



Harvard Pilgrim  
Health Care

a Point32Health company

# Delivering Quality Care

Rhode Island 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.

## We offer HMO and PPO Access\* Plans

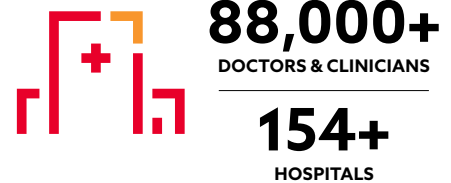
Our HMO and PPO Access products are built around best-in-class local providers who deliver high-quality care at an excellent value.

## NEW for 2025: PPO Access

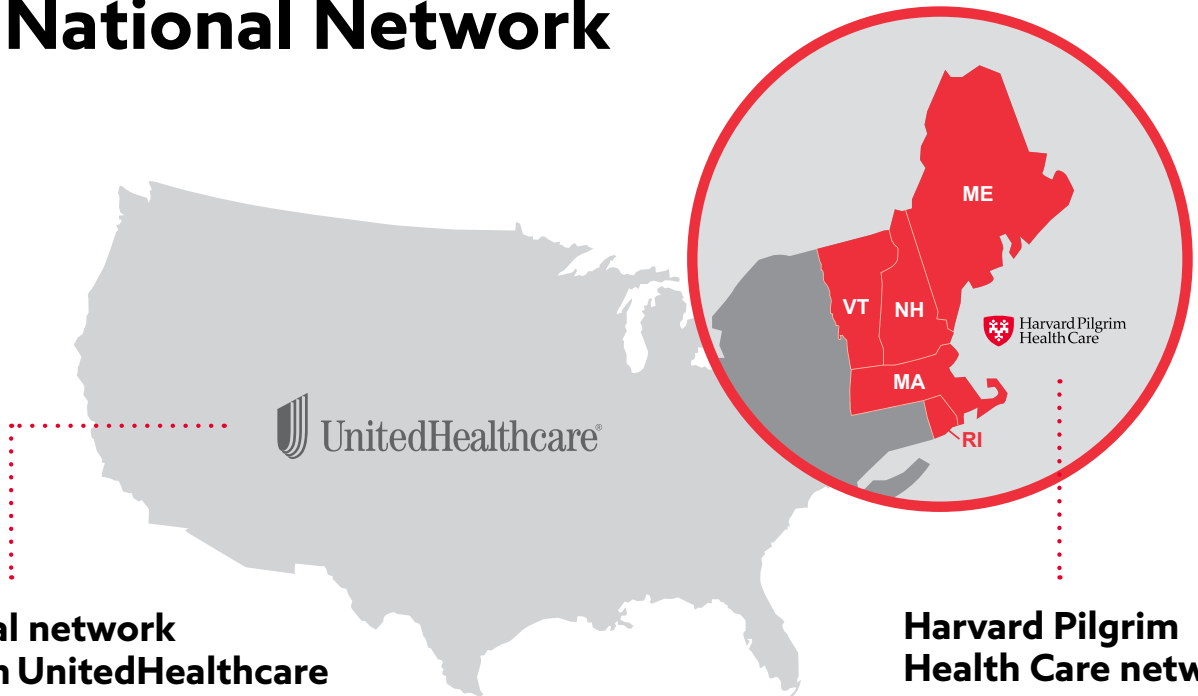
In 2025, our PPO plans will transition to the PPO Access network. This new network offers comprehensive care and coverage from our extensive, network of doctors, specialists and hospitals, ensuring members receive access to top-quality care.

## 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
- And the great benefits and services offered by Harvard Pilgrim.



## Your Local Partner with the Strength of a National Network



### National network through UnitedHealthcare

- 1.7+ million providers including 474k Behavioral Health Providers
- 4,500 hospitals

### Harvard Pilgrim Health Care network

\* PPO Access plans are underwritten by HPHC Insurance Company.

# 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.

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## 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!

### **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](https://harvardpilgrim.org/create) to quickly and securely access their health plan benefits information such as:

- Viewing ID cards or finding a provider
  - Selecting a Primary Care Provider (PCP)
  - Find a doctor or a hospital
  - 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 Health Plan 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 or preventive screening and health education tips

# 2025 Updates

Plan Updates	Details
<p><b>New Plans</b></p>	<p>HMO 4000            PPO Access 4000            HMO HSA 4000            PPO Access HSA 4000</p>
Benefits Updates	Details
<p><b>Behavioral Health</b></p>	<p><b>Grow Therapy:</b> Provides virtual and in-person outpatient therapy and medication management for a wide range of behavioral health needs. This program helps to ensure timely and personalized care for members ages 6+. Available to all Harvard Pilgrim plan members.</p> <p><b>Autism Care Provider:</b> Offers a full suite of services and therapies in the Northeast region for children with autism and other developmental differences. Their integrated approach helps ensure effective and efficient care tailored to each child's unique needs.</p> <p><small>*Autism Care Partners services are located in Massachusetts, New Hampshire, Rhode Island, Connecticut, New York, and Vermont.</small></p> <p><b>Behavioral Health Service Navigators:</b> Our team of Service Navigators provide personalized support and guidance to health plan members seeking behavioral health resources, education and providers. Available to all Harvard Pilgrim plan members.</p>
<p><b>Exclusive Member Perks</b></p>	<p><b>NEW Living Well with Enhanced Rewards:</b> Members can enroll and earn up to \$120 in gift cards by participating in fun and interactive well-being programs such as stress management classes, healthy eating, financial literacy and self-care. Effective January 1, 2025, this program is available to fully insured small groups in Massachusetts, New Hampshire, Maine and Rhode Island.</p>
<p><b>Health and Nutrition</b></p>	<p><b>Good Measures Healthy Weight Program:</b> Offers individualized coaching by registered dietitians for employees who want to eat healthier, lose weight, or prevent or manage a nutrition-related health condition. The Good Measures Healthy Weight program has been available to eligible members, including all fully insured members, since June 2024.</p>
<p><b>Maternal Health &amp; Family Support</b></p>	<p><b>Tinyhood: Virtual Pregnancy and Parenting Classes:</b> Get 1 Month Free, followed by 25% off your annual membership to Tinyhood. Learn everything you need to know about birth, baby, and beyond. Tinyhood offers a wide array of education and topics such as childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more. Available since July 1, 2024, for commercial fully insured and self-insured members.</p>
<p><b>Pharmacy</b></p>	<p><b>2025 Pharmacy Program Updates &amp; Formularies: 2025 Drug lists and formularies will be available online in the fall.</b></p> <p><b>NEW Core formulary in Rhode Island:</b> Effective on the accounts anniversary date in 2025, we are introducing the Core formulary for small group in Rhode Island to replace the current Value formulary. This flexible approach benefits the member from a cost and access perspective.</p> <p><b>NEW Manufacturer Copay Cards:</b> Effective January 1, 2025, 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.</p>

Benefits Updates	Details
<b>PPO Access Network</b>	<p><b>NEW:</b> Effective January 1, 2025, 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.</p>
Reminders	Details
<b>Family-centered Care</b>	<p><b>LGBTQ+ Health from Included Health</b> offers whole person care focused on LGBTQ+ members and their needs, while working within their health plan ecosystem to ensure members feel safe, understood and supported.</p>
<b>Member Perks &amp; Discounts</b>	<p>Harvard Pilgrim members will enjoy a wide array of exceptional savings and discounts including free eyewear with routine exam at participating Visionworks locations, hearing aids discounted 30 – 60%, LASIK corrective procedures discounted 40%, fitness, wellness and more.</p>
<b>Member Savings Tools</b>	<p><b>Reduce My Costs</b>, a personalized health care concierge service that helps members locate high-quality, cost-effective providers</p> <p><b>Estimate My Costs</b>, a tool that helps members estimate their out-of-pocket health care costs</p>
<b>Pharmacy Benefit Manager (PBM)</b>	<p>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. Effective on the accounts anniversary date in 2025, all groups are switching from value to the new Core RI formulary.</p>
<b>Dependents living Out-of-Area</b>	<p>We cover emergency care and urgent care for all HMO out-of-area dependent members. This is consistent with all other HMO plans for members who are traveling outside their plan’s enrollment area.</p>
<b>Provider Networks</b> New England National	<p>Robust regional network across Massachusetts, New Hampshire, Maine, Vermont and Rhode Island, offering nearly 88,000 doctors and specialists and 154 hospitals.</p> <p>Access to the largest national network in the United States with more than 1.7 million providers, including more than 470,000 behavioral health providers and 4,500 hospitals provided by UnitedHealthcare. Member support and medical management administered by Harvard Pilgrim.</p>

## Member Support & Service

### Benefit Guidance

Call SmartStart

**866-874-0817**

### Harvard Pilgrim Health Care

Call member services

**888-333-4742**

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



# 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 US board certified doctor 24/7 via your smartphone, tablet or computer from anywhere in the world<sup>1</sup>. 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 prescription<sup>2</sup> at 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.

<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, and pharmacists 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

### 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<sup>1</sup>, to improve both physical and mental well-being in traditional and virtual settings. Our dedicated team will guide you from the first phone call to aftercare planning, to ensure that you receive "whole-person" care through an integrated approach.

### Behavioral health service navigation

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

### Care management programs

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

### Behavioral health programs and services

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

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

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

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

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

If you're experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away. Harvard Pilgrim, a Point32Health company, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.





## 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's Wellness mobile app:**  
Well-being activities with built-in incentives to encourage healthy actions
- **Living Well at Home:**  
Online wellness classes

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

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

### Enhanced Rewards with the Living Well Program

Our free online community is packed with activities, tracking tools, well-being challenges and more. Earn up to \$120 in gifts cards and entries for monthly gift card drawings. Visit [harvardpilgrim.org/wellbeingforall](http://harvardpilgrim.org/wellbeingforall) today. And be sure to check out [harvardpilgrim.org/livingwellathome](http://harvardpilgrim.org/livingwellathome) for our online wellness classes.

### Discounts and savings

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

Visit [harvardpilgrim.org/public/discounts-and-savings](http://harvardpilgrim.org/public/discounts-and-savings) to learn more.

### 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](http://harvardpilgrim.org/public/discounts-savings/fitness-reimbursement) to learn more.

### 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.

<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

### Visit

[Includedhealth.com/harvardpilgrim](http://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](http://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**)

### 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.

### 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!

### Visit

[harvardpilgrim.org/familyhealth](https://www.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 can manage their 2025 quoting and renewals through the broker account.

**With it's refreshed homepage, personalized dashboards, 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.

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## Need help?

If you have trouble accessing the Online Quoting system or have other issues, Contact the Small Group Implementation & Quoting Team at [HPSmallGroupRenewals@point32health.org](mailto:HPSmallGroupRenewals@point32health.org) or if it's urgent, call **800-637-4751, Option 3.**



## We have the information you need

Visit [harvardpilgrim.org/broker](http://harvardpilgrim.org/broker) for Summary of Benefits and Coverage documents, our plan comparison tool and other helpful resources.

# 2025 Rhode Island Plan Offerings

2025 Rhode Island 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.

## For employers with 2 to 50 eligible employees

Plan Name	Network	PCP/Specialist	Deductible (IND / FAM)	OOPM	Coins	ER	Urgent Care	Inpatient Hospital	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiro	30-day Retail Rx
<b>HMO</b>															
HMO 500	In-Network	\$25/\$40	\$500/\$1,000	\$2,000/\$4,000	None	\$150	\$50	Ded then \$150	Ded then CIF	\$25	\$25	Ded then CIF	Ded then CIF	\$25	\$5/\$25/\$45/\$70/25%*
HMO 1000	In-Network	\$35/\$55	\$1,000/\$2,000	\$7,750/\$15,500	None	\$350	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$75	Ded then \$45	\$35	\$5/\$30/\$75/\$90/25%*
HMO 1500	In-Network	\$35/\$40	\$1,500/\$3,000	\$7,750/\$15,500	None	Ded then \$200	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$50	Ded then \$40	\$35	\$5/\$30/\$70/\$90/25%*
HMO 1500 Value	In-Network	\$30/\$50	\$1,500/\$3,000	\$8,500/\$17,000	None	Ded then \$250	\$50	Ded then \$350	Ded then \$175	\$50	\$50	Ded then \$275	Ded then \$50	\$30	\$5/\$30/\$60/\$80/25%*
HMO 2000/0%	In-Network	\$30/\$50	\$2,000/\$4,000	\$6,500/\$13,000	None	Ded then CIF	\$50	Ded then \$150	Ded then \$75	\$30	\$50	Ded then \$50	Ded then CIF	\$30	\$5/\$30/\$70/\$90/25%*
HMO 2000/20%	In-Network	\$35/\$55	\$2,000/\$4,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$35	\$5/\$35/\$75/\$100/25%*
HMO 3000/0%	In-Network	\$55/\$70	\$3,000/\$6,000	\$9,200/\$18,400	None	Ded then \$250	\$60	Ded then \$300	Ded then \$200	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$70	\$55	\$5/\$50/\$85/\$105/25%*
HMO 3000/20%	In-Network	\$25/\$60	\$3,000/\$6,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$25	\$5/\$35/\$75/\$100/25%*
HMO 4000	In-Network	\$35/\$60	\$4,000/\$8,000	\$7,000/\$14,000	None	\$250	\$50	Ded then \$150	Ded then \$80	\$35	Ded then CIF	Ded then CIF	Ded then \$60	\$35	\$5/\$35/\$75/\$100/25%*
HMO 4000 Value	In-Network	\$50/\$80	\$4,000/\$8,000	\$9,200/\$18,400	30%	Ded then 30%	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then \$75	\$50	\$5/\$50/\$85/\$105/25%*
HMO 5000	In-Network	\$50/\$75	\$5,000/\$10,000	\$8,100/\$16,200	None	Ded then \$100	\$50	Ded then \$350	Ded then \$250	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$50	\$50	\$5/\$50/\$105/\$125/25%*
HMO 6000	In-Network	\$45/\$65	\$6,000/\$12,000	\$8,100/\$16,200	None	Ded then \$150	\$50	Ded then \$350	Ded then \$250	Ded then \$50	Ded then \$75	Ded then \$150	Ded then CIF	\$45	\$5/\$50/\$100/\$125/25%*
<b>HMO HSA</b>															
HMO HSA 1650	In-Network	Ded then \$15/Ded then \$50	\$1,650/\$3,300	\$5,200/\$10,400	None	Ded then \$95	Ded then \$50	Ded then \$250	Ded then \$150	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$50	Ded then \$15	Ded then \$5/Ded then \$45/Ded then \$70/Ded then \$90/Ded then 25%*
HMO HSA 2500	In-Network	Ded then \$30/Ded then \$50	\$2,500/\$5,000	\$4,000/\$8,000	None	Ded then \$100	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$40/Ded then \$70/Ded then \$110/Ded then 25%*
HMO HSA 3000	In-Network	Ded then \$30/Ded then \$50	\$3,000/\$6,000	\$6,000/\$12,000	None	Ded then \$150	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$45/Ded then \$85/Ded then \$100/Ded then 25%*
HMO HSA 4000**	In-Network	Ded then \$20/Ded then \$45	\$4,000/\$8,000	\$7,000/\$14,000	None	Ded then \$100	Ded then \$50	Ded then \$80	Ded then \$60	Ded then \$25	Ded then \$45	Ded then \$50	Ded then \$45	Ded then \$20	Ded then \$5/Ded then \$25/Ded then \$45/Ded then \$70/Ded then 25%*
HMO HSA 7250**	In-Network	Ded then CIF	\$7,250/\$14,500	\$7,250/\$14,500	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF

\*\$150 coinsurance maximum per script

\*\* Embedded deductible

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

Plan Name	Network	PCP/Specialist	Deductible (IND / FAM)	OOPM	Coins	ER	Urgent Care	Inpatient Hospital	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiro	30-day Retail Rx
<b>HMO HSA</b>															
HMO HSA 1650	In-Network	Ded then \$15/Ded then \$50	\$1,650/\$3,300	\$5,200/\$10,400	None	Ded then \$95	Ded then \$50	Ded then \$250	Ded then \$150	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$50	Ded then \$15	Ded then \$5/Ded then \$45/Ded then \$70/Ded then \$90/Ded then 25%*
HMO HSA 2500	In-Network	Ded then \$30/Ded then \$50	\$2,500/\$5,000	\$4,000/\$8,000	None	Ded then \$100	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$40/Ded then \$70/Ded then \$110/Ded then 25%*
HMO HSA 3000	In-Network	Ded then \$30/Ded then \$50	\$3,000/\$6,000	\$6,000/\$12,000	None	Ded then \$150	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$45/Ded then \$85/Ded then \$100/Ded then 25%*
HMO HSA 4000**	In-Network	Ded then \$20/Ded then \$45	\$4,000/\$8,000	\$7,000/\$14,000	None	Ded then \$100	Ded then \$50	Ded then \$80	Ded then \$60	Ded then \$25	Ded then \$45	Ded then \$50	Ded then \$45	Ded then \$20	Ded then \$5/Ded then \$25/Ded then \$45/Ded then \$70/Ded then 25%*
HMO HSA 7250**	In-Network	Ded then CIF	\$7,250/\$14,500	\$7,250/\$14,500	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF

\*\$150 coinsurance maximum per script

\*\* Embedded deductible

2025 Rhode Island Small Group Plans – Effective January 1, 2025 through December 31, 2025.  
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Plan Name	Network	PCP/Specialist	Deductible (IND / FAM)	OOPM	Coins	ER	Urgent Care	Inpatient Hospital	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiro	30-day Retail Rx
<b>PPO Access</b>															
PPO Access 500	In-Network	\$25/\$40	\$500/\$1,000	\$2,000/\$4,000	None	\$150	\$50	Ded then \$150	Ded then CIF	\$25	\$25	Ded then CIF	Ded then CIF	\$25	\$5/\$25/\$45/\$70/25%*
	Out-of-Network	Ded then 20%	\$2,000/\$4,000	\$6,000/\$12,000	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%	
PPO Access 1000	In-Network	\$35/\$55	\$1,000/\$2,000	\$7,750/\$15,500	None	\$350	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$75	Ded then \$45	\$35	\$5/\$30/\$75/\$90/25%*
	Out-of-Network	Ded then 20%	\$2,000/\$4,000	\$23,250/\$46,500	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%	
PPO Access 1500	In-Network	\$35/\$40	\$1,500/\$3,000	\$7,750/\$15,500	None	Ded then \$200	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$50	Ded then \$40	\$35	\$5/\$30/\$70/\$90/25%*
	Out-of-Network	Ded then 20%	\$3,000/\$6,000	\$23,250/\$46,500	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%	
PPO Access 2000/0%	In-Network	\$30/\$50	\$2,000/\$4,000	\$6,500/\$13,000	None	Ded then CIF	\$50	Ded then \$150	Ded then \$75	\$30	\$50	Ded then \$50	Ded then CIF	\$30	\$5/\$30/\$70/\$90/25%*
	Out-of-Network	Ded then 20%	\$4,000/\$8,000	\$19,500/\$39,000	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%	
PPO Access 2000/20%	In-Network	\$35/\$55	\$2,000/\$4,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$35	\$5/\$35/\$75/\$100/25%*
	Out-of-Network	Ded then 40%	\$4,000/\$8,000	\$19,500/\$39,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access 3000/0%	In-Network	\$55/\$70	\$3,000/\$6,000	\$9,200/\$18,400	None	Ded then \$250	\$60	Ded then \$300	Ded then \$200	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$70	\$55	\$5/\$50/\$85/\$105/25%*
	Out-of-Network	Ded then 20%	\$6,000/\$12,000	\$27,600/\$55,200	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%	
PPO Access 3000/20%	In-Network	\$25/\$60	\$3,000/\$6,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$25	\$5/\$35/\$75/\$100/25%*
	Out-of-Network	Ded then 40%	\$6,000/\$12,000	\$19,500/\$39,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access 4000	In-Network	\$35/\$60	\$4,000/\$8,000	\$7,000/\$14,000	None	\$250	\$50	Ded then \$150	Ded then \$80	\$35	Ded then CIF	Ded then CIF	Ded then \$60	\$35	\$5/\$35/\$75/\$100/25%*
	Out-of-Network	Ded then 20%	\$8,000/\$16,000	\$21,000/\$42,000	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%	
PPO Access 4000 Value	In-Network	\$50/\$80	\$4,000/\$8,000	\$9,200/\$18,400	30%	Ded then 30%	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then \$75	\$50	\$5/\$50/\$85/\$105/25%*
	Out-of-Network	Ded then 40%	\$8,000/\$16,000	\$27,600/\$55,200	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 5000	In-Network	\$50/\$75	\$5,000/\$10,000	\$8,100/\$16,200	None	Ded then \$100	\$50	Ded then \$350	Ded then \$250	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$50	\$50	\$5/\$50/\$105/\$125/25%*
	Out-of-Network	Ded then 20%	\$10,000/\$20,000	\$24,300/\$48,600	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%	
PPO Access 6000	In-Network	\$45/\$65	\$6,000/\$12,000	\$8,100/\$16,200	None	Ded then \$150	\$50	Ded then \$350	Ded then \$250	Ded then \$50	Ded then \$75	Ded then \$150	Ded then CIF	\$45	\$5/\$50/\$100/\$125/25%*
	Out-of-Network	Ded then 20%	\$12,000/\$24,000	\$24,300/\$48,600	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%	

\*\$150 coinsurance maximum per script

\*\* Embedded deductible

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<b>PPO Access HSA</b>															
PPO Access HSA 1650	In-Network	Ded then \$15/Ded then \$50	\$1,650/\$3,300	\$5,200/\$10,400	None	Ded then \$95	Ded then \$50	Ded then \$250	Ded then \$150	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$50	Ded then \$15	Ded then \$5/Ded then \$45/Ded then \$70/Ded then \$90/Ded then 25%*
	Out-of-Network	Ded then 20%	\$3,300/\$6,600	\$15,300/\$30,600	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%	
PPO Access HSA 2500	In-Network	Ded then \$30/Ded then \$50	\$2,500/\$5,000	\$4,000/\$8,000	None	Ded then \$100	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$40/Ded then \$70/Ded then \$110/Ded then 25%*
	Out-of-Network	Ded then 20%	\$5,000/\$10,000	\$12,000/\$24,000	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%	
PPO Access HSA 3000	In-Network	Ded then \$30/Ded then \$50	\$3,000/\$6,000	\$6,000/\$12,000	None	Ded then \$150	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$45/Ded then \$85/Ded then \$100/Ded then 25%*
	Out-of-Network	Ded then 20%	\$6,000/\$12,000	\$18,000/\$36,000	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%	
PPO Access HSA 4000**	In-Network	Ded then \$20/Ded then \$45	\$4,000/\$8,000	\$7,000/\$14,000	None	Ded then \$100	Ded then \$50	Ded then \$80	Ded then \$60	Ded then \$25	Ded then \$45	Ded then \$50	Ded then \$45	Ded then \$20	Ded then \$5/Ded then \$25/Ded then \$45/Ded then \$70/Ded then 25%*
	Out-of-Network	Ded then 20%	\$8,000/\$16,000	\$21,000/\$42,000	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%	
PPO Access HSA 7250**	In-Network	Ded then CIF	\$7,250/\$14,500	\$7,250/\$14,500	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF
	Out-of-Network	Ded then 20%	\$14,500/\$29,000	\$21,750/\$43,500	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%	

\*\$150 coinsurance maximum per script

\*\* Embedded deductible

# 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 2025 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 50% individual and at least 33% for all other tiers.

These conditions do not apply to applications submitted during the limited enrollment period established by 45 CFR 147.104(b)((1)(i)(B). 11/15 – 12/15 for a 1/1 effective date.

**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**

Medicare Enhance may only be offered alongside a Harvard Pilgrim commercial plan and only requires 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.
- 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 applicable Medical Necessity Guidelines.
- Any service, supply or medication that is required by a third party that is not otherwise Medically Necessary (examples of a third party are an employer, an insurance company, a school or court).

## 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 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](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/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](http://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 निःशुल्क 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

75 Fountain Street  
Providence, RI 02903

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

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

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

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



a [Point32Health](#) company