptions available

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

Guardian² dental discounts available

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. Additional Guardian cross-sell discounts for multiline sales of other ancillary products are available.

Doctor On Demand urgent care at no additional cost (on non-HSA plans)

Members on non-HSA plans will not pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will pay cost sharing, up to the deductible amount. After the deductible, members are covered in full.

Reduce My Costs offered on all plans

Members enrolled in small group plans have access to this voluntary program, which helps members find lower-cost outpatient procedures and diagnostic tests and then rewards them with cash for choosing a more affordable option.

Harvard Pilgrim's integrated HRA

Harvard Pilgrim has partnered with Benefit Strategies of Manchester to offer an easy-to-implement integrated health reimbursement arrangement (HRA).

Benefit Strategies manages the day-to-day administration of the HRA from start to finish. Your client sets the parameters that work best for them, and the rest is done for them.

¹ There is a \$300 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. For tax information, members should consult their tax advisors.

² 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.

Our plans: Where choice meets savings

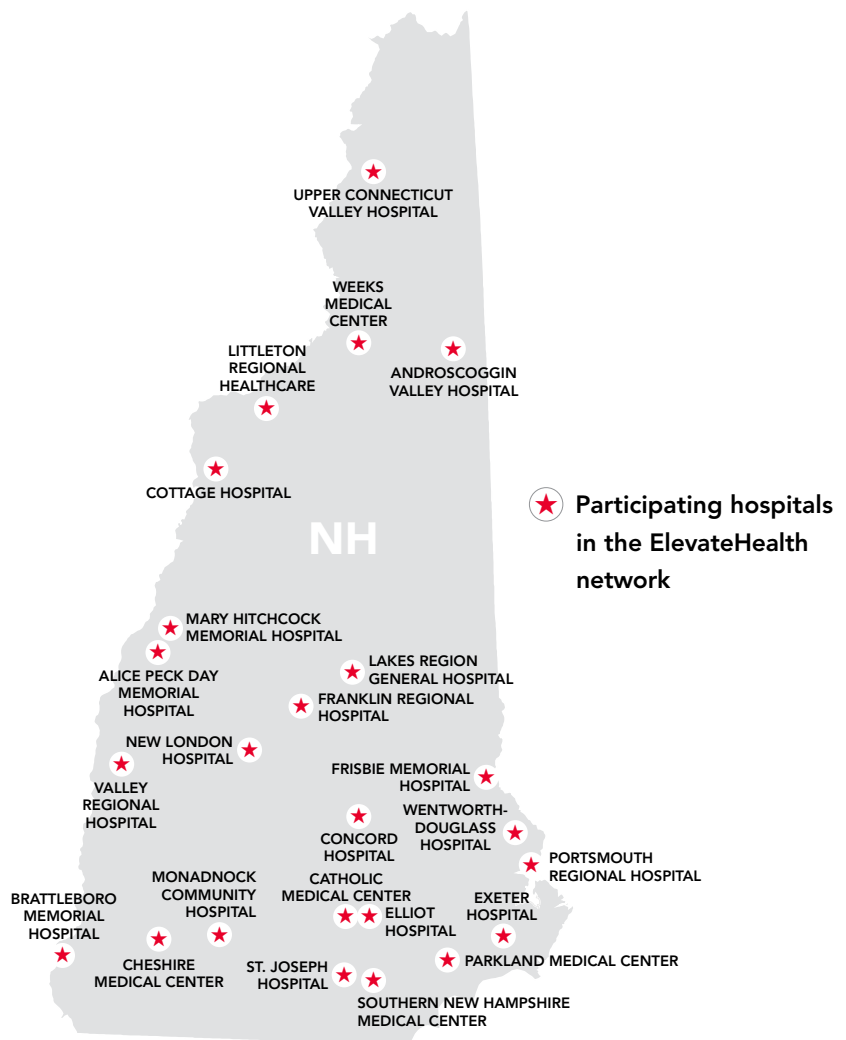
Plans offered in New Hampshire are designed to improve the quality of care and lower premiums.

	ElevateHealth HMO	ElevateHealth Options HMO
Access to the select ElevateHealth network	Yes	Yes
Access to the full Harvard Pilgrim network	No, unless authorized by Harvard Pilgrim	Yes, with the appropriate referrals
Lower member cost sharing with Tier 1 providers	Not applicable	Yes
HSA-compatible plan design	Yes	No
Lab work	Deductible	No charge (Tier 1)

ElevateHealth HMO

This plan offers premium savings in exchange for access to just the ElevateHealth network.*

- ElevateHealth plans are not available to individuals who reside in Carroll County.
- Members must receive care from ElevateHealth providers and hospitals (except in an emergency).

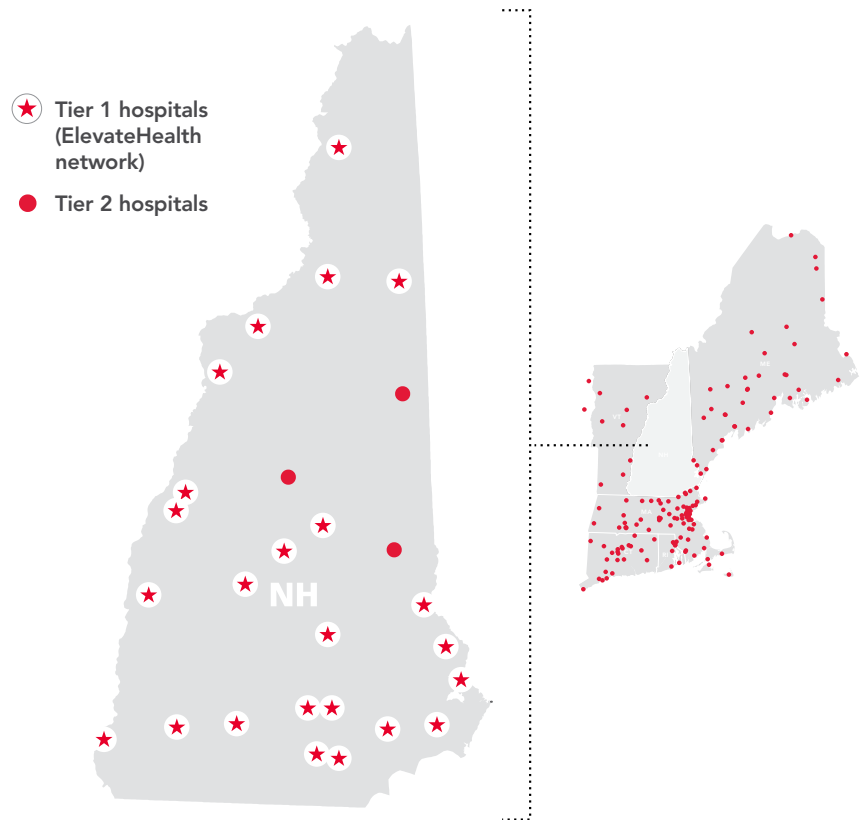


* Changes to our network may occur at any time. For the most current information, visit the provider search tool at www.harvardpilgrim.org/providerdirectory.

ElevateHealth Options HMO

This is a full-network plan option that offers premium savings over standard full-network plans.*

- Includes two tiers of providers and hospitals. Tier 1 is Harvard Pilgrim’s ElevateHealth network. Tier 2 is the rest of Harvard Pilgrim’s network (New Hampshire, Massachusetts, Maine, Vermont, Connecticut and Rhode Island).
- Features lower copayments and deductibles for services members receive from Tier 1 providers and hospitals.
- Members can choose any PCP in the Harvard Pilgrim network and visit other participating providers with the proper referrals.



HMO-LP and PPO-LP plans explained

[These plans](#) provide a great opportunity for members to reduce their costs for outpatient surgery and lab work. Lab tests (excluding genetic testing) received at an LP (low-cost provider) facility are covered in full, and the member pays no cost sharing. For outpatient surgery at an LP facility, the deductible does not apply, and the member pays only a copayment. For PPO-LP plans, this applies only to in-network services. LP facilities are flagged in the “LP Plans” Provider Directories. PPO plans are underwritten by HPHC Insurance Company.



* Changes to our network may occur at any time. For the most current information, visit the provider search tool at www.harvardpilgrim.org/providerdirectory.

Introducing virtual primary care

New
for 2022!

Harvard Pilgrim delivers a new plan with a virtual-first primary care model.

SimplyVirtualSM HMO¹ 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.

SimplyVirtual 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
PCP cost sharing	<ul style="list-style-type: none">• Same cost sharing for all members, regardless of age
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

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 their 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 SimplyVirtualSM option will:

- Register with [Doctor On Demand](#)
- Select and virtually meet their PCP²
- 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

¹ Available 1/1/22 to small group employers in New Hampshire.

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.

2022 New Hampshire plan offerings

New Hampshire 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	Tier (ElevateHealth Options plans)	Office Visit (PCP/Specialist)	Deductible (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Co-insurance	ER*	Urgent Care		Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	5-Tier Rx 30-Day Retail
							Freestanding	Hospital-Based							
ElevateHealth															
ElevateHealth HMO Gold 2000 MD0000100319, RX0000100241		\$25/\$50	\$2,000/\$4,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/Ded, then 35%**/Ded, then 40%**
ElevateHealth HMO Gold 3000 MD0000100320, RX0000100242		\$25/\$50	\$3,000/\$6,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/Ded, then 35%**/Ded, then 40%**
ElevateHealth HMO Silver 3000 with Rx Deductible MD0000100321, RX0000100228		\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500/member	\$8,700/\$17,400	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	ASC: \$250 Outpt Hosp: Ded, then 35%	Ded, then 35%	Non-hospital-based: \$250 Hospital-based: Ded, then 35%	Non-hospital-based: \$40 Hospital-based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%**/Rx Ded, then 45%**
ElevateHealth HMO Silver 4000 with Rx Deductible MD0000100322, RX0000100228		\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500/member	\$8,700/\$17,400	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$40 Hospital-based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%**/Rx Ded, then 45%**
ElevateHealth HMO Silver 5000 MD0000100323, RX0000100229		\$50/\$100	\$5,000/\$10,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%**/Ded, then 45%**
ElevateHealth HMO Silver 6000 MD0000100324, RX0000100230		\$50/\$100	\$6,000/\$12,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%**/Ded, then 45%**
ElevateHealth HMO Silver 7000 MD0000100325, RX0000100231		\$50/\$100	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%**/Ded, then 45%**
ElevateHealth HMO Bronze 8700 MD0000100326, RX0000100232		\$50/\$100	\$8,700/\$17,400	\$8,700/\$17,400	None	Ded, then CIF	\$60	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Non-hospital-based: \$75 Hospital-based: Ded, then CIF	\$40	Ded, then CIF/CIF/CIF/CIF/CIF
ElevateHealth HMO HSA Silver 3000 with Preventive Rx MD0000100327, RX0000100233		Ded, then 10%	\$3,000/\$6,000	\$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 \$5/20%/20%/30%/30%
ElevateHealth HMO HSA Silver 5000 with Preventive Rx MD0000100328, RX0000100234		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 \$5/20%/20%/30%/30%
ElevateHealth HMO HSA Bronze 7000 with Preventive Rx MD0000100329, RX0000100235		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/CIF/CIF/CIF/CIF

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							Freestanding	Hospital-Based							
ElevateHealth Options															
ElevateHealth Options HMO Gold 1000 MD0000100330, RX0000100236	T1	\$25/\$50	\$1,000/\$2,000	\$8,500/\$17,000	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	ASC: \$250 Outpt Hosp: Ded, then 10%	CIF	Ded, then 10%	Non-hospital-based: \$25 Hospital-based: Ded, then 10%	\$25	\$2/\$25/\$65/Ded, then 35%**/Ded, then 40%**
	T2	Ded, then 30%	\$4,000/\$8,000		30%			Ded, then 30%	Ded, then 30%						
ElevateHealth Options HMO Silver 3000 with Rx Deductible MD0000100331, RX0000100228	T1	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500/member	\$8,700/\$17,400	15%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 15%	ASC: \$250 Outpt Hosp: Ded, then 15%	CIF	Ded, then 15%	Non-hospital-based: \$40 Hospital-based: Ded, then 15%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%**/Rx Ded, then 45%**
	T2	Ded, then 35%	\$6,000/\$12,000		35%			Ded, then 35%	Ded, then 35%						
ElevateHealth Options HMO Silver 4000 with Rx Deductible MD0000100332, RX0000100228	T1	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500/member	\$8,700/\$17,400	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	CIF	Ded, then 20%	Non-hospital-based: \$40 Hospital-based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%**/Rx Ded, then 45%**
	T2	Ded, then 40%	\$7,000/\$14,000		40%			Ded, then 40%	Ded, then 40%						

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							Freestanding	Hospital-Based							
HMO - LP															
HMO Gold 1000 - LP MD0000100333, RX0000100238		\$25/\$50	\$1,000/\$3,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
HMO Gold 1500 - LP MD0000100334, RX0000100239		\$25/\$50	\$1,500/\$3,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
HMO Gold 2000/0% - LP with Rx Deductible MD0000100335, RX0000100240		\$25/\$50	Med: \$2,000/\$4,000 Rx: \$500/member	\$7,500/\$15,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Non-hospital-based: \$250 Hospital-based: Ded, then \$250	Non-hospital-based: \$25 Hospital-based: Ded, then CIF	\$25	\$2/\$25/Rx Ded, then \$65/Rx Ded, then 35% ^{**} /Rx Ded, then 40% ^{**}
HMO Gold 2000/10% - LP MD0000100336, RX0000100241		\$25/\$50	\$2,000/\$4,000	\$8,500/\$17,000	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Non-hospital-based: \$250 Hospital-based: Ded, then 10%	Non-hospital-based: \$25 Hospital-based: Ded, then 10%	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
HMO Gold 2000/20% - LP MD0000100337, RX0000100241		\$25/\$50	\$2,000/\$4,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
HMO Gold 3000/0% - LP MD0000100338, RX0000100242		\$25/\$50	\$3,000/\$6,000	\$8,500/\$17,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Non-hospital-based: \$250 Hospital-based: Ded, then \$250	Non-hospital-based: \$25 Hospital-based: Ded, then CIF	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
HMO Gold 3000/20% - LP MD0000100339, RX0000100242		\$25/\$50	\$3,000/\$6,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
HMO Silver 3000 - LP with Rx Deductible MD0000100340, RX0000100228		\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500/member	\$8,700/\$17,400	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	Select LP: \$250 Others: Ded, then 35%	Select LP: CIF Others: Ded, then 35%	Non-hospital-based: \$300 Hospital-based: Ded, then 35%	Non-hospital-based: \$40 Hospital-based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40% ^{**} /Rx Ded, then 45% ^{**}
HMO Silver 4000 - LP with Rx Deductible MD0000100341, RX0000100228		\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500/member	\$8,700/\$17,400	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$300 Hospital-based: Ded, then 20%	Non-hospital-based: \$40 Hospital-based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40% ^{**} /Rx Ded, then 45% ^{**}
HMO Gold 4000 - LP MD0000100342, RX0000100243		\$25/\$50	\$4,000/\$8,000	\$8,500/\$17,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Non-hospital-based: \$250 Hospital-based: Ded, then \$250	Non-hospital-based: \$25 Hospital-based: Ded, then CIF	\$25	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}

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							Freestanding	Hospital-Based							
HMO - LP, HMO and HMO HSA															
HMO Silver 5000 - LP MD0000100343, RX0000100229		\$50/\$100	\$5,000/\$10,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40% ^{**} /Ded, then 45% ^{**}
HMO Silver 6000 - LP MD0000100344, RX0000100230		\$50/\$100	\$6,000/\$12,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40% ^{**} /Ded, then 45% ^{**}
HMO Silver 7000 - LP MD0000100345, RX0000100231		\$50/\$100	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40% ^{**} /Ded, then 45% ^{**}
HMO Bronze 8700 MD0000100346, RX0000100232		\$50/\$100	\$8,700/\$17,400	\$8,700/\$17,400	None	Ded, then CIF	\$60	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Non-hospital-based: \$75 Hospital-based: Ded, then CIF	\$40	Ded, then CIF/CIF/CIF/CIF/CIF
HMO HSA Silver 3000 with Preventive Rx MD0000100347, RX0000100233		Ded, then 10%	\$3,000/\$6,000	\$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 \$5/20%/20%/30%/30%
HMO HSA Silver 4000 with Preventive Rx MD0000100348, RX0000100248		Ded, then 10%	\$4,000/\$8,000	\$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 \$5/20%/20%/30%/30%
HMO HSA Silver 5000 with Preventive Rx MD0000100349, RX0000100234		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 \$5/20%/20%/30%/30%
HMO HSA Bronze 7000 with Preventive Rx MD0000100350, RX0000100235		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/CIF/CIF/CIF/CIF
SimplyVirtualSM HMO															
SimplyVirtualSM HMO Gold 3000 MD0000100351, RX0000100242		\$10/\$40	\$3,000/\$6,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	\$40	\$10	\$2/\$25/\$65/Ded, then 35% ^{**} /Ded, then 40% ^{**}
SimplyVirtualSM HMO Silver 4000 MD0000100352, RX0000100249		\$10/\$80	\$4,000/\$8,000	\$8,700/\$17,400	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	\$80	\$10	\$5/\$35/\$80/Ded, then 40% ^{**} /Ded, then 45% ^{**}

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							Freestanding	Hospital-Based							
PPO - LP															
PPO Gold 1500 - LP MD0000100353, RX0000100239	IN	\$25/\$50	\$1,500/\$3,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/IN Ded, then 35%**/IN Ded, then 40%**
	OON	Ded, then 40%	\$3,000/\$6,000	\$8,500/\$17,000	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%	
PPO Gold 2000 - LP MD0000100354, RX0000100241	IN	\$25/\$50	\$2,000/\$4,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/IN Ded, then 35%**/IN Ded, then 40%**
	OON	Ded, then 40%	\$4,000/\$8,000	\$10,000/\$20,000	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%	
PPO Gold 3000 - LP MD0000100355, RX0000100242	IN	\$25/\$50	\$3,000/\$6,000	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$250 Hospital-based: Ded, then 20%	Non-hospital-based: \$25 Hospital-based: Ded, then 20%	\$25	\$2/\$25/\$65/IN Ded, then 35%**/IN Ded, then 40%**
	OON	Ded, then 40%	\$6,000/\$12,000	\$12,000/\$24,000	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%	
PPO Silver 4000 - LP with Rx Deductible MD0000100356, RX0000100228	IN	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500/member	\$8,700/\$17,400	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Non-hospital-based: \$300 Hospital-based: Ded, then 20%	Non-hospital-based: \$40 Hospital-based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%**/Rx Ded, then 45%**
	OON	Ded, then 40%	\$8,000/\$16,000	\$16,000/\$32,000	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%	
PPO Silver 5000 - LP MD0000100357, RX0000100229	IN	\$50/\$100	\$5,000/\$10,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/IN Ded, then 40%**/IN Ded, then 45%**
	OON	Ded, then 60%	\$10,000/\$20,000	\$20,000/\$40,000	60%		Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	
PPO Silver 6000 - LP MD0000100358, RX0000100230	IN	\$50/\$100	\$6,000/\$12,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Non-hospital-based: \$300 Hospital-based: Ded, then 30%	Non-hospital-based: \$50 Hospital-based: Ded, then 30%	\$40	\$5/\$35/\$80/IN Ded, then 40%**/IN Ded, then 45%**
	OON	Ded, then 60%	\$12,000/\$24,000	\$24,000/\$48,000	60%		Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	

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							Freestanding	Hospital-Based							
PPO - HSA															
PPO HSA Silver 3000 with Preventive Rx MD0000100359, RX0000100233	IN	Ded, then 10%	\$3,000/\$6,000	\$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%	IN Ded, then \$5/20%/20%/30%/30%
	OON	Ded, then 30%	\$6,000/\$12,000	\$12,000/\$24,000	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%	
PPO HSA Silver 4000 with Preventive Rx MD0000100360, RX0000100248	IN	Ded, then 10%	\$4,000/\$8,000	\$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%	IN Ded, then \$5/20%/20%/30%/30%
	OON	Ded, then 30%	\$8,000/\$16,000	\$16,000/\$32,000	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%	
PPO HSA Silver 5000 with Preventive Rx MD0000100361, RX0000100234	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%	IN Ded, then \$5/20%/20%/30%/30%
	OON	Ded, then 30%	\$10,000/\$20,000	\$20,000/\$40,000	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%	
PPO HSA Bronze 7000 with Preventive Rx MD0000100362, RX0000100235	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	IN Ded, then CIF/CIF/CIF/CIF/CIF
	OON	Ded, then 40%	\$14,000/\$28,000	\$25,000/\$50,000	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%	

* Members will pay higher cost sharing for emergency room visits that are not considered medical emergencies. Refer to plan documents for specifics.

** \$550 coinsurance maximum per script.

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

Get started with Harvard Pilgrim Online Quoting

New users, contact Broker Relations at **(800) 424-7285** 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) 424-7285**.



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 Health Care group health plan sponsored by the employer on a sole source basis.

Side-by-side rules

Accounts may offer any three plans side by side.

In New Hampshire, ElevateHealth plans provide access to a limited network of high-quality and efficient providers that is smaller than Harvard Pilgrim's full provider network. ElevateHealth plans are currently not available for issue in Carroll County as a sole option. This excludes the ElevateHealth Options plans, which are tiered network plans that include Harvard Pilgrim's full provider network.

Extraterritorial locations

All quotes are contingent upon state eligibility requirements concerning employee residency and employer office locations. For each new group enrollment or annual renewal, employers must disclose to Harvard Pilgrim Health Care all out-of-state office locations and the state residency for each subscriber at those locations.

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 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 website at www.harvardpilgrim.org. These plans include the words "Preventive Drug Benefit" on the member ID card.

Essential health benefit pediatric dental coverage

Pediatric dental services are required by the Patient Protection and Affordable Care Act. If an employer group purchases health plan coverage provided by Harvard Pilgrim or its affiliates (the "health plan") that DOES NOT include coverage for pediatric dental services, then by purchasing the health plan, the employer declares that it is aware that the health plan does not include pediatric dental coverage and that the employer is aware that a certified pediatric dental plan is available on or off the Exchange. Upon request, the employer group agrees to provide Harvard Pilgrim with documentation necessary to verify that each person covered under the health plan is also covered by the dental plan.

Embedded deductibles

Embedded deductible refers to a family plan that has two deductible 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.

Important legal information

What's not covered on our NH 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 for members who are not medically infertile
- 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
- (HMO ONLY) Delivery outside the service area after the 37th week of pregnancy, or after the member has been told that she is at risk for early delivery

Limitations for New Hampshire small group plans

- Early intervention — 40 visits per year
- Therapy services — Physical therapy, speech therapy and occupational therapy — 60 combined visits per year
- Skilled nursing facility — 100 days per year
- Inpatient rehabilitation — 100 days per year
- Routine eye exam (up to age 19) — 1 exam per year
- Routine eye exam (adult) — 1 exam every 2 years

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
1 Wellness Way
Canton, MA 02021
(866) 750-2074, TTY service: 711,
Fax: (617) 509-3085
Email: civil.rights@point32health.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)
انتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. اتصل على 1 888-333-4742 (TTY: 711)

ខ្មែរ (Cambodian) សំខាន់ៗ: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ជូរ 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: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຈະມີພ້ອມໃຫ້ທ່ານ. 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 New Hampshire team

Kathryn Skouteris, Vice President

Kate joined Harvard Pilgrim in 2021 as the vice president of the New Hampshire market. She is responsible for the company's strategic and operational aspects across the state.

Previously, Kate worked at Rath, Young & Pignatelli as an attorney serving health care and financial industry clients. Her background also includes leadership roles at Southern New Hampshire Health System; as senior vice president/chief administrative officer, she was responsible for operational efficiency initiatives that improved patient and employee satisfaction, and oversaw growth and innovation opportunities, as well.

A New Hampshire native, Kate holds a Bachelor of Arts in English from the University of New Hampshire and a law degree from Suffolk University Law School. Along with her husband and two daughters, she loves skiing the mountains in the winter and hunting for sea glass and paddle boarding on the coast in the summer.

Phillip Chambers, Sales Director

Phil joined Harvard Pilgrim as the New Hampshire director of sales in 2018 and is responsible for leading sales growth through development and managing customer and broker relationships. Phil has more than 17 years of experience, and his extensive background includes positions at Aetna and in the wellness industry.

Born in Ipswich, MA, Phil attended the University of Maine, Orono, for his undergraduate degree and received his MBA from the University of Massachusetts, Boston.

Phil grew up near the ocean, and his love for the beach, fishing and surfing has extended to his family. In Phil's free time, you can typically find him, his wife of 21 years, Ali, and his two sons, Jack and Mason, enjoying the outdoors and all that the water has to offer.

Jesse Hobbs, Sales and Account Executive — Small Group

Jesse joined Harvard Pilgrim's New Hampshire sales team in 2017 and has more than 20 years of industry experience. He is currently responsible for small group new business and renewals.

An Exeter native, Jesse moved to South Florida to attend Florida Atlantic University. He then worked as an RFP team lead and new business account executive in the small and mid-size markets for a large health insurer. Jesse returned to New Hampshire to join Harvard Pilgrim. In his free time, he enjoys golf and the outdoors with family and friends.

Liz Nalette, Sales and Account Executive — Small Group

A member of Harvard Pilgrim's New Hampshire sales team since 2014, Liz works directly with New Hampshire small group brokers and employers on new and renewal business.

Liz grew up in Queens, New York. She has over 20 years of extensive experience in sales and health insurance experience, including positions at Mutual of Omaha, Altria Group, Cornerstone Benefit & Retirement Group, and United HealthCare.

When she's not in the office, Liz's greatest joy is spending time with her family — especially her children, who all attend maritime colleges. Walt Disney World is "home away from home" for Liz; she loves to visit as often as possible, to revisit old memories and create new ones.

Jonathan Ulery, Sales and Account Executive — Small Group

With over 21 years in the health insurance industry and 18 years in sales, Jon joined Harvard Pilgrim in April 2020. He is responsible for broker and account relationships with New Hampshire's new and existing small employer groups.

Born and raised in Hudson, Jon attended Bishop Guertin High School and New Hampshire College. Prior to joining Harvard Pilgrim, he worked for United HealthCare/Oxford Health plans in the New York market.

After all these years, Jon is still impressed with the beauty of New Hampshire and loves to enjoy it with his three daughters and his dog, a Cavalier King Charles Spaniel. When he's not spending time volunteering as the chairperson of Nashua Youth Soccer, you'll find him either coaching games or out fishing.

Contact us



Harvard Pilgrim
Health Care

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

650 Elm Street, Suite 700, Manchester, NH 03101

myserviceteam@harvardpilgrim.org

www.harvardpilgrim.org

Brokers: **(800) 424-7285**

Employers: **(800) 637-4751**