

# Delivering Quality Care

Rhode Island 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

## We offer HMO and PPO Plans

Our HMO and PPO\* products are built around best-in-class local providers who deliver high-quality care at an excellent value.

\* PPO plans are underwritten by HPHC Insurance Company.

## 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.

# Committed to Rhode Island'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 Rhode Island nonprofit organizations.



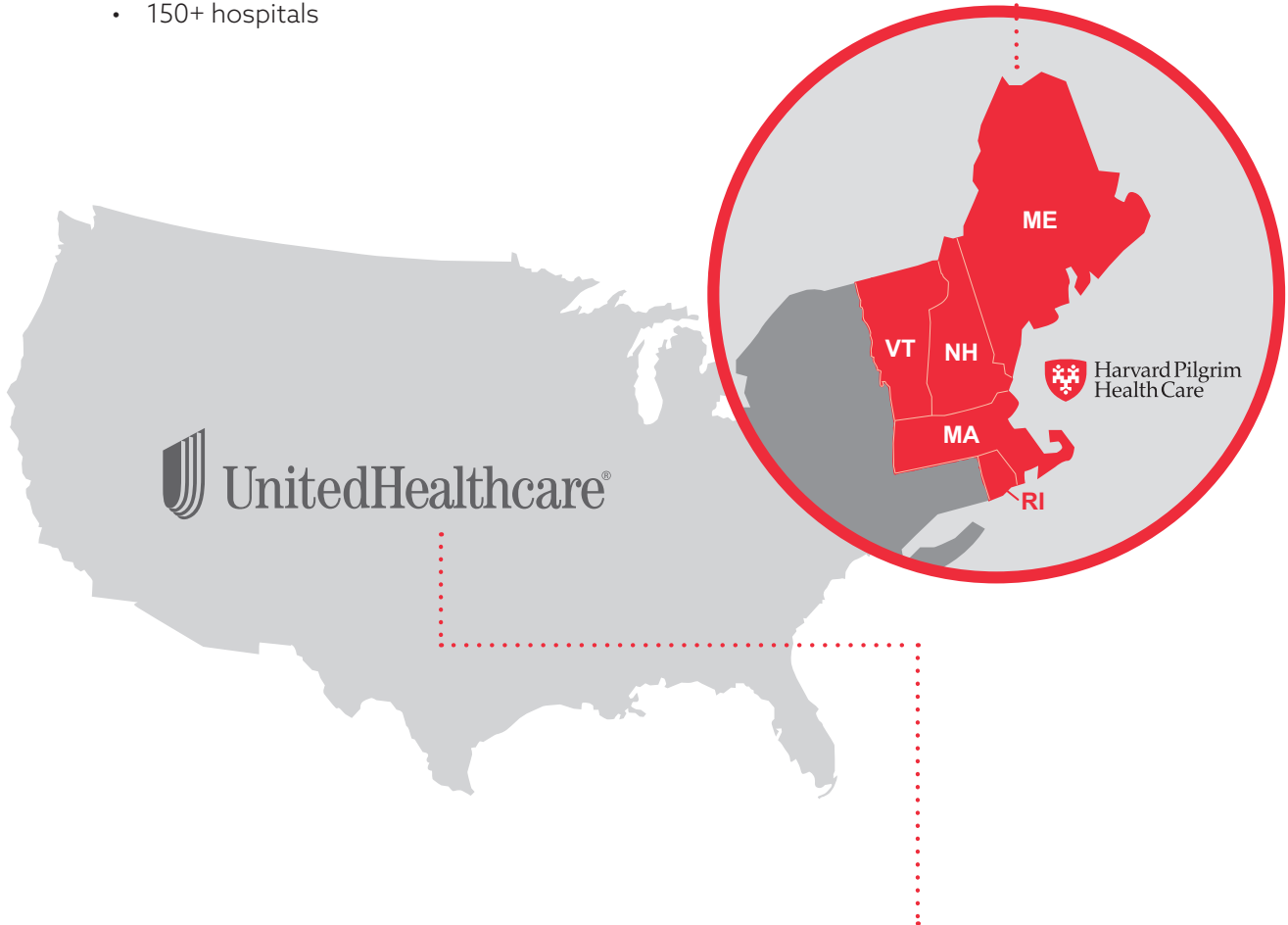
In 2023 we provided **\$1.2M** to local community organizations.



# 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.

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

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

### **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.

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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 provider 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**

\* 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 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.

## Questions about our prescription drug program?

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

Call **855-772-8366** or visit **harvardpilgrim.org/reducecosts** to use the chat feature to speak with a Reduce My Costs nurse.

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.<sup>2</sup>

<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. 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.

<sup>2</sup> Rewards are considered taxable income; members should consult their tax advisors.





# Know Your Care Options



## 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.



# 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 emergency room 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.<sup>1</sup>

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 responsible for the cost of the visit, up to the deductible.



Get care from licensed medical doctors, psychologists and psychiatrists<sup>2</sup>



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.

<sup>1</sup> 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.

<sup>2</sup> 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 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

Call **888-777-4742** to speak confidentially with a care advocate and get started.

Visit [harvardpilgrim.org/behavioralhealth](https://www.harvardpilgrim.org/behavioralhealth) to learn about additional resources that can help you choose the path that's right for you:

- 24/7 support helplines (emotional support and substance use disorder treatment)
- Peer coaching for substance use disorders
- Convenient online resources and app-based services



## 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

### Health coaches

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

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

Everything an employer needs to start a wellness program, all in one place. Visit [harvardpilgrim.org/wellnessprogram](https://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](https://harvardpilgrim.org/wellbeingforall) today. And be sure to check out [harvardpilgrim.org/livingwellathome](https://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! Visit [harvardpilgrim.org/public/discounts-savings/fitness-reimbursement](https://harvardpilgrim.org/public/discounts-savings/fitness-reimbursement) 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.



## 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](https://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.



# 2024 Updates

Key changes and enhancements for all Tufts Health Plan employer group accounts migrating to the Harvard Pilgrim portfolio beginning January 1, 2024. Items highlighted as **NEW** are either new partners providing services and/or enhanced benefits now available to these migrating groups and members. Items marked as **no change** are programs and/or services that will continue for groups once migrated to the Harvard Pilgrim portfolio of health plans.

All updates are effective beginning on January 1, 2024 and are available upon migration to Harvard Pilgrim, unless otherwise noted.

Core Programs and Services	Harvard Pilgrim Portfolio	Details
<b>Provider networks</b> <ul style="list-style-type: none"> <li>• New England</li> <li>• National</li> </ul>	✓	<p>Robust Regional network across MA, NH, ME, VT, RI offering nearly <b>80,000 doctors and specialists and 153 hospitals</b></p> <p><b>NEW:</b> Access to the <b>largest national network</b> in the United States with <b>more than 1.5M providers including more than 200K behavioral health providers and 6,700 hospitals provided by UnitedHealthcare.</b> Member support and medical management administered by Harvard Pilgrim.</p>
<b>Pharmacy</b> <ul style="list-style-type: none"> <li>• Retail</li> <li>• Specialty</li> <li>• Mail order</li> </ul>	✓	<p><b>No change:</b> OptumRx continues to serve as a fully-integrated pharmacy benefit manager including retail, specialty and mail order services, as well as innovative member tools for greater convenience. All 2024 plans will include 5 tier value RX formulary.</p>
<b>Behavioral health</b>	✓	<p><b>No change:</b> Migrating Tufts Health plan members will continue to gain access to our internal teams and service navigation support, as well as broad network of providers.</p>
<b>Continuity of care</b>	✓	<p><b>No change:</b> For members with requirements related to ongoing care from a specific provider, we will continue to offer a Continuity of Care policy – extending access for up to an additional 365 days from the date of their new Harvard Pilgrim plan effective date.</p>
Additional Health Plan Benefits	Harvard Pilgrim Portfolio	Details
<b>Care management</b>	✓	<p><b>No change:</b> Integrated care management including chronic conditions and health coaching available for all members across a spectrum of needs, including cardiac health, cancer, diabetes, maternal health and renal disease.</p>
<b>Group Medicare plan options</b>	✓	<p>Tufts Medicare Complement will no longer be available. Medicare Enhance products will now be available for all employer-sponsored plans.</p>
<b>HRA &amp; HSA options</b>	✓	<p><b>No change:</b> Wide array of leading third-party administrators, including London Health Administrators.<sup>1</sup></p>
<b>Member perks &amp; discounts</b>	✓	<p><b>NEW:</b> Migrating Tufts Health Plan members will enjoy a wide array of exceptional savings and discounts including free eye wear with routine exam at participating Visionworks locations, hearing aids discounted 30 – 60%, LASIK corrective procedures discounted 40%, fitness, wellness and more.</p>

<sup>1</sup> Migrating accounts will need to complete some new account documentation. Please ask your sales executive for more details.

Additional Health Plan Benefits	Harvard Pilgrim Portfolio	Details
<b>Member savings tools</b>	✓	<b>NEW: Reduce My Costs</b> <sup>2</sup> , a personalized health care concierge service helping members locate high-quality, cost-effective providers <b>Estimate My Costs</b> , a tool that helps members estimate their out-of-pocket health care costs
<b>Pediatric dental</b>	✓	<b>NEW:</b> Pediatric Preventive Dental Care now through Harvard Pilgrim network providers <sup>3</sup> (previously DentaQuest for Tufts Health Plan). Pediatric Preventive Dental benefit not available on Ocean State Access America plans.
<b>Pre-enrollment support</b>	✓	<b>NEW: SmartStart</b> offers members assistance with plan decisions, prior authorizations, benefits and coverage details to help with product selection.
<b>Specialty vision provider network</b>	✓	<b>NEW:</b> Over 3,100 Optometrists and Ophthalmologists are contracted directly with Harvard Pilgrim for greater member experience and oversight of care.
<b>Telehealth services</b>	✓	<b>NEW: Doctor On Demand</b> access to virtual urgent care and behavioral health services.
<b>Wellness</b> • Fitness reimbursements • Health engagement platform	✓	<b>NEW for Small Group:</b> Fitness Reimbursement up to \$300. <sup>4</sup>  <b>No change:</b> Living Well platform including health education and incentives. On-site workplace programs available.
<b>Plan Infrastructure</b>		
<b>Member ID cards</b>	✓	Every new member and those making plan changes will receive a Harvard Pilgrim member ID card, including migrating members from Tufts Health Plan.
<b>Secure member portal</b>	✓	<b>NEW:</b> Enhanced home page for greater ease of use and functionality including access to digital member ID cards, costs, coverage and benefit details.
<b>Secure employer portal</b>	✓	Includes online enrollment, paperless billing, and other employer resources.

<sup>2</sup> Reduce My Costs is included on all fully insured groups, and is available for buy-up for self-insured.

<sup>3</sup> Please refer to the plan documents for information on benefit coverage.

<sup>4</sup> Up to two covered members on a family plan can be reimbursed for up to \$150 each, for a maximum reimbursement of \$300. For plans with one covered member, the maximum reimbursement amount is \$150 per calendar year. The Fitness or Wellness reimbursements are standard for fully insured and a buy-up for self-insured.

## Member Support & Service

### Benefit Guidance

Call SmartStart  
**866-874-0817**

### Current Plan — Tufts Health Plan

Call member services  
**800-462-0224**

### Harvard Pilgrim Health Care

Call member services  
**888-333-4742**

For additional details please visit [harvardpilgrim.org](http://harvardpilgrim.org)

# 2024 Rhode Island Plan Offerings

Rhode Island 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.

## For employers with 2 to 50 eligible employees

Plan Year	Plan Name	Coins (IN / OON)	Deductible (IND / FAM)	In-Network OOPM (IND/FAM) Combined Med/RX	Out-of-Network OOPM (IND/FAM)	PCP/ Specialist	Urgent Care	PT/OT/ST	Acupuncture/ Chiro	Labs	X-rays	Scans: CT, MRI, PET	Day Surgery	Inpatient Hospital	ER	30-day Retail Rx
<b>HMO</b>																
2023	Advantage HMO 500	0%	\$500 / \$1,000	\$2,000 / \$4,000	N/A	\$25 / \$40	\$50	Ded	\$25	\$25	\$25	Ded	Ded	Ded then \$150	\$150	LCG: \$5, Tier 1: \$25, Tier 2: \$45, Tier 3: \$70, Tier 4: 25%*
2024	HMO 500	0%	\$500 / \$1,000	\$2,000 / \$4,000	N/A	\$25 / \$40	\$50	Ded	\$25	\$25	\$25	Ded	Ded	Ded then \$150	\$150	Tier 1: \$5, Tier 2: \$25, Tier 3: \$45, Tier 4: \$70, Tier 5: 25%*
2023	Advantage HMO 1000	0%	\$1,000 / \$2,000	\$7,750 / \$15,500	N/A	\$35 / \$55	\$50	Ded then \$35	\$35	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	LCG: \$5, Tier 1: \$30, Tier 2: \$75, Tier 3: \$90, Tier 4: 25%*
2024	HMO 1000	0%	\$1,000 / \$2,000	\$7,750 / \$15,500	N/A	\$35 / \$55	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	Tier 1: \$5, Tier 2: \$30, Tier 3: \$75, Tier 4: \$90, Tier 5: 25%*
2023	Advantage HMO 1500	0%	\$1,500 / \$3,000	\$7,750 / \$15,500	N/A	\$30 / \$50	\$50	Ded then \$30	\$30	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	HMO 1500	0%	\$1,500 / \$3,000	\$7,750 / \$15,500	N/A	\$35 / \$40	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2024	HMO 1500 value <b>NEW</b>	0%	\$1,500 / \$3,000	\$8,500 / \$17,000	N/A	\$30 / \$50	\$50	Ded then \$50	\$30	\$50	\$50	Ded then \$275	Ded then \$175	Ded then \$350	Ded then \$250	Tier 1: \$5, Tier 2: \$30, Tier 3: \$60, Tier 4: \$80, Tier 5: 25%*
2023	Advantage HMO 2000	0%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$30 / \$50	\$50	Ded	\$30	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	HMO 2000/0%	0%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$30 / \$50	\$50	Ded	\$30	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage HMO 2000 (80%)	20%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$30 / \$60	\$50	Ded	\$30	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	LCG: \$5, Tier 1: \$35, Tier 2: \$75, Tier 3: \$100, Tier 4: 25%*
2024	HMO 2000/20%	20%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$35 / \$55	\$50	Ded	\$35	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage HMO 3000	0%	\$3,000 / \$6,000	\$8,900 / \$17,800	N/A	\$50 / \$70	\$50	Ded then \$50	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	LCG: \$5, Tier 1: \$45, Tier 2: \$80, Tier 3: \$100, Tier 4: 25%*
2024	HMO 3000/0%	0%	\$3,000 / \$6,000	\$9,350 / \$18,700	N/A	\$55 / \$70	\$60	Ded then \$70	\$55	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2024	HMO 3000/20% <b>NEW</b>	20%	\$3,000 / \$6,000	\$6,500 / \$13,000	N/A	\$25 / \$60	\$50	Ded	\$25	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage HMO 4000 (70%)	30%	\$4,000 / \$8,000	\$8,900 / \$17,800	N/A	\$50 / \$80	\$50	Ded then \$50	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	LCG: \$5, Tier 1: \$45, Tier 2: \$80, Tier 3: \$100, Tier 4: 25%*
2024	HMO 4000	30%	\$4,000 / \$8,000	\$9,200 / \$18,400	N/A	\$50 / \$80	\$50	Ded then \$75	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2023	Advantage HMO 5000	0%	\$5,000 / \$10,000	\$8,000 / \$16,000	N/A	\$50 / \$80	\$50	Ded	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded	LCG: \$5, Tier 1: \$50, Tier 2: \$100, Tier 3: \$125, Tier 4: 25%*
2024	HMO 5000	0%	\$5,000 / \$10,000	\$8,100 / \$16,200	N/A	\$50 / \$75	\$50	Ded then \$50	\$50	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$250	Ded then \$350	Ded then \$100	Tier 1: \$5, Tier 2: \$50, Tier 3: \$105, Tier 4: \$125, Tier 5: 25%*
2023	Advantage HMO 6000	0%	\$6,000 / \$12,000	\$8,000 / \$16,000	N/A	\$45 / \$75	\$50	Ded	\$45	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded then \$150	LCG: \$5, Tier 1: \$50, Tier 2: \$100, Tier 3: \$125, Tier 4: 25%*
2024	HMO 6000	0%	\$6,000 / \$12,000	\$8,100 / \$16,200	N/A	\$45 / \$65	\$50	Ded	\$45	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded then \$150	Tier 1: \$5, Tier 2: \$50, Tier 3: \$100, Tier 4: \$125, Tier 5: 25%*
<b>HMO HSA</b>																
2024	HMO Saver 1600**	0%	In: \$1,600/ \$3,200	\$5,100 / \$10,200		Ded then \$25 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$25	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$150	Ded then \$250	Ded then \$110	Ded then: Tier 1: \$5, Tier 2: \$45, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage HMO Saver 2500**	0%	In: \$2,500 / \$5,000	\$6,250 / \$12,500		Ded then \$20 / Ded then \$40	Ded then \$50	Ded then \$20	Ded then \$20	Ded then \$25	Ded then \$50	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$100	Ded then: LCG: \$5, Tier 1: \$40, Tier 2: \$70, Tier 3: \$110, Tier 4: 25%*
2024	HMO HSA 2500**	0%	In: \$2,500 / \$5,000	\$7,000 / \$14,000		Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$100	Ded then: Tier 1: \$5, Tier 2: \$40, Tier 3: \$70, Tier 4: \$110, Tier 5: 25%*
2023	Advantage HMO Saver 3000**	0%	In: \$3,000 / \$6,000	\$5,500 / \$11,000		Ded then \$20 / Ded then \$40	Ded	Ded then \$20	Ded then \$20	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: LCG:\$5, Tier 1: \$45, Tier 2: \$85, Tier 3: \$100, Tier 4: 25%*
2024	HMO HSA 3000**	0%	In: \$3,000 / \$6,000	\$6,000 / \$12,000		Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: Tier 1: \$5, Tier 2: \$45, Tier 3: \$85, Tier 4: \$100, Tier 5: 25%*
2023	Advantage HMO Saver 6000	0%	In: \$6,000 / \$12,000	\$6,900 / \$13,800		Ded then \$25 / Ded then \$25	Ded	Ded	Ded then \$25	Ded then \$25	Ded	Ded	Ded then \$250	Ded then \$500	Ded then \$100	LCG: Ded, Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded
2024	HMO HSA 7250	0%	In: \$7,250 / \$14,500	\$7,250 / \$14,500		Ded / Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded, Tier 5: Ded

These charts provide benefit highlights for general comparison purposes only. There are also services that the plans do not cover. Please refer to the Summary of Benefits and Coverage (SBC) or Evidence of Coverage (EOC) for complete information. All 2024 small group plans meet Minimum Creditable Coverage (MCC) standards for MA employees.

\* \$250 coinsurance maximum per script represents the maximum coinsurance for a 30-day supply.

\*\* Per IRS regulation, this plan features a non-embedded family deductible. An individual member of a family plan may need to meet the full family deductible.

LCG: Low cost generics



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

Plan Year	Plan Name	Coins (IN / OON)	Deductible (IND / FAM)	In-Network OOPM (IND/FAM) Combined Med/RX	Out-of-Network OOPM (IND/FAM)	PCP/ Specialist	Urgent Care	PT/OT/ST	Acupuncture/ Chiro	Labs	X-rays	Scans: CT, MRI, PET	Day Surgery	Inpatient Hospital	ER	30-day Retail Rx
<b>PPO</b>																
2023	Advantage PPO 500	0% / 20%	In: \$500 / \$1,000 Out: \$2,000 / \$4,000	\$2,000 / \$4,000	\$6,000 / \$12,000	\$30 / \$30	\$50	Ded	\$30	\$25	\$25	Ded	Ded	Ded then \$150	\$150	LCG: \$5, Tier 1: \$25, Tier 2: \$45, Tier 3: \$70, Tier 4: 25%*
2024	PPO 500	0% / 20%	In: \$500 / \$1,000 Out: \$2,000 / \$4,000	\$2,000 / \$4,000	\$6,000 / \$12,000	\$25 / \$40	\$50	Ded	\$25	\$25	\$25	Ded	Ded	Ded then \$150	\$150	Tier 1: \$5, Tier 2: \$25, Tier 3: \$45, Tier 4: \$70, Tier 5: 25%*
2023	Advantage PPO 1000	0% / 20%	In: \$1,000 / \$2,000 Out: \$2,000 / \$4,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$40 / \$40	\$50	Ded then \$40	\$40	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	LCG: \$5, Tier 1: \$30, Tier 2: \$75, Tier 3: \$90, Tier 4: 25%*
2024	PPO 1000	0% / 20%	In: \$1,000 / \$2,000 Out: \$2,000 / \$4,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$35 / \$55	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	Tier 1: \$5, Tier 2: \$30, Tier 3: \$75, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO 1500	0% / 20%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$35 / \$35	\$50	Ded then \$35	\$35	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	PPO 1500	0% / 20%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$35 / \$40	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO 2000	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$35 / \$35	\$50	Ded	\$35	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	PPO 2000/0%	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$30 / \$50	\$50	Ded	\$30	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO 2000 (80%)	20% / 40%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$40 / \$40	\$50	Ded	\$40	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	LCG: \$5, Tier 1: \$30, Tier 2: \$80, Tier 3: \$105, Tier 4: 25%*
2024	PPO 2000/20%	20% / 40%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$35 / \$55	\$50	Ded	\$35	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage PPO 3000	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$8,900 / \$17,800	\$26,700 / \$53,400	\$60 / \$60	\$50	Ded then \$60	\$60	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	LCG: \$5, Tier 1: \$45, Tier 2: \$80, Tier 3: \$100, Tier 4: 25%*
2024	PPO 3000/0%	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$9,350 / \$18,700	\$26,700 / \$53,400	\$55 / \$70	\$60	Ded then \$70	\$55	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2024	PPO 3000/20% <b>NEW</b>	20% / 40%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$25 / \$60	\$50	Ded	\$25	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage PPO 4000 (70%)	30% / 40%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	\$8,900 / \$17,800	\$26,700 / \$53,400	\$60 / \$60	\$50	Ded then \$60	\$60	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	LCG: \$5, Tier 1: \$45, Tier 2: \$85, Tier 3: \$105, Tier 4: 25%*
2024	PPO 4000	30% / 40%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	\$9,200 / \$18,400	\$26,700 / \$53,400	\$50 / \$80	\$50	Ded then \$75	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2023	Advantage PPO 5000	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	\$8,000 / \$16,000	\$24,000 / \$48,000	\$50 / \$50	\$50	Ded	\$50	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$250	Ded then \$350	Ded then \$100	LCG: \$5, Tier 1: \$50, Tier 2: \$105, Tier 3: \$130, Tier 4: 25%*
2024	PPO 5000	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	\$8,100 / \$16,200	\$24,000 / \$48,000	\$50 / \$75	\$50	Ded then \$50	\$50	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$250	Ded then \$350	Ded then \$100	Tier 1: \$5, Tier 2: \$50, Tier 3: \$105, Tier 4: \$125, Tier 5: 25%*
2023	Advantage PPO 6000	0% / 20%	In: \$6,000 / \$12,000 Out: \$12,000 / \$24,000	\$8,000 / \$16,000	\$24,000 / \$48,000	\$45 / \$45	\$50	Ded	\$45	Ded then \$40	Ded then \$80	Ded then \$175	Ded then \$300	Ded then \$400	Ded then \$100	LCG: \$5, Tier 1: \$50, Tier 2: \$105, Tier 3: \$130, Tier 4: 25%*
2024	PPO 6000	0% / 20%	In: \$6,000 / \$12,000 Out: \$12,000 / \$24,000	\$8,100 / \$16,200	\$24,000 / \$48,000	\$45 / \$65	\$50	Ded	\$45	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded then \$150	Tier 1: \$5, Tier 2: \$50, Tier 3: \$100, Tier 4: \$125, Tier 5: 25%*
<b>PPO HSA</b>																
2024	PPO HSA 1600** <b>NEW</b>	0% / 40%	In: \$1,600 / \$3,200 Out: \$3,200 / \$6,400	\$5,100 / \$10,200	\$10,200 / \$20,400	Ded then \$25 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$25	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$150	Ded then \$250	Ded then \$110	Ded then: Tier 1:\$5, Tier 2: \$45, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO Saver 2500**	0% / 40%	In: \$2,500 / \$5,000 Out: \$5,000 / \$10,000	\$6,250 / \$12,500	\$18,750 / \$37,500	Ded then \$30 / Ded then \$30	Ded	Ded then \$30	Ded then \$30	Ded then \$25	Ded then \$50	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$100	Ded then: LCG: \$5, Tier 1: \$40, Tier 2: \$70, Tier 3: \$110, Tier 4: 25%*
2024	PPO HSA 2500**	0% / 40%	In: \$2,500 / \$5,000 Out: \$5,000 / \$10,000	\$7,000 / \$14,000	\$18,750 / \$37,500	Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$100	Ded then: Tier 1: \$5, Tier 2: \$40, Tier 3: \$70, Tier 4: \$110, Tier 5: 25%*
2023	Advantage PPO Saver 3000	0% / 40%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$5,500 / \$11,000	\$16,500 / \$33,000	Ded then \$25 / Ded then \$25	Ded	Ded then \$25	Ded then \$25	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: LCG: \$5, Tier 1: \$45, Tier 2: \$85, Tier 3: \$100, Tier 4: 25%*
2024	PPO HSA 3000**	0% / 40%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$6,000 / \$12,000	\$16,500 / \$33,000	Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: Tier 1: \$5, Tier 2: \$45, Tier 3: \$85, Tier 4: \$100, Tier 5: 25%*
2023	Advantage PPO Saver 6000	0% / 20%	In: \$6,000 / \$12,000 Out: \$13,800 / \$27,600	\$6,900 / \$13,800	\$20,700 / \$41,400	Ded then \$25 / Ded then \$25	Ded	Ded	Ded then \$25	Ded then \$25	Ded	Ded	Ded then \$250	Ded then \$500	Ded then \$100	LCG: Ded, Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded
2024	PPO HSA 7250	0% / 20%	In: \$7,250 / \$14,500 Out: \$14,500 / \$29,000	\$7,250 / \$14,500	\$16,500 / \$33,000	Ded / Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded, Tier 5: Ded

These charts provide benefit highlights for general comparison purposes only. There are also services that the plans do not cover. Please refer to the Summary of Benefits and Coverage (SBC) or Evidence of Coverage (EOC) for complete information. All 2024 small group plans meet Minimum Creditable Coverage (MCC) standards for MA employees.

\* \$250 coinsurance maximum per script represents the maximum coinsurance for a 30-day supply.

\*\* Per IRS regulation, this plan features a non-embedded family deductible. An individual member of a family plan may need to meet the full family deductible.

LCG: Low cost generics

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# Business Rules

**Harvard Pilgrim Health Care 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 plan year.**

## **Minimum participation of eligible employees**

A minimum participation of 75% of eligible employees is required, excluding those who have credible coverage. All plans require active employee enrollment. (COBRA participants are not active employees.) The employer must contribute at least 33% for non-individual coverage.

## **Embedded deductible/out-of-pocket maximum**

All non-HSA 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. All 2022 small group plans have embedded OOPM. The maximum contribution by an individual toward the family OOPM is limited to the individual OOPM and once met, has 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.

## **Side-by-Side Plan Options**

Accounts may offer up to three plans side by side. Any plans offered side by side must have no more than a \$1,500 difference in deductible among them. For triple options, all plans must be allowable side by side. When offered side by side with an HMO plan, PPO plans must have an equal or higher deductible than the HMO plan(s).

## **Medicare Enhance**

When Medicare Enhance is offered alongside a Harvard Pilgrim commercial plan, groups need only one Medicare Enhance subscriber. For groups offering Medicare Enhance on a fully insured basis with competitor Medicare products also offered, the competitor products must be comparable in benefits to Medicare Enhance. Groups will be community rated and may offer only one Medicare Enhance benefit package.

When Medicare Enhance is offered to groups for their working aged employees who are enrolled in Medicare Parts A and B, the groups must not have had more than 19 active employees (part-time, full-time or temporary) during the past two years. Groups that increase to more than 19 active employees must notify Harvard Pilgrim immediately. Also, the Medicare Enhance plan must be comparable to benefits of the active commercial product, and groups must sign the Medicare Enhance Employer Agreement.

## **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. However, the member will be required to pay the applicable copayment or coinsurance 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 [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx).

# Important Legal Information

## What's not covered on our RI 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 members diagnosed with diabetes or systemic circulatory disease
- Educational services or testing
- Cosmetic services or treatment
- Commercial diet plans and weight loss programs as provided by health benefits
- 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
- Wigs and scalp hair prostheses when hair loss is due to male pattern baldness, female pattern baldness, or natural or premature aging
- Services or supplies provided by (1) anyone related to a member by blood, marriage or adoption, or (2) anyone who ordinarily lives with the member
- Infertility treatment
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers' compensation plan or an employer under state or federal law
- Custodial care
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation, except as outlined in your Benefit Handbook.
- 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 Rhode Island small group plans

- Physical, occupational and speech therapies —30 visits each per year
- Skilled nursing facility and Inpatient Rehabilitation— 100 days combined per year
- Routine eye exam — 1 exam per year
- Wig — \$350 per wig 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).

# Contact us

75 Fountain Street  
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