

# Delivering Quality Care

Maine Small Group Product Guide

Plan Year 2024



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# Empowering and Guiding Healthier Lives

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



**80,000+**  
DOCTORS & CLINICIANS

**150+**  
HOSPITALS

## Full, tiered and virtual network plans

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

## New England & national coverage

Our regional network has more than 80,000 doctors and other clinicians, and more than 150 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 Plus EPO plans feature savings opportunities and are available for employers with 15 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.

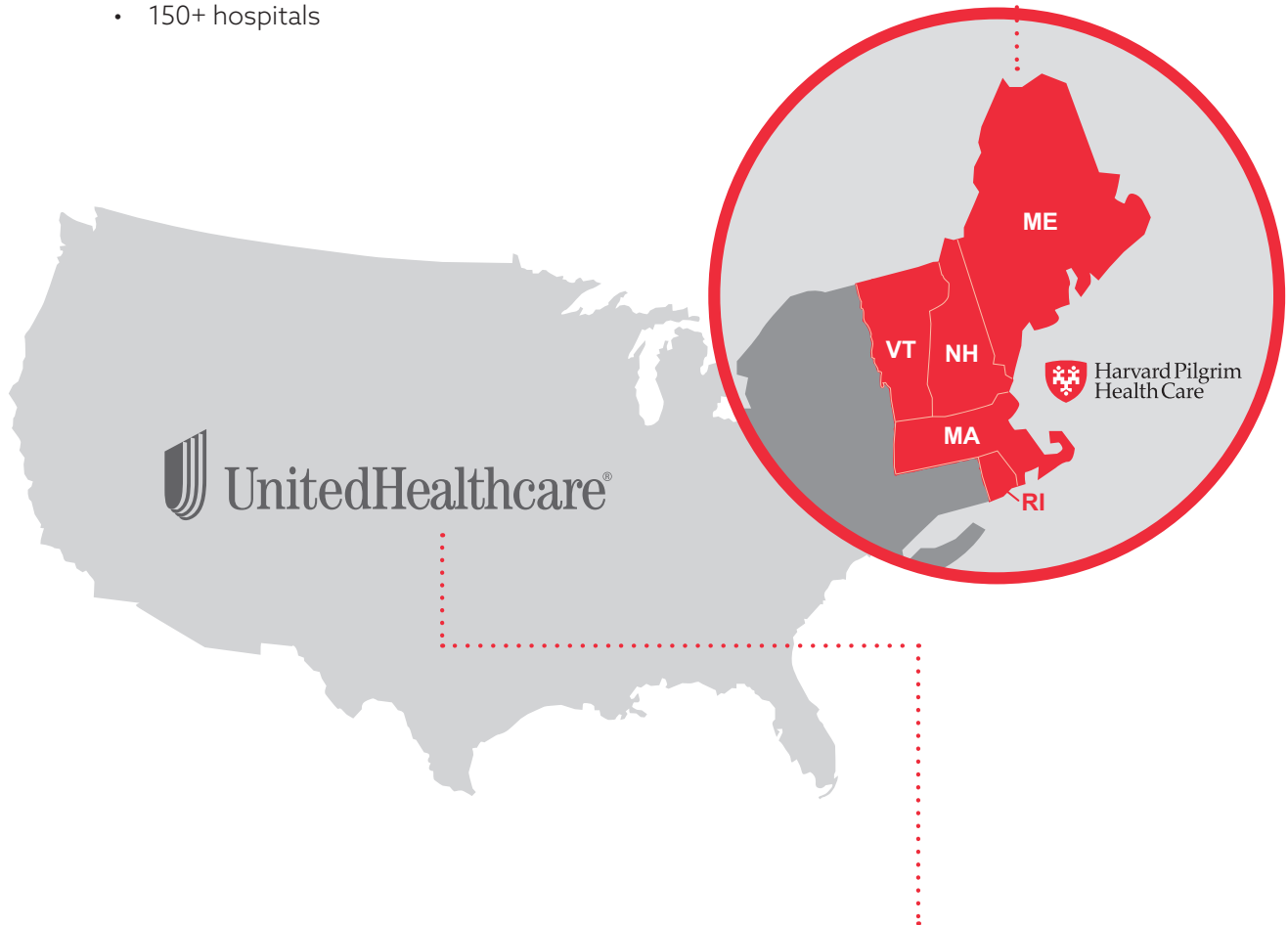


In 2023 we provided **\$1.2M** to local community organizations. **\$18K** spent with diverse businesses in 2023.

# Your Local Partner with the Strength of a National Network

## Harvard Pilgrim Health Care network

- 80,000+ doctors and clinicians
- 150+ hospitals



## National network through UnitedHealthcare

- 1.5 million providers including 200k Behavioral Health Providers
- 6,700 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.

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## **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.

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## **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.

### **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.

### **New member communications**

New members will receive a series of welcome messages from us to help them maximize their health plan benefits and get set up with key tools.

### **Access to digital ID cards**

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

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## **Digital journey**

### **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.

# Core Health Plan Benefits

All Harvard Pilgrim plans offer access to comprehensive and high-quality care including some of these great benefits, programs and services.



Acupuncture and chiropractic care - unlimited visits



Pediatric dental and vision hardware - covers children up to age 19



Virtual care delivered by licensed medical and behavioral health providers



Prescription drug coverage including generic and over-the-counter medications



Emergency and urgent care



Prenatal, maternity and newborn care



Routine eye exams for adults and children



Wellness exams, routine screenings and tests



Hospitalization - Inpatient services, such as surgery



Rehabilitative and habilitative services and devices like hospital beds, crutches and physical/occupational therapy



Laboratory, radiology and diagnostic services



Wellness-focused discounts and savings, including fitness reimbursement



Mental health and substance use disorder treatment

# Covering the Prescriptions Our Members Need

## Our prescription drug coverage focuses on access and value.

Members can get prescriptions from more than 67,000 pharmacies nationwide. OptumRx's mail order pharmacy, OptumRx Home Delivery, also gives members the convenience of having prescriptions shipped to their home.

OptumRx will now also provide specialty pharmacy services to all Harvard Pilgrim members.

## Questions about our prescription drug program?

Visit [harvardpilgrim.org/rx](https://harvardpilgrim.org/rx) to learn more. Select the year and the plan (e.g., 2024 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!**



**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**<sup>1</sup> helps them find high quality cost-effective 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<sup>2</sup> 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 cost-effective 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.

<sup>1</sup> 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.

<sup>2</sup> 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 [harvardpilgrim.org/reducemycosts/maine](http://harvardpilgrim.org/reducemycosts/maine).





# Know Your Options for Urgent Care



## When to visit the Emergency Room

If you think you're having an emergency and your life is in danger, call 911 or go to the nearest emergency room. Common medical emergencies that should be treated in the emergency room include choking, heart attack or severe abdominal pain.



## When to see your Primary Care Provider (PCP)

For non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions, your PCP knows your medical history and is best suited to coordinate your care. And, they may also offer virtual health care services for even greater convenience.



## When to visit an Urgent Care Center

You can stop by an urgent care center without an appointment for conditions that need immediate treatment but are not considered life-threatening. Examples include minor burns or cuts that may require stitches.



## When to go to a Retail Clinic

Retail clinics such as CVS MinuteClinic® and Walgreens Healthcare Clinic are a good option when you're experiencing mild symptoms such as an ear infection or skin conditions like poison ivy, and you want a health professional to check it out without an appointment.



## When to use virtual care, through Doctor On Demand<sup>1</sup>

You can request a virtual visit with a U.S.-based doctor 24/7 for non-emergency conditions such as upper respiratory infection, upset stomach or skin rash using live video or voice call via your smartphone, tablet or computer. You can also access confidential therapy and build an ongoing relationship with the provider of your choice.



## When to reach out to our Harvard Pilgrim Care Team

Need assistance managing a chronic condition, understanding costs related to health insurance or coordinating access to quality care? Our Care Team of registered nurses, clinical social workers and certified health coaches will answer your questions, help you navigate the health care system, and support your health and wellness goals at no cost.

<sup>1</sup> Doctor On Demand virtual care services are available to Harvard Pilgrim members including 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. 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. Doctor on Demand is not covered for Medicare Enhance members.

# 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 and ConvenientMD

**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

**East Waterboro:** Southern Maine Health Care Walk In Care

**Ellsworth:** ConvenientMD

**Freeport:** Freeport Medical Center

**Gardiner:** MaineGeneral Medical Center Express Care

**Gorham:** Northern Light Mercy Walk In Care

**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

**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

**Waterboro:** Southern Maine Health Care Walk-In Care

**Waterville:** MaineGeneral Express Care Center

**Wells:** York Hospital Walk-In Care Center

**Westbrook:** ConvenientMD

**Windham:** Northern Light Mercy Walk In Care

**York:** York Hospital Walk-In Care Center

# Keeping Our Members Healthy

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



## 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 support

- 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 management<sup>1</sup>

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

### Aspire Health<sup>2</sup>

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 [harvardpilgrim.org/clinicalcareteam](https://www.harvardpilgrim.org/clinicalcareteam) to learn more.



## Whole-Person Care

### A New Integrated Approach to Behavioral Health

Harvard Pilgrim members can access a comprehensive network of medical and behavioral health care providers, along with innovative programs and services<sup>1</sup>, to improve both physical and mental well-being in traditional and virtual settings. Our dedicated team will guide you from the first phone call to aftercare planning, to ensure that you receive "whole-person" care through an integrated approach.

#### Behavioral health service navigation

Our specially trained service navigators provide personalized help to navigate the complex health care system, locate providers, connect to internal supports and programs, and learn more about innovative tools and services.

#### Care management programs

Our licensed care managers work with you and your providers to ensure optimal health and functioning through a variety of care management programs, including care coordination, complex care, addiction recovery, transition to home, emergency department readmission diversion, supportive care, post facility discharge and peer support.

#### Behavioral health programs and services

Harvard Pilgrim offers innovative behavioral health programs and services for children, adolescents, and adults:

- Virtual therapy services
- Quick and easy access to specialty providers

Substance use treatment services are available through multiple network providers, including Better Life Partners. Members are supported after inpatient treatment by our internal Addiction Recovery Care Management Team.

Better Life Partners services are available in Massachusetts, New Hampshire, Maine and Vermont. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.

For assistance with accessing these innovative programs and services, please call the number on the back of your member ID card.

If you're experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away. Harvard Pilgrim, a Point32Health company, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Por servicio de traducción gratuito en español, llame al número de su tarjeta de miembro. 若需免費的中文版本, 請撥打ID卡上的電話號碼。



## 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
- **Living Well at Home:**  
Online wellness classes

### Living Well<sup>SM</sup> Workplace

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

### Living Well Everyday<sup>SM</sup>

Our free online community is packed with activities, tracking tools, well-being challenges and more. Earn points and entries for monthly gift card drawings. Visit [harvardpilgrim.org/wellbeingforall](http://harvardpilgrim.org/wellbeingforall) today. And be sure to check out [harvardpilgrim.org/livingwellathome](http://harvardpilgrim.org/livingwellathome) for our online wellness classes.

### 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!



## Family-Centered Care

Designed to offer access to complementary services and support that aim to improve our members' overall health and well-being.

### Included Health

Included Health's LGBTQ+ Health offers whole-person care focused on LGBTQ+ members and their needs while working within their health plan ecosystem to ensure members feel safe, understood and supported:

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

### Care Concierge

Helping families get things done. Dedicated, hands-on support from experts who get to know each family and tackle their to-dos

### Care Dashboard

Helping families plan and learn. Comprehensive care planning tools and resources in one centralized, accessible place

### Wellthy

Wellthy helps members tackle the logistical and administrative tasks of caring for the ones they love, including themselves, across a wide array of needs

- Aging
- Childcare Needs
- Mental Health
- Health Concerns
- Financial Hardship
- Veteran Support

### Wellthy Community

Helping families feel less alone. Peer-to-peer platform where family caregivers can find support and exchange knowledge

Visit [Includedhealth.com/harvardpilgrim](http://Includedhealth.com/harvardpilgrim) to learn more.



## 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**)
- Navigating pregnancy (**Ovia Pregnancy**)
- Raising young children (**Ovia Parenting**)

### ProgenyHealth

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

[harvardpilgrim.org/familyhealth](https://www.harvardpilgrim.org/familyhealth) to learn more.

<sup>1</sup> 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.

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# 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



# Helping Members Choose a Plan

## When choosing a plan, members 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	PPO <sup>1</sup>	POS	Two-level network plans (Maine's Choice Plus HMO) <sup>2</sup>	Qualified high deductible plan
<ul style="list-style-type: none"> <li>• Care within Harvard Pilgrim's network</li> <li>• HMO members select a PCP and get referrals for specialist visits</li> <li>• Virtual PCP plans available (Virtual Choice HMO)</li> </ul>	<ul style="list-style-type: none"> <li>• Covered in-network (includes our national network)</li> <li>• Option to go out of network and pay more</li> <li>• No PCP selection or referrals required</li> </ul>	<ul style="list-style-type: none"> <li>• Covered in-network (includes our national network)</li> <li>• Option to go out of network and pay more</li> <li>• Get in-network referrals to pay less</li> </ul>	<ul style="list-style-type: none"> <li>• HMO</li> <li>• Provider networks determine cost</li> <li>• Choose network in which to receive services</li> </ul>	<ul style="list-style-type: none"> <li>• HMO, PPO &amp; POS</li> <li>• Meet a deductible before we pay for services</li> <li>• Some employers may offer an HRA or HSA to help members meet their deductible</li> </ul>

## How to help your members find the plan that best meets their needs

X marks the spot	HMO	PPO <sup>1</sup>	POS	Maine's Choice Plus HMO <sup>2</sup>	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	

<sup>1</sup>PPO plans are underwritten by HPHC Insurance Company.

<sup>2</sup>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 ([harvardpilgrim.org/providerdirectory](http://harvardpilgrim.org/providerdirectory)) to determine a provider's network.

# 2024 Updates

## Enhancements, updates and reminders effective January 1, unless otherwise noted.

Updates	Details
<b>Fertility Benefits</b>	Harvard Pilgrim members in individual and group health plans will have benefits for fertility diagnostic care, for fertility treatment, and for fertility preservation services on or after January 1, 2024. Coverage may be subject to carrier guidelines and limitations.
<b>Site of Service</b>	Many of the Maine plans (except HSA) include site of service cost sharing in 2024. Members have lower cost sharing for non hospital providers for advanced radiology, labs, and day surgery. PT/OT/ST no longer includes site of service. PT/OT/ST and Chiropractic cost share is similar to an office visit.*
<b>Behavioral health</b>	<p><b>NEW Insourced Behavioral Health Program:</b> Harvard Pilgrim health plan members (subscribers and covered family members) will gain access to new and integrated behavioral health model including a robust network of behavioral health providers, and a <b>new member navigation resource program.</b></p> <p><b>Behavioral health programs and services:</b> Harvard Pilgrim offers innovative behavioral health programs and services for children, adolescents, and adults:</p> <ul style="list-style-type: none"> <li>• <b>Virtual therapy services</b> are available 7 days/week: to support your mental health and well-being.</li> <li>• <b>Quick and easy access to specialty providers</b></li> <li>• <b>Substance use treatment services</b></li> </ul>
<b>EXPANDED Family-centered Care</b>	<b>NEW LGBTQ+ Health from Included Health</b> offers whole person care focused on LGBTQ+ members and their needs, while working within their health plan ecosystem to ensure members feel safe, understood and supported. Wellthy connects families with dedicated care professionals to help them tackle the logistical and administrative tasks of caring for the ones they love, including themselves.
Reminders	Details
<b>Pharmacy benefit manager (PBM)</b>	OptumRx will offer a fully integrated PBM including retail, specialty and mail order services to Harvard Pilgrim members. Members will continue to have access to a wide network of pharmacies and a cost-saving mail order program.
<b>Site of service benefits<sup>2</sup></b>	<p>Members can pay lower costs when they receive these services from non-hospital providers:</p> <ul style="list-style-type: none"> <li>• Lab tests</li> <li>• Advanced diagnostic imaging</li> <li>• Ambulatory services</li> </ul> <p><i>Not available on HSA plans, Virtual Choice HMO Silver 6500, Clear Choice Bronze HMO/PPO 7500, Clear Choice HMO Bronze 9450</i></p>

<sup>1</sup> Cost share on PT/OT/ST and Chiropractic may be slightly higher on some plans than office visits.

<sup>2</sup> Site of service benefits are not available on HSA or Virtual Choice HMO plans.

Reminders	Details
<b>Virtual primary care offerings</b>	<p>We offer a virtual primary care plan: <b>Virtual Choice HMO</b>.</p> <ul style="list-style-type: none"> <li>• 24/7 access to virtual visits with Doctor On Demand primary care providers (PCPs)</li> <li>• Lower cost sharing for PCP visits than plans with in-person visits<sup>2</sup></li> <li>• In-person visits with Harvard Pilgrim specialists (PCP referral required)</li> <li>• Behavioral health care from Doctor On Demand (virtual) or United Behavioral Health/Optum providers (virtual and in-person)</li> </ul>
<b>Maine Choice Plus HMO</b>	<p>Available statewide, our Maine's Choice Plus HMO plans feature two provider networks that help members control their health care costs.</p> <ul style="list-style-type: none"> <li>• Preferred Network = Lower cost sharing</li> <li>• Standard Network = Higher cost sharing</li> <li>• Members can choose PCPs from either network</li> <li>• HSA (health savings account) plan designs are available</li> </ul>
<b>Over-the-counter drug coverage</b>	<p>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.</p>
<b>Enhanced fitness reimbursement</b>	<p>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!<sup>1</sup></p>
<b>Unlimited acupuncture and chiropractic visits</b>	<p>Members have unlimited acupuncture and chiropractic care visits for the calendar year. Cost sharing will apply based on the member's plan.</p>
<b>No cost for Doctor On Demand urgent care visits</b>	<p>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.</p>
<b>Reduce My Costs</b>	<p>When members are scheduled for outpatient procedures or diagnostic tests, Reduce My Costs<sup>2</sup> helps them find lower-cost providers and care while:</p> <ul style="list-style-type: none"> <li>• Saving on out-of-pocket costs</li> <li>• Earning rewards for choosing a more affordable care option</li> </ul> <p><b>Reduce My Costs</b> is available at no extra cost to fully insured groups.</p>

<sup>1</sup> 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.

<sup>2</sup> 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.

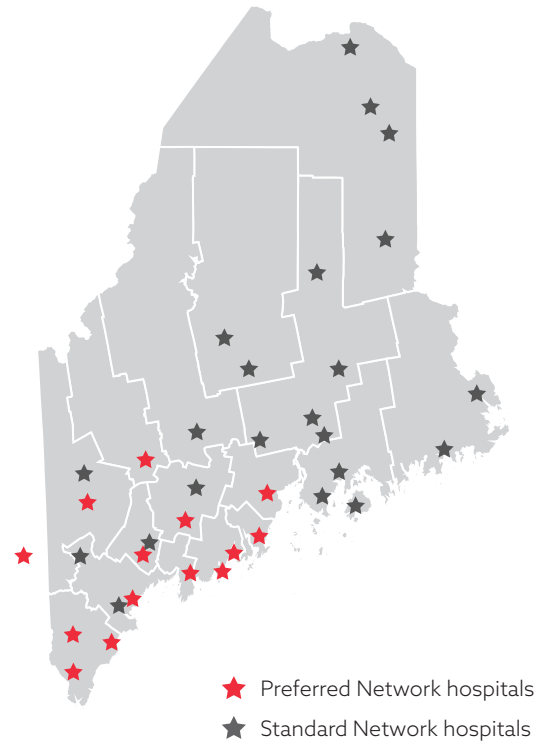
# Maine's Choice Plus HMO

## Choice, Flexibility and Savings

### Maine's Choice Plus 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 Plus 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 [harvardpilgrim.org](https://www.harvardpilgrim.org)
- 2 Click on Find a provider
- 3 Select Maine's Choice Plus HMO (under the Tiered/Limited Plans section)

### Maine's Choice Plus HMO Tiering

- A selection of Massachusetts hospitals and physician groups have moved from the Standard Tier to Preferred Tier.
- Preferred hospitals include: Boston Medical Center, Brigham & Women's Faulkner Hospital, Beth Israel Deaconess Hospital, Lahey Clinic Hospital, Tufts Medical Center - just to name a few!

# Virtual Primary Care

Given the growing interest in virtual care, Harvard Pilgrim offers the Virtual Choice HMO to deliver convenient primary care services. Harvard Pilgrim delivers with a virtual-first primary care model: **Virtual Choice 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.



## Virtual Choice 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.

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.

Virtual Choice HMO	
<b>PCP requirement</b>	<ul style="list-style-type: none"> <li>• Adult members age 19+ may choose either a PCP from Doctor On Demand or an office-based PCP from Harvard Pilgrim’s HMO network<sup>1</sup></li> <li>• All members under age 19 must select a PCP from Harvard Pilgrim’s HMO network and receive office-based care</li> </ul>
<b>PCP cost sharing</b>	<ul style="list-style-type: none"> <li>• For adult members age 19+, cost sharing varies based on PCP selection:               <ul style="list-style-type: none"> <li>- Lower cost sharing for a Doctor On Demand PCP</li> <li>- Higher cost sharing for an office-based PCP</li> </ul> </li> <li>• Members under age 19 always pay lower cost sharing for office-based care</li> </ul>
<b>Specialists and referrals</b>	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.
<b>Behavioral health access</b>	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network.

<sup>1</sup> 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 Choice HMO only)

Virtual Choice HMO members who choose to have an office-based PCP must select their PCP from Harvard Pilgrim's HMO provider directory at [harvardpilgrim.org/providerdirectory](https://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.

# 2024 Maine Plan Offerings

## For employers with 2 to 50 eligible employees

Maine Small Group Plans — Effective January 1, 2024 through December 31, 2024.

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

Pending regulatory approval.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible (Individual/Family)	Annual Out-of-Pocket Maximum (Individual/Family)	Co-insurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture/Chiropractic	RX 30-Day Refill
							Convenience Care	Freestanding	Hospital Based							
<b>HMO</b>																
<b>Clear Choice HMO Gold 1500</b> MD0000201165, RX0000201092	N/A	\$25 copay/\$50 copay*	\$1,500/\$3,000	\$5,000/\$10,000	30%	Deductible, then 30%	\$25 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$30 copay	\$25 copay/\$30 copay	\$5/\$25/\$50/Deductible, then \$100/Deductible, then \$250
<b>Clear Choice HMO Gold 2500</b> MD0000201167, RX0000201094	N/A	\$20 copay/\$50 copay*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Deductible, then 30%	\$20 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$30 copay	\$20 copay/\$30 copay	\$5/\$25/\$50/30%, \$300/script max/50%, \$600/script max
<b>Clear Choice HMO Silver 3500</b> MD0000201168, RX0000201095	N/A	\$40 copay/\$80 copay*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Deductible, then 40%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Hospital based: Deductible, then 30% Non-hospital based: \$250 Copay Hospital based: Deductible, then 40%	\$40 copay	\$40 copay/\$40 copay	\$15/\$25/\$50/Deductible, then \$100/Deductible, then \$250
<b>Clear Choice HMO Silver 4200</b> MD0000201096	N/A	\$35 copay/\$80 copay*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Deductible, then 40%	\$35 copay	\$40 copay	\$40 copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$35 copay/\$40 copay	\$5/\$20/\$50/Deductible, then \$100/Deductible, then \$250
<b>Clear Choice HMO Silver 5500</b> MD0000201173, RX0000201127	N/A	\$40 copay/\$70 copay*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Deductible, then 30%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$6/\$25/\$50/Deductible, then 30%/Deductible, then 50%
<b>HMO Silver 6500</b> MD0000201235, RX0000201125	N/A	\$40 copay/\$80 copay*	\$6,500/\$13,000	\$9,100/\$18,200	30%	Deductible, then 30%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$5/\$25/\$50/Deductible, then 30%, \$300/script max/Deductible, then 30%, \$600/script max
<b>Virtual Choice HMO Silver 6500</b> MD0000201238, RX0000201125	N/A	Virtual PCP: \$15 copay/\$80 copay* Office Based PCP: \$40 copay/\$80 copay*	\$6,500/\$13,000	\$9,100/\$18,200	Virtual PCP: 15% Office Based PCP: 30%	Deductible, then 15%	Virtual PCP: \$25 copay Office Based PCP: \$50 copay	Virtual PCP: \$25 copay Office Based PCP: \$50 copay	Virtual PCP: \$50 copay Office Based PCP: \$50 copay	Virtual PCP: Deductible then, 15% Office Based PCP: Deductible then, 30%	Virtual PCP: Deductible then, 15% Office Based PCP: Deductible then, 30%	Virtual PCP: Deductible then, 15% Office Based PCP: Deductible then, 30%	Virtual PCP: Deductible then, 15% Office Based PCP: Deductible then, 30%	Virtual PCP: Deductible then, 15% Office Based PCP: Deductible then, 30%	\$40 copay (Acupuncture) /Virtual PCP: \$15 copay/Office Based PCP: \$40 copay (Chiropractic)	\$5/\$25/\$50/Deductible, then 30%, \$300/script max/Deductible, then 30%, \$600/script max
<b>Clear Choice HMO Bronze 7500</b> MD0000201174, RX0000201098	N/A	\$45 copay/\$80 copay*	\$7,500/\$15,000	\$9,450/\$18,900	50%	Deductible, then 50%	\$45 copay	\$60 copay	\$60 copay	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	\$45 copay	\$45 copay/\$45 copay	\$30/\$30/Deductible, then \$50/Deductible, then \$100/Deductible, then \$250
<b>Clear Choice HMO Bronze 9450</b> MD0000201175, RX0000201099	N/A	\$50 copay/\$80 copay*	\$9,450/\$18,900	\$9,450/\$18,900	None	Deductible, then covered in full	\$50 copay	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	\$50 copay	\$50 copay/\$50 copay	\$30/\$30/Deductible, then 0%/Deductible, then 0%/Deductible, then 0%
<b>HMO HSA</b>																
<b>HMO HSA Silver 3300</b> MD0000201230, RX0000201123	N/A	Deductible, then 30%	\$3,300/\$6,600	\$7,500/\$15,000	30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%/Deductible then 30%	Deductible, then \$5/\$25/\$50/30%, \$300/script max/30%, \$600/script max
<b>Clear Choice HMO HSA Silver 4000</b> MD0000201197, RX0000201104	N/A	Deductible, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%/Deductible, then 20%	Deductible, then \$5/\$25/\$50/\$100/\$250
<b>Clear Choice HMO HSA Silver 4500</b> MD0000201198, RX0000201105	N/A	Deductible, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%/Deductible, then 20%	Deductible, then 20%/20%/20%/20%/20%
<b>HMO HSA Bronze 5400</b> MD0000201233, RX0000201124	N/A	Deductible, then 30%	\$5,400/\$10,800	\$7,800/\$15,600	30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then \$5/\$25/\$50/30%, \$300/script max/30%, \$600/script max
<b>Clear Choice HMO HSA Bronze 5900</b> MD0000201199, RX0000201106	N/A	Deductible, then 50%	\$5,900/\$11,800	\$7,500/\$15,000	50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%/50%/50%/50%/50%
<b>Clear Choice HMO HSA Bronze 7200</b> MD0000201200, RX0000201107	N/A	Deductible, then covered in full	\$7,200/\$14,400	\$7,200/\$14,400	None	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then 0%/0%/0%/0%/0%

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

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

Maine Small Group Plans – Effective January 1, 2024 through December 31, 2024.

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

Pending regulatory approval.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible (Individual/Family)	Annual Out-of-Pocket Maximum (Individual/Family)	Co-insurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture/Chiropractic	RX 30-Day Refill
							Convenience Care	Freestanding	Hospital Based							
<b>Maine's Choice Plus HMO</b>																
Clear Choice Maine's Choice Plus HMO Gold 1500 MD0000201185, RX0000201092	Preferred Network	\$25 copay/\$50 copay*	\$1,500/\$3,000	\$5,000/\$10,000	30%	Preferred Network Deductible, then 30%	\$25 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$30 copay	\$25 copay/\$30 copay	\$5/\$25/\$50/Preferred Deductible, then \$100/Preferred Deductible, then \$250
	Standard Network	\$50 copay/\$90 copay*	\$3,500/\$7,000	\$7,500/\$15,000	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO Gold 2500 MD0000201186, RX0000201094	Preferred Network	\$20 copay/\$50 copay*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Preferred Network Deductible, then 30%	\$20 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$30 copay	\$20 copay/\$30 copay	\$5/\$25/\$50/30%, \$300/script max/50%, \$600/script max
	Standard Network	\$50 copay/\$90 copay*	\$5,000/\$10,000	\$7,000/\$14,000	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO Silver 3000 MD0000201188, RX0000201101	Preferred Network	\$40 copay/\$80 copay*	\$3,000/\$6,000	\$9,100/\$18,200	40%	Preferred Network Deductible, then 40%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$40 copay/\$40 copay	\$10/\$25/\$50/Preferred Deductible, then 30%, \$300/script max/Deductible, then 50%, \$600/script max
	Standard Network	\$80 copay/\$120 copay*	\$5,000/\$10,000	\$9,100/\$18,200	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO Silver 3500 MD0000201190, RX0000201102	Preferred Network	\$40 copay/\$80 copay*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Preferred Network Deductible, then 40%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$40 copay/\$40 copay	\$5/\$25/\$50/Preferred Deductible, then \$100/Preferred Deductible, then \$250
	Standard Network	\$80 copay/\$120 copay*	\$7,000/\$14,000	\$9,100/\$18,200	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO Silver 4200 MD0000201192, RX0000201096	Preferred Network	\$35 copay/\$80 copay*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Preferred Network Deductible, then 40%	\$35 copay	\$40 copay	\$40 copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$35 copay/\$40 copay	\$5/\$20/\$50/Preferred Deductible, then \$100/Preferred Deductible, then \$250
	Standard Network	\$70 copay/\$110 copay*	\$7,500/\$15,000	\$9,100/\$18,200	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO Silver 5500 MD0000201194, RX0000201097	Preferred Network	\$40 copay/\$70 copay*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Preferred Network Deductible, then 30%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$5/\$25/\$50/Preferred Deductible, then 30%/Preferred Deductible, then 50%
	Standard Network	\$70 copay/\$100 copay*	\$7,500/\$15,000	\$9,450/\$18,900	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Maine's Choice Plus HMO Silver 6500 MD0000201236, RX0000201125	Preferred Network	\$40 copay/\$80 copay*	\$6,500/\$13,000	\$9,100/\$18,200	30%	Preferred Network Deductible, then 30%	\$40 copay	\$40 copay	\$60 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$5/\$25/\$50/Preferred Deductible, then 30%, \$300/script max/Preferred Deductible, then 30%, \$600/script max
	Standard Network	\$70 copay/\$120 copay*	\$8,000/\$16,000	\$9,450/\$18,900	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO Bronze 7500 MD0000201196, RX0000201103	Preferred Network	\$45 copay/\$80 copay*	\$7,500/\$15,000	\$9,450/\$18,900	50%	Preferred Network Deductible, then 50%	\$45 copay	\$60 copay	\$60 copay	Deductible, then 50%	Freestnd: \$300 copay Hosp: Deductible, then 50%	Non-hospital based: \$15 copay Hospital based: Deductible, then 50%	Non-hospital based: \$250 copay Hospital based: Deductible, then 50%	\$45 copay	\$45 copay/\$45 copay	\$20/\$30/Preferred Deductible, then \$50/Preferred Deductible, then \$100/Preferred Deductible, then \$250
	Standard Network	\$80 copay/Deductible, then covered in full*	\$9,450/\$18,900	\$9,450/\$18,900	None			Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full		
<b>Maine's Choice Plus HMO HSA</b>																
Maine's Choice Plus HMO HSA Silver 3300 MD0000201231, RX0000201123	Preferred Network	Deductible, then 30%	\$3,300/\$6,600	\$7,500/\$15,000	30%	Preferred Network Deductible, then 30%	Preferred Network Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Preferred Network Deductible, then 30%	Preferred Deductible, then \$5/\$25/\$50/30%, \$300/script max/30%, \$600/script max
	Standard Network	Deductible, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%			Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%		
Clear Choice Maine's Choice Plus HMO HSA Silver 4000 MD0000201208, RX0000201104	Preferred Network	Deductible, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Preferred Network Deductible, then 20%	Preferred Network Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Preferred Network Deductible, then 20%	Preferred Deductible, then \$5/\$25/\$50/\$100/\$250
	Standard Network	Deductible, then covered in full	\$7,000/\$14,000	\$7,000/\$14,000	None			Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full		
Clear Choice Maine's Choice Plus HMO HSA Silver 4500 MD0000201209, RX0000201105	Preferred Network	Deductible, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Preferred Network Deductible, then 20%	Preferred Network Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Preferred Network Deductible, then 20%	Preferred Deductible, then 20%/20%/20%/20%/20%
	Standard Network	Deductible, then covered in full	\$7,500/\$15,000	\$7,500/\$15,000	None			Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full		
Maine's Choice Plus HMO HSA Bronze 5400 MD0000201234, RX0000201124	Preferred Network	Deductible, then 30%	\$5,400/\$10,800	\$7,800/\$15,600	30%	Preferred Network Deductible, then 30%	Preferred Network Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%	Preferred Network Deductible, then 30%	Preferred Deductible, then \$5/\$25/\$50/30%, \$300/script max/30%, \$600/script max
	Standard Network	Deductible, then covered in full	\$7,800/\$15,600	\$7,800/\$15,600	None			Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full		
Clear Choice Maine's Choice Plus HMO HSA Bronze 5900 MD0000201210, RX0000201106	Preferred Network	Deductible, then 50%	\$5,900/\$11,800	\$7,500/\$15,000	50%	Preferred Network Deductible, then 50%	Preferred Network Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Preferred Network Deductible, then 50%	Preferred Deductible, then 50%/50%/50%/50%/50%
	Standard Network	Deductible, then covered in full	\$7,500/\$15,000	\$7,500/\$15,000	None			Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full		
Clear Choice Maine's Choice Plus HMO HSA Bronze 6300 MD0000201211, RX0000201141	Preferred Network	Deductible, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%	Preferred Network Deductible, then 50%	Preferred Network Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Preferred Network Deductible, then 50%	Preferred Deductible, then 50%/50%/50%/50%/50%
	Standard Network	Deductible, then covered in full	\$7,500/\$15,000	\$7,500/\$15,000	None			Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full		

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

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

Maine Small Group Plans – Effective January 1, 2024 through December 31, 2024.

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

Pending regulatory approval.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible (Individual/Family)	Annual Out-of-Pocket Maximum (Individual/Family)	Co-insurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture/Chiropractic	RX 30-Day Refill
							Convenience Care	Freestanding	Hospital Based							
<b>POS</b>																
Clear Choice POS Silver 3000 MD0000201177, RX0000201126	IN	\$40 copay/\$80 copay*	\$3,000/\$6,000	\$9,100/\$18,200	40%	Deductible, then 40%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$40 copay/\$40 copay	\$15/\$25/\$50/Deductible then, 30%, \$300/script max/Deductible then, 50%, \$600/script max
	OON	Deductible, then 50%	\$6,000/\$12,000	\$18,200/\$36,400	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice POS Silver 5500 MD0000201178, RX0000201127	IN	\$40 copay/\$70 copay*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Deductible, then 30%	\$40 copay	\$40 copay	\$40 copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$6/\$25/\$50/Deductible then, 30%/Deductible then, 50%
	OON	Deductible, then 50%	\$11,000/\$22,000	\$17,000/\$34,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice POS HSA Silver 4500 MD0000201201, RX0000201105	IN	Deductible then, 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Deductible, then 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible, then 20%/20%/20%/20%/20%
	OON	Deductible, then 40%	\$9,000/\$18,000	\$14,000/\$28,000	40%		Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	
Clear Choice POS HSA Bronze 6300 MD0000201202, RX0000201141	IN	Deductible, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%/50%/50%/50%/50%
	OON	Deductible, then 50%	\$12,600/\$25,200	\$15,000/\$30,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice POS HSA Bronze 7200 MD0000201203, RX0000201107	IN	Deductible, then covered in full	\$7,200/\$14,400	\$7,200/\$14,400	None	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then 0%/0%/0%/0%/0%
	OON	Deductible, then covered in full	\$14,400/\$28,800	\$14,400/\$28,800	None		Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	
<b>PPO</b>																
Clear Choice PPO Gold 1500 MD0000201179, RX0000201092	IN	\$25 copay/\$50 copay*	\$1,500/\$3,000	\$5,000/\$10,000	30%	Deductible, then 30%	\$25 Copay	\$40 Copay	\$40 Copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$30 copay	\$25 copay/\$30 copay	\$5/\$25/\$50/Deductible then, \$100/Deductible, then \$250
	OON	Deductible, then 50%	\$3,000/\$6,000	\$10,000/\$20,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice PPO Gold 2500 MD0000201180, RX0000201094	IN	\$20 copay/\$50 copay*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Deductible, then 30%	\$20 Copay	\$40 Copay	\$40 Copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$30 copay	\$20 copay/\$30 copay	\$5/\$25/\$50/30%, \$300 per script/ 50%, \$600 per script
	OON	Deductible, then 50%	\$5,000/\$10,000	\$10,000/\$20,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice PPO Silver 3500 MD0000201181, RX0000201095	IN	\$40 copay/\$80 copay*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Deductible, then 40%	\$40 Copay	\$40 Copay	\$40 Copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$40 copay/\$40 copay	\$15/\$25/\$50/Deductible then, \$100/Deductible, then \$250
	OON	Deductible, then 50%	\$7,000/\$14,000	\$18,200/\$36,400	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice PPO Silver 4200 MD0000201182, RX0000201096	IN	\$35 copay/\$80 copay*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Deductible, then 40%	\$35 Copay	\$40 Copay	\$40 Copay	Deductible, then 40%	Freestnd: \$300 copay Hosp: Deductible, then 40%	Non-hospital based: \$15 copay Hospital based: Deductible, then 40%	Non-hospital based: \$250 copay Hospital based: Deductible, then 40%	\$40 copay	\$35 copay/\$40 copay	\$5/\$20/\$50/Deductible then, \$100/Deductible, then \$250
	OON	Deductible, then 50%	\$8,400/\$16,800	\$18,200/\$36,400	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice PPO Silver 5500 MD0000201183, RX0000201127	IN	\$40 copay/\$70 copay*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Deductible, then 30%	\$40 Copay	\$40 Copay	\$40 Copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$6/\$25/\$50/Deductible, then 30%/Deductible, then 50%
	OON	Deductible, then 50%	\$11,000/\$22,000	\$17,000/\$34,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
PPO Silver 6500 MD0000201237, RX0000201125	IN	\$40 copay/\$80 copay*	\$6,500/\$13,000	\$9,100/\$18,200	30%	Deductible, then 30%	\$40 Copay	\$40 Copay	\$40 Copay	Deductible, then 30%	Freestnd: \$300 copay Hosp: Deductible, then 30%	Non-hospital based: \$15 copay Hospital based: Deductible, then 30%	Non-hospital based: \$250 copay Hospital based: Deductible, then 30%	\$40 copay	\$40 copay/\$40 copay	\$5/\$25/\$50/Deductible, then 30%, \$300/script max/Deductible, then 30%, \$600/script max
	OON	Deductible, then 50%	\$13,000/\$26,000	\$18,200/\$36,400	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
Clear Choice PPO Bronze 7500 MD0000201184, RX0000201098	IN	\$45 copay/\$80 copay*	\$7,500/\$15,000	\$9,450/\$18,900	50%	Deductible, then 50%	\$45 Copay	\$60 Copay	\$60 Copay	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	\$45 copay	\$45 copay/\$45 copay	\$30/\$30/Deductible then, \$50/Deductible, then \$100/Deductible, then \$250
	OON	Deductible, then 50%	\$15,000/\$30,000	\$18,900/\$37,800	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	

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

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

Maine Small Group Plans – Effective January 1, 2024 through December 31, 2024.

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

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible (Individual/Family)	Annual Out-of-Pocket Maximum (Individual/Family)	Co-insurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture/Chiropractic	RX 30-Day Refill
							Convenience Care	Freestanding	Hospital Based							
<b>PPO HSA</b>																
<b>PPO HSA Silver 3300</b> MD0000201232, RX0000201123	IN	Deductible then, 30%	\$3,300/\$6,600	\$7,500/\$15,000	30%	Deductible, then 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible then, 30%	Deductible, then \$5/\$25/\$50/30%, \$300/script max/30%, \$600/script max
	OON	Deductible, then 50%	\$6,600/\$13,200	\$15,000/\$30,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
<b>Clear Choice PPO HSA Silver 4000</b> MD0000201204, RX0000201104	IN	Deductible then, 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Deductible, then 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible, then \$5/\$25/\$50/\$100/\$250
	OON	Deductible, then 40%	\$8,000/\$16,000	\$14,000/\$28,000	40%		Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	
<b>Clear Choice PPO HSA Silver 4500</b> MD0000201205, RX0000201105	IN	Deductible then, 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Deductible, then 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible then, 20%	Deductible, then 20%/20%/20%/20%/20%
	OON	Deductible, then 40%	\$9,000/\$18,000	\$14,000/\$28,000	40%		Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	Deductible, then 40%	
<b>Clear Choice PPO HSA Bronze 5900</b> MD0000201206, RX0000201106	IN	Deductible, then 50%	\$5,900/\$11,800	\$7,500/\$15,000	50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%/50%/50%/50%/50%
	OON	Deductible, then 50%	\$11,800/\$23,600	\$15,000/\$30,000	50%		Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	Deductible, then 50%	
<b>Clear Choice PPO HSA Bronze 7200</b> MD0000201207, RX0000201107	IN	Deductible, then covered in full	\$7,200/\$14,400	\$7,200/\$14,400	None	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then 0%/0%/0%/0%/0%
	OON	Deductible, then covered in full	\$14,400/\$28,800	\$14,400/\$28,800	None		Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full	

\* Copay waived for the first non-routine PCP per year.  
Members may purchase up to a 90-day supply of maintenance medications.



# Get Instant, Accurate Quotes Online

Visit the new **broker account** for online quotes, plan details and more

Small group brokers who do business in Maine will manage their 2024 quoting and renewals through the new broker account. *Any remaining 2023 Maine small group activity will continue to be managed in the heritage HPOQ/R account.* Easily navigate to HPOQ/R from your broker account home page.



## Online Quoting & Renewals make it easy to:

- Receive instant quotes
- PDF documentation available to email to your clients
- 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 Online Quoting and Renewals

This new tool replaces the heritage HPOQ/R platform. If you have not yet logged into your broker account on the new platform please contact your Broker Administrator to create an account.

Log in <https://brokers.point32health.org/auth/login.htm> to access your online books of business, commissions, user administration and more.

## 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 [harvardpilgrim.org/broker](https://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 2024 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 [harvardpilgrim.org/rx](https://harvardpilgrim.org/rx). These plans include the words "Preventive Drug Benefit" on the member ID card.

## **Embedded deductible/OOPM**

All 2024 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 our 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
- 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
- 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
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation other than by ambulance
- Wigs and scalp hair prostheses when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging

## 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 and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

## 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 (see below for contact information).

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, sex, sexual orientation, or gender identity, 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](mailto: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 <https://ocrportal.hhs.gov/ocr/smartscreen/main.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](http://www.hhs.gov/ocr/office/file/index.html).

# Meet Our Maine Team



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

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## **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, 16-year-old daughter, 10-year-old son and two dogs, Charlie 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](mailto:nicole.fairweather@point32health.org) | **Phone:** 207-756-6341

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## **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, 1 year old son and two dogs, Bago and Biggs.

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

# Contact us

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Portland ME 04101

[myserviceteam@harvardpilgrim.org](mailto:myserviceteam@harvardpilgrim.org)

[harvardpilgrim.org](http://harvardpilgrim.org)

Broker & Employer Service: **800-637-4751**

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