



Harvard Pilgrim
Health Care

a Point32Health company

Delivering Quality Care

New Hampshire Small Group Product Guide

Plan Year 2025





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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.

Full, tiered and virtual network plans

Our HMO, PPO Access* and ElevateHealth products are built around best-in-class local providers who deliver high-quality care at an excellent value. SimplyVirtualSM HMO gives members 24/7 access to primary care through Doctor On Demand.

In 2025, our PPO plans will transition to the PPO Access network. This new network offers comprehensive care and coverage from our extensive network of doctors, specialists and hospitals, ensuring members receive access to top-quality care.

The PPO Access plan network offers members:

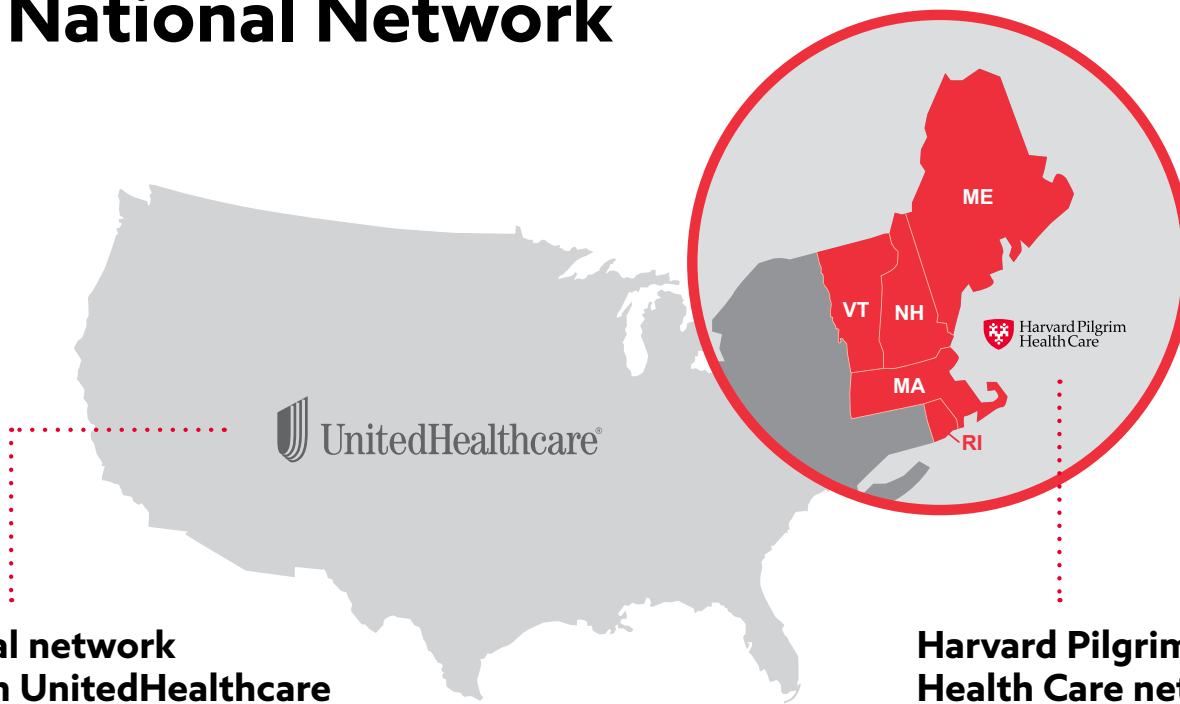
- The same robust regional network of 154 hospitals and 88,000+ doctors and specialists throughout Massachusetts, Rhode Island, New Hampshire, Vermont, and Maine.
- A nationwide network with more than 1.1 million doctors and specialists, and 4,500 hospitals
- The same great benefits and services offered by Harvard Pilgrim.



88,000+
DOCTORS & CLINICIANS

154+
HOSPITALS

Your Local Partner with the Strength of a National Network



- 1.5 million providers including 200,000 Behavioral Health Providers
- 6,700 hospitals

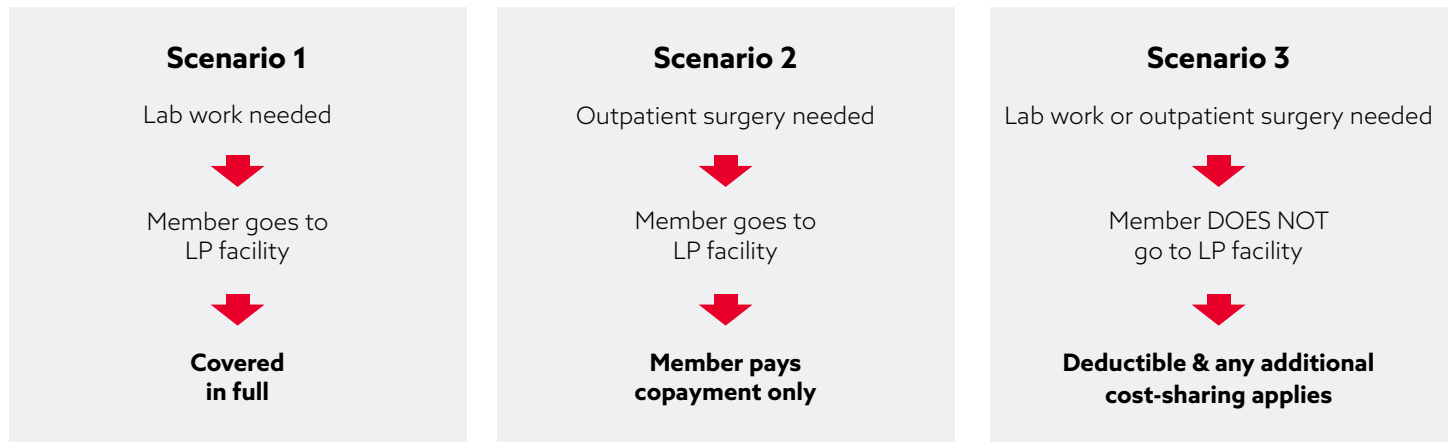
* PPO Access plans are underwritten by HPHC Insurance Company.

2025 Updates

Updates	Details
Plan Updates	<p>Open Access on HMO plans: All HMO plans will now be Open Access, with the exception of SimplyVirtual.</p> <p>Addition of 9 New Plans: No coinsurance on medical benefits.</p> <p>ElevateHealth HMO Gold and Silver plans: Addition of site of service on general labs. Lower member cost sharing for labs in a physician's office or non-hospital affiliated facility.</p>
Behavioral Health	<p>Grow Therapy We're excited to expand our nationwide access to virtual behavioral health services with our new partner, Grow Therapy, a leading provider in medication management and virtual outpatient therapy. Our goal is to make behavioral health care as accessible and seamless as other medical services, helping to ensure timely and inclusive care for our members.</p> <p>Autism Care Provider We have partnered with Autism Care Partners to increase access and advance the quality of care for members with developmental disabilities. Autism Care Partners operates across communities in the Northeast.</p> <p>Service Navigation Program Reminder Harvard Pilgrim's specially trained Behavioral Health Service Navigators provide personalized support to our members and guide them through the complex healthcare system.</p>
Enhanced Rewards	<p>NEW Enroll in the Living Well Program and earn rewards for participating in a variety of informative, fun and interactive activities such as stress management classes, healthy eating, financial literacy and self-care.</p>
PPO Access Network	<p>NEW The PPO Access Network offers our members a better solution, with minimal disruption around provider access.</p>
Health and Nutrition	<p>Good Measures Healthy Weight Program Individualized coaching by registered dietitians for employees who want to eat healthier, lose weight, or prevent or manage a nutrition-related health condition.</p>
Maternal Health & Family Support	<p>Childbirth Education Classes Get reimbursed for childbirth education courses. Harvard Pilgrim members can get reimbursed for one childbirth education class at a hospital or facility. Taking a class is a great way to build your confidence and prepare for childbirth and early parenthood.</p> <p>Tinyhood: Virtual Pregnancy and Parenting Classes Get 1 Month Free followed by 25% off your annual membership. Learn everything you need to know when it comes to birth, baby and beyond. Learn from Tinyhood's expanding library of hundreds of lessons ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more!</p>
Pharmacy	Details
Rx Deductible	<p>More plans will include a separate Pharmacy Deductible, allowing members coverage without having to satisfy the higher medical deductible.</p>
Manufacturer Copay Cards	<p>Harvard Pilgrim will implement a manufacturer copay card program with our partner, OptumRx. Also known as coupons, copay cards are issued by drug manufacturers and are designed to help members pay for out-of-pocket costs for specialty and high-cost medications. (For all Commercial fully insured businesses.)</p>

HMO-LP Open Access and PPO-LP Plans

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



Telehealth Provided by Doctor On Demand

24/7 everyday care in less than 15 minutes

When a member needs urgent care, use Doctor On Demand virtual care services to save time and money. Connect with a U.S. board-certified doctor 24/7 via your smartphone, tablet or computer from anywhere in the world¹ for concerns such as bronchitis, sinus issues, pink eye, UTIs or skin rashes.

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.

Access confidential therapy and build an ongoing relationship

From talk therapy to medication management, Doctor On Demand licensed providers are here to support you with concerns such as anxiety, depression, grief, family issues, trauma or PTSD. Choose from a variety of online therapists with different backgrounds and specialties and build a relationship with the provider who fits your needs and schedule. Appointments are confirmed in less than 48 hours.

Doctor On Demand providers order your prescription² to your local pharmacy when medically necessary.

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.

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

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

Plan Type Offerings

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

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

Types of plans:

HMO Open Access

- Care within Harvard Pilgrim’s HMO network
- Virtual PCP plans available
- Must select a PCP but no referrals are required

PPO Access¹

- Covered in-network (includes our national network)
- Option to go out-of-network and pay more
- No PCP selection or referrals required

Select Network Plan (ElevateHealth Open Access)

- Care within the ElevateHealth HMO network only²
- Authorization required for other Harvard Pilgrim providers and hospitals³
- Any provider or hospital in a medical emergency

Tiered Network Plan (ElevateHealth Open Access Options)

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

Qualified High Deductible Plan

- HSA Plans available for HMO Open Access, ElevateHealth Open Access, and PPO Access
- Meet a deductible before we pay for services
- Some employers may offer an HRA or HSA to help members meet their deductible

Medicare Enhance

- We also offer Medicare Enhance plans, please contact your account executive for additional information.

SimplyVirtual HMO	
PCP requirement	<ul style="list-style-type: none"> • Adult members age 19+ must select a PCP from Doctor On Demand² • All members under age 19 must select a PCP from Harvard Pilgrim’s HMO network and receive office-based care
Specialists and referrals	<ul style="list-style-type: none"> • 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.

¹ PPO plans are underwritten by HPHC Insurance Company.

² Applicants must reside in NH to be eligible for enrollment in the ElevateHealth HMO plan.

³ Care outside of the ElevateHealth HMO Network must be authorized by Harvard Pilgrim.

We Make Switching Insurance Easy

Harvard Pilgrim SmartStart is our fully integrated clinical and administrative transition program is unique in the industry, servicing employer groups of all sizes across New England. The program has an outstanding track record for seamlessly onboarding new employer groups and supporting existing ones, with a 96% satisfaction rate.

Superior Service

- Make the transition for your organization, your employees and their families easy and seamless
 - Develop a comprehensive and customized implementation project plan, including open enrollment activities
 - Train HR staff on self-service tools to better support your business practices
 - Support from your dedicated account management team every step of the way
 - Facilitate clinical data transfer from prior carrier into our systems.*
 - Develop a custom well-being program from flu clinics to pop-up wellness events
-

Engaging and supporting employees early – even before they enroll

Pre-enrollment phone line

Our pre-enrollment call center staff is specially trained on your plan options. They answer employees' questions about your new benefits including prior authorizations and clinical transitions – providing needed support even before their new plan is active!

On-site education

Your dedicated sales team is available for formal presentations, drop-in sessions, and benefit fairs and tables. Fully versed on your plan options, our representatives can answer employees' questions and talk with them about the plan that best suits their needs.

Clinical transition support

Nurse care managers are available before and after enrollment for employees and dependents living with complex medical conditions, to ensure a smooth clinical transition process and to help them navigate the care system.

Secure member account

Once employees are enrolled, they can activate their online account at harvardpilgrim.org/create or via the Harvard Pilgrim mobile app, to quickly and securely access their health plan benefits information such as:

- Viewing ID cards or finding a provider
 - Find a doctor or a hospital
 - Selecting a Primary Care Provider (PCP)
 - Estimating their out-of-pocket costs and more
-

Digital Journey

MyWire

Stay informed while on the go. Whether you're a new or existing Harvard Pilgrim member, MyWire secure text messaging channel is a great resource for you. It offers a convenient way to get started with your health plan journey or optimize your membership by providing actionable and timely information.

Save time and money

- Get updates on exclusive member discounts and perks
- Quick and easy access to health plan resources, new services and digital tools
- Preventive care reminders such as annual checkups, preventive screenings and health education tips

2025 New Hampshire Plan Offerings

For employers with 1 to 50 full time equivalent employees

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

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

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
ElevateHealth HMO Open Access																
ElevateHealth HMO Gold 2000/20% Open Access with RxD MD0000201406, RX0000201198	N/A	\$20/\$40	Med: \$2,000/\$4,000 Rx: \$500	\$8,250/\$16,500	20%	Ded, then \$300	\$30	Ded, then \$150	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	Non-hospital based: CIF Hospital based: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$20	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
ElevateHealth HMO Gold 2700/10% Open Access with RxD MD0000201416, RX0000201199	N/A	\$25/\$50	Med: \$2,700/\$5,400 Rx: \$500	\$6,800/\$13,600	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	ASC: \$250 Outpt Hosp: Ded, then 10%	Non-hospital based: CIF Hospital based: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
ElevateHealth HMO Silver 3000/0% Open Access with RxD MD0000201417, RX0000201200	N/A	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	None	Ded, then \$350	\$50	Ded, then \$175	Ded, then CIF	ASC: \$250 Outpt Hosp: Ded, then \$250	Non-hospital based: CIF Hospital based: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$40 Hospital based: Ded, then CIF	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 3000/35% Open Access with RxD MD0000201418, RX0000201201	N/A	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	ASC: \$250 Outpt Hosp: Ded, then 35%	Non-hospital based: CIF Hospital based: Ded, then 35%	Ded, then 35%	Non-hospital based: \$250 Hospital based: Ded, then 35%	Non-hospital based: \$40 Hospital based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 4000/35% Open Access with RxD MD0000201419, RX0000201201	N/A	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	ASC: \$250 Outpt Hosp: Ded, then 35%	Non-hospital based: CIF Hospital based: Ded, then 35%	Ded, then 35%	Non-hospital based: \$250 Hospital based: Ded, then 35%	Non-hospital based: \$40 Hospital based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 5000/0% Open Access with RxD MD0000201421, RX0000201202	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,750/\$17,500	None	Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	ASC: \$250 Outpt Hosp: Ded, then \$250	Non-hospital based: CIF Hospital based: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 5000/30% Open Access with RxD MD0000201422, RX0000201203	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,900/\$17,800	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Non-hospital based: CIF Hospital based: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 6000/30% Open Access with RxD MD0000201423, RX0000201204	N/A	\$50/\$100	Med: \$6,000/\$12,000 Rx: \$500	\$8,850/\$17,700	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Non-hospital based: CIF Hospital based: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 7000/30% Open Access MD0000201424, RX0000201205	N/A	\$50/\$100	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Non-hospital based: CIF Hospital based: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%*/Ded, then 45%*
ElevateHealth HMO Bronze 9100/0% Open Access MD0000201425, RX0000201206	N/A	\$50/\$100	\$9,100/\$18,200	\$9,100/\$18,200	None	Ded, then CIF	\$60	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Non-hospital based: \$75 Hospital based: Ded, then CIF	\$40	Ded, then CIF/CIF/CIF/CIF/CIF
ElevateHealth HMO HSA Open Access																
ElevateHealth HMO HSA Silver 3500/20% Open Access with Preventive Rx MD0000201355, RX0000201207	N/A	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/20%/25%/25%/30%
ElevateHealth HMO HSA Silver 5000/10% Open Access with Preventive Rx MD0000201367, RX0000201208	N/A	Ded, then 10%	\$5,000/\$10,000	\$7,500/\$15,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/20%/20%/25%/30%
ElevateHealth HMO HSA Bronze 7500/0% Open Access with Preventive Rx MD0000201368, RX0000201209	N/A	Ded, then CIF	\$7,500/\$15,000	\$7,500/\$15,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF/CIF/CIF/CIF/CIF
ElevateHealth Options HMO Open Access																
ElevateHealth Options HMO Gold 1000/10% Open Access with RxD MD0000201356, RX0000201213	Tier 1	\$25/\$50	Med: \$1,000/\$2,000 Rx: \$500	\$8,500/\$17,000	10%	T1 Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	ASC: \$250 Outpt Hosp: Ded, then 10%	CIF	Ded, then 10%	Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Tier 2	Ded, then 30%	\$4,000/\$8,000		30%			Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
ElevateHealth Options HMO Silver 3000/15% Open Access with RxD MD0000201369, RX0000201200	Tier 1	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	15%	T1 Ded, then \$350	\$50	Ded, then \$175	Ded, then 15%	ASC: \$250 Outpt Hosp: Ded, then 15%	CIF	Ded, then 15%	Ded, then 15%	Non-hospital based: \$40 Hospital based: Ded, then 15%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Tier 2	Ded, then 35%	\$6,000/\$12,000		35%			Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	
ElevateHealth Options HMO Silver 4000/20% Open Access with RxD MD0000201384, RX0000201200	Tier 1	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	20%	T1 Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	CIF	Ded, then 20%	Ded, then 20%	Non-hospital based: \$40 Hospital based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Tier 2	Ded, then 40%	\$7,000/\$14,000		40%			Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

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

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
HMO-LP Open Access																
HMO Platinum 250/10% - LP Open Access MD0000201357, RX0000201210	N/A	\$20/\$40	\$250/\$750	\$3,500/\$7,000	10%	Ded, then \$300	\$30	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$20 Hospital based: Ded, then 10%	\$20	\$2/\$25/\$65/Ded, then 35%*/Ded, then 40%*
HMO Gold 1000/20% - LP Open Access with Rx MD0000201363, RX0000201213	N/A	\$25/\$50	Med: \$1,000/\$3,000 Rx: \$500	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 1500/20% - LP Open Access with Rx MD0000201365, RX0000201213	N/A	\$25/\$50	Med: \$1,500/\$3,000 Rx: \$500	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 2000/0% - LP Open Access with Rx MD0000201366, RX0000201211	N/A	\$25/\$50	Med: \$2,000/\$4,000 Rx: \$500	\$7,000/\$14,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 2000/0% - LP Open Access MD0000201420, RX0000201214	N/A	\$25/\$50	\$2,000/\$4,000	\$7,000/\$14,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/35%*/40%*
HMO Gold 2000/10% - LP Open Access MD0000201371, RX0000201212	N/A	\$25/\$50	\$2,000/\$4,000	\$8,500/\$17,000	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Ded, then 35%*/Ded, then 40%*
HMO Gold 2000/20% - LP Open Access with Rx MD0000201372, RX0000201198	N/A	\$20/\$40	Med: \$2,000/\$4,000 Rx: \$500	\$8,250/\$16,500	20%	Ded, then \$300	\$30	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$20	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 2700/10% - LP Open Access with Rx MD0000201373, RX0000201199	N/A	\$25/\$50	Med: \$2,700/\$5,400 Rx: \$500	\$6,800/\$13,600	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 3000/0% - LP Open Access with Rx MD0000201375, RX0000201211	N/A	\$15/\$30	Med: \$3,000/\$6,000 Rx: \$500	\$7,000/\$14,000	None	Ded, then \$300	\$25	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$20 Hospital based: Ded, then CIF	\$15	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 3000/0% - LP Open Access MD0000201374, RX0000201214	N/A	\$25/\$50	\$3,000/\$6,000	\$7,000/\$14,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/35%*/40%*
HMO Silver 3000/35% - LP Open Access with Rx MD0000201376, RX0000201201	N/A	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	Select LP: \$250 Others: Ded, then 35%	Select LP: CIF Others: Ded, then 35%	Ded, then 35%	Non-hospital based: \$300 Hospital based: Ded, then 35%	Non-hospital based: \$40 Hospital based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Gold 3500/0% - LP Open Access with Rx MD0000201377, RX0000201215	N/A	\$25/\$50	Med: \$3,500/\$7,000 Rx: \$500	\$6,000/\$12,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$50/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Silver 4000/0% - LP Open Access MD0000201378, RX0000201216	N/A	\$40/\$80	\$4,000/\$8,000	\$9,100/\$18,200	None	Ded, then \$350	\$50	Ded, then \$175	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$40 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$120/40%*/45%*
HMO Silver 4000/20% - LP Open Access with Rx MD0000201379, RX0000201201	N/A	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$300 Hospital based: Ded, then 20%	Non-hospital based: \$40 Hospital based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 5000/0% - LP Open Access MD0000201364, RX0000201216	N/A	\$50/\$100	\$5,000/\$10,000	\$9,100/\$18,200	None	Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$120/40%*/45%*
HMO Silver 5000/0% - LP Open Access with Rx MD0000201380, RX0000201202	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,750/\$17,500	None	Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 5000/30% - LP Open Access with Rx MD0000201381, RX0000201203	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,900/\$17,800	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 6000/30% - LP Open Access with Rx MD0000201382, RX0000201204	N/A	\$50/\$100	\$6,000/\$12,000 Rx: \$500	\$8,850/\$17,700	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 7000/30% - LP Open Access MD0000201383, RX0000201205	N/A	\$50/\$100	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%*/Ded, then 45%*

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies.

Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

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

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
HMO and HMO HSA Open Access																
HMO Bronze 9100/0% Open Access MD0000201354, RX0000201206	N/A	\$50/\$100	\$9,100/\$18,200	\$9,100/\$18,200	None	Ded, then CIF	\$60	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Non-hospital based: \$75 Hospital based: Ded, then CIF	\$40	Retail: Ded, then CIF/CIF/CIF/CIF/CIF
HMO HSA Silver 3500/20% Open Access with Preventive Rx MD0000201353, RX0000201207	N/A	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Retail: Ded, then \$5/20%/25%/25%/30%
HMO HSA Silver 4000/20% Open Access with Preventive Rx MD0000201358, RX0000201217	N/A	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Retail: Ded, then \$5/20%/20%/25%/30%
HMO HSA Silver 5000/10% Open Access with Preventive Rx MD0000201359, RX0000201208	N/A	Ded, then 10%	\$5,000/\$10,000	\$7,500/\$15,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Retail: Ded, then \$5/20%/20%/25%/30%
HMO HSA Bronze 7500/0% Open Access with Preventive Rx MD0000201360, RX0000201209	N/A	Ded, then CIF	\$7,500/\$15,000	\$7,500/\$15,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Retail: Ded, then CIF/CIF/CIF/CIF/CIF
SimplyVirtual HMO																
SimplyVirtual HMO Gold 3000/10% with Rx MD0000201361, RX0000201218	N/A	\$10/\$40	Med: \$3,000/\$6,000 Rx: \$500	\$7,100/\$14,200	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	\$40	\$10	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
SimplyVirtual HMO Silver 4000/35% MD0000201362, RX0000201219	N/A	\$10/\$80	\$4,000/\$8,000	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	\$80	\$10	\$5/\$35/\$80/Ded, then 40%*/Ded, then 45%*

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies.

Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

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Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
PPO Access - LP																
PPO Access Platinum 250/10% - LP MD0000201385, RX0000201210	In-Network	\$20/\$40	\$250/\$750	\$3,500/\$7,000	10%	IN Ded, then \$300	\$30	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$20 Hospital based: Ded, then 10%	\$20	\$2/\$25/\$65/Ded, then 35%*/Ded, then 40%*
	Out-of-Network	Ded, then 30%	\$2,000/\$4,000	\$7,000/\$14,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
PPO Access Gold 1500/20% - LP with RxD MD0000201386, RX0000201213	In-Network	\$25/\$50	Med: \$1,500/\$3,000 Rx: \$500	\$8,500/\$17,000	20%	IN Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Out-of-Network	Ded, then 40%	\$3,000/\$6,000	\$8,500/\$17,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Gold 2000/20% - LP with RxD MD0000201387, RX0000201198	In-Network	\$20/\$40	Med: \$2,000/\$4,000 Rx: \$500	\$8,250/\$16,500	20%	IN Ded, then \$300	\$30	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$20	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Out-of-Network	Ded, then 40%	\$4,000/\$8,000	\$10,000/\$20,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Gold 2700/10% - LP with RxD MD0000201388, RX0000201199	In-Network	\$25/\$50	Med: \$2,700/\$5,400 Rx: \$500	\$6,800/\$13,600	10%	IN Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Out-of-Network	Ded, then 35%	\$6,000/\$12,000	\$12,000/\$24,000	35%		Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	
PPO Access Gold 3000/0% - LP MD0000201389, RX0000201214	In-Network	\$25/\$50	\$3,000/\$6,000	\$7,000/\$14,000	None	IN Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/35%*/40%*
	Out-of-Network	Ded, then 40%	\$6,000/\$12,000	\$12,000/\$24,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Silver 4000/20% - LP with RxD MD0000201390, RX0000201201	In-Network	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	20%	IN Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$300 Hospital based: Ded, then 20%	Non-hospital based: \$40 Hospital based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
	Out-of-Network	Ded, then 40%	\$8,000/\$16,000	\$16,000/\$32,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Silver 5000/0% - LP MD0000201391, RX0000201216	In-Network	\$50/\$100	\$5,000/\$10,000	\$9,100/\$18,200	None	IN Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$120/40%*/45%*
	Out-of-Network	Ded, then 40%	\$10,000/\$20,000	\$20,000/\$40,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Silver 5000/30% - LP with RxD MD0000201403, RX0000201203	In-Network	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,900/\$17,800	30%	IN Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Out-of-Network	Ded, then 60%	\$10,000/\$20,000	\$20,000/\$40,000	60%		Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	
PPO Access Silver 6000/30% - LP with RxD MD0000201407, RX0000201204	In-Network	\$50/\$100	Med: \$6,000/\$12,000 Rx: \$500	\$8,850/\$17,700	30%	IN Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Out-of-Network	Ded, then 60%	\$12,000/\$24,000	\$24,000/\$48,000	60%		Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	
PPO Access HSA - LP																
PPO Access HSA Silver 3500/20% with Preventive Rx MD0000201408, RX0000201207	In-Network	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	IN Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/20%/25%/25%/30%
	Out-of-Network	Ded, then 30%	\$7,000/\$14,000	\$12,000/\$24,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
PPO Access HSA Silver 4000/20% with Preventive Rx MD0000201409, RX0000201217	In-Network	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	IN Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/20%/20%/25%/30%
	Out-of-Network	Ded, then 40%	\$8,000/\$16,000	\$16,000/\$32,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access HSA Silver 5000/10% with Preventive Rx MD0000201410, RX0000201208	In-Network	Ded, then 10%	\$5,000/\$10,000	\$7,500/\$15,000	10%	IN Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/20%/20%/25%/30%
	Out-of-Network	Ded, then 30%	\$10,000/\$20,000	\$20,000/\$40,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
PPO Access HSA Bronze 7500/0% with Preventive Rx MD0000201411, RX0000201209	In-Network	Ded, then CIF	\$7,500/\$15,000	\$7,500/\$15,000	None	IN Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF/CIF/CIF/CIF/CIF
	Out-of-Network	Ded, then 40%	\$14,000/\$28,000	\$25,000/\$50,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

Keeping Our Members Healthy

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



Engage clinical expertise

Our clinical care team of nurses, social workers, pharmacists and health coaches connect with and guide 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

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

Aspire Health

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

An 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, 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.



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

- **WebMD**
Well-being activities with built-in incentives to encourage healthy actions
- **Living Well at Home:**
Online wellness classes

Good Measures Healthy Weight Program

Individualized coaching by registered dietitians for employees who want to eat healthier, lose weight, or prevent or manage a nutrition-related health condition.

Reduce My Costs

Reduce My Costs is a personalized health care concierge service, you can connect with a nurse, via phone or chat, who can help you find high-quality, cost-effective providers near you. Depending on the service and the associated cost savings, you could earn a gift card.¹

Living WellSM Workplace

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

Living Well EverydaySM

Our free online community is packed with activities, tracking tools, well-being challenges and more. Earn rewards for participating in a variety of informative, fun and interactive activities. Visit [harvardpilgrim.org/wellbeingforall](https://www.harvardpilgrim.org/wellbeingforall) today. And be sure to check out [harvardpilgrim.org/livingwellathome](https://www.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.²

¹ Cash rewards come in an e-gift card format that is emailed directly to the member. Rewards are offered on services that meet the minimum savings threshold. Rewards are considered taxable income; please consult with your tax advisor. Massachusetts members may receive a maximum of \$500 in Reduce My Costs rewards per member per calendar year.

² 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

Visit

[Includedhealth.com/harvardpilgrim](https://includedhealth.com/harvardpilgrim) to learn more.

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.

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.

Visit

join.wellthy.com/caregivingmembers 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**)

Tinyhood Virtual Pregnancy and Parenting Classes

Get 1 Month Free followed by 25% off your annual membership. Learn everything you need to know when it comes to birth, baby and beyond. Learn from Tinyhood's expanding library of hundreds of lessons ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more!

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 to learn more.

Get Instant, Accurate Quotes Online

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

Small group brokers who do business in New Hampshire will manage their 2025 quoting and renewals through the broker account.

With its refreshed homepage, personalized dashboards and user-friendly navigation, our Broker Account makes 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

Access the Broker 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, email Small Group Implementation and Quoting at HPSmallGroupRenewals@point32health.org or call **800-637-4751**. For urgent issues select Option 3.



We have the information you need

Visit 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 2025 small group plans are calendar year.

Minimum number of participating subscribers

75% of those employees eligible for health benefits must participate in a Harvard Pilgrim Health Care group health plan sponsored by the employer on a sole source basis and 37.5% of such eligible employees must participate in a Harvard Pilgrim Health Care group health plan sponsored by the employer if not on a sole source basis.

Side-by-side rule

Accounts may offer any three plans side-by-side.

ElevateHealth HMO Availability

In New Hampshire, ElevateHealth plans provide access to a limited network of high-quality and efficient providers that is smaller than Harvard Pilgrim's full provider network. This excludes the ElevateHealth Options plans, which are tiered network plans that include Harvard Pilgrim's full provider network.

The enrollment area is the geographic area in which you must live in order to be eligible to enroll as a Member under the Plan. The enrollment area for ElevateHealth HMO includes the state of New Hampshire.

Extraterritorial locations

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

Preventive medications with a high deductible health plan

For members with a high deductible health plan, the deductible will not apply to certain medications used for preventive care. 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 website at [harvardpilgrim.org](https://www.harvardpilgrim.org).

Essential health benefit pediatric dental coverage

Pediatric dental services are required by the Patient Protection and Affordable Care Act. All Harvard Pilgrim small group plans in New Hampshire will include pediatric preventive dental coverage.

Embedded deductibles

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

Important Legal Information

What's not covered on our NH small group plans.

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

- Alternative services and treatments
- Dental care, except as described in the policy
- Any devices or special equipment needed for sports or occupational purposes
- Experimental, unproven, or investigational services or treatments
- Routine foot care, except for members diagnosed with diabetes or systemic circulatory diseases
- 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
- 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 for members who are not medically infertile
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers' compensation plan or an employer under state or federal law
- 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
- Over-the-counter hearing aids
- Services provided by a Doula
- Services provided under an individualized education program (IEP) delivered by school personnel, contractor, or vendor.
- Any service, supply or medication when there is a less intensive Covered Benefit or more cost-effective alternative that can be safely and effectively provided, in accordance with Medical Necessity Guidelines.
- Custodial Care

Limitations for New Hampshire small group plans

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

General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care 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 or sex (including pregnancy, sexual orientation and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity).

HPHC:

- 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 HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity) you can file a grievance with:

Civil Rights Compliance Officer

1 Wellness Way

Canton, MA 02021-1166

866-750-2074, TTY service: 711

Fax: 617-509-3085

Email: civil.rights@point32health.org

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

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at

www.hhs.gov/ocr/office/file/index.html

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

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સિવાય બીજી ભાષા બોલો છો, તો ભાષા સહાય સેવાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પરના નંબર પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके लिए नि:शुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर दिए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) ប្រសិនបើអ្នកនិយាយភាសាផ្សេងក្រៅពីភាសាអង់គ្លេស សេវាកម្មជំនួយភាសា ដែលឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមហៅទៅកាន់លេខនៅលើ ID កាតសមាជិករបស់អ្នក។

Korean (한국어) 알림: 영어 이외의 언어를 사용하신다면 언어 지원 서비스를 무료로 제공해 드립니다. 가입자 ID 카드에 명시된 번호로 전화하시기 바랍니다.

Lao (ພາສາລາວ) ກະລຸນາຮັບຊາບ: ຖ້າທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການດ້ານພາສາໄດ້ ໂດຍບໍ່ເສຍຄ່າ. ກະລຸນາໃຫ້ທ່ານເບິ່ງໃນບັດປະຈຳຕົວສະມາຊິກຂອງທ່ານ.

Polish (polski) UWAGA: Jeśli postugujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são-lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項: 如果您講非英語的其他語言, 我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

Contact us

Already a member?

855-565-9923 (Renewing your coverage)

877-907-4742 (Benefit questions)

Not yet a member?

844-213-1591

TTY: **711**

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

650 Elm Street, Floor 2, Manchester, NH 03101

myserviceteam@harvardpilgrim.org

harvardpilgrim.org

Brokers: **800-424-7285**

Employers: **800-637-4751**



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