



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

Leading the Way to Better Health

Find everything you need at [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic)





At Harvard Pilgrim Health Care, we are committed to providing GIC members access to high-quality health care coverage and services to help you stay healthy. Our health plans, **Harvard Pilgrim Explorer POS** and **Harvard Pilgrim Quality HMO** offer preventive care, behavioral health services, wellness programs, and many other great perks.

We encourage you to use this member guide as a self-service tool to assist you toward better health and to maximize the benefits of your health plan.

Your member guide gives you an overview of:

- Medical services
- Behavioral health services
- Chronic condition management
- Wellness programs
- Exclusive discounts and many other great perks

Activate and use your secure member account to learn more and see your own specific health plan coverage and costs.



Visit harvardpilgrim.org/gic for more information, resources and access to your secure member account.

Table of Contents

Plan Options	.....	4-11
Get Started	.....	12-13
Access Care	.....	14-20
Exclusive Discounts & Perks	.....	21-22
Additional Information	.....	23-27



Harvard Pilgrim Explorer POS

Harvard Pilgrim Explorer POS is a Point of Service (POS) plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick. How this plan works:

How this plan works

- Full network – any provider on Harvard Pilgrim is part of the Harvard Pilgrim Explorer POS plan
- Network is tiered into Tiers 1, 2, and 3
- Highest level of coverage with in-network services with PCP, a specialist with PCP referral, or via our national network
- The plan also covers out-of-network services, with deductible and coinsurance
- Enrollees must live in CT, MA, ME, NH, RI or VT

In-network and Out-of-network/Non-referral Coverage

You have the highest level of coverage when you receive covered services in-network, directly from your PCP or from other Harvard Pilgrim participating providers with the appropriate referrals. In-network coverage saves money because you pay lower out-of-pocket costs than you would if you did not get referrals or used out-of-network providers and hospitals.

You have out-of-network/non-referral coverage when you receive care for covered services from out-of-network providers or from participating providers without a referral from your PCP. Out-of-network or non-referral coverage is usually more expensive than in-network coverage.

About this plan's deductibles:

- In-network annual deductible: Plan members must pay the in-network deductible of \$500 per individual/\$1,000 per family per plan year for applicable covered services in our network.
- Out-of-network or non-referral annual deductible: Members using the out-of-network or non-referral level of benefits will pay the out-of-network deductible of \$500 per individual/\$1,000 per family per plan year. At the out-of-network level, once you have paid the deductible, the Harvard Pilgrim Explorer POS will pay 80% and you will pay 20% of the "reasonable charges". This continues until you reach the out-of-pocket maximum of \$5,000 per individual/\$10,000 per family. At this time, your services are covered in full (up to the reasonable charges) for the rest of the plan year.



Tiering

It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit harvardpilgrim.org/gic to confirm if the provider is in the Explorer POS network and at what tier.

Out-of-pocket costs will vary depending on whom you see and where you go for care. Please review and consider the following when seeking care:

- You can lower your out-of-pocket cost by selecting providers and hospitals in lower cost tiers.
- When you choose a PCP, it is important to consider the tier of the hospital that your PCP uses. For example, a Tier 1 PCP may admit patients to a Tier 2 or Tier 3 Hospital.
- A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.

Please note that physical therapists and other allied health providers are assigned to Tier 2. Physicians may appear across multiple tiers: Tiers 1, 2, and 3 for Explorer POS plans, and Tiers 1 and 2 for Quality HMO plans.

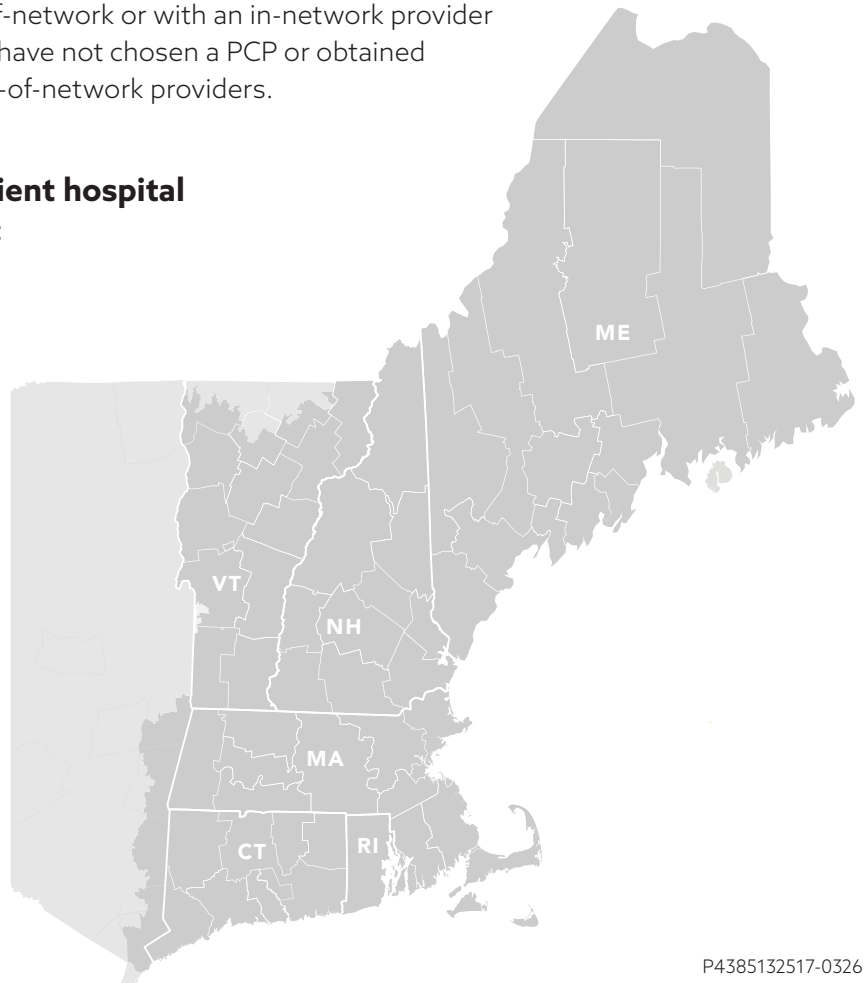
To receive the highest In-network level of benefits:

- Choose a primary care provider (PCP)
- Obtain care from your PCP
- Obtain referrals to see in-network specialists when needed and visit Tier 1 and Tier 2 providers for lower copayments.

You will pay more when you receive care out-of-network or with an in-network provider without a referral from your PCP; that is, if you have not chosen a PCP or obtained referrals to see specialists, or you are using out-of-network providers.

Copayments for office visits and inpatient hospital admissions with in-network providers:

Tier 1	PCPs —\$10 Specialists—\$30 Hospitals—\$275
Tier 2	PCPs—\$20 Specialists—\$60 Hospitals—\$500
Tier 3	PCPs—\$40 Specialists—\$75 Hospitals—\$1,500



Explorer POS — Summary of Benefits

July 1, 2026 - June 30, 2027

	In-Network	Out-of-Network
Deductible	\$500 per member/\$1,000 per family	\$500 per member/\$1,000 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All in-network medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)	\$5,000 per member/\$10,000 per family (excluding coinsurance for skilled nursing facility care)
Outpatient Care		
Primary Care Provider Visits	Tier 1 copayment: \$10, Tier 2 copayment: \$20 Tier 3 copayment: \$40	Deductible, then 20% coinsurance
Specialist Visits	Tier 1 copayment: \$30, Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge	Deductible, then 20% coinsurance
Administration of Allergy Injections	Deductible, then no charge	Deductible, then 20% coinsurance
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible	Deductible, then 20% coinsurance
Hospital Services		
Inpatient Semi-Private Room and Board and Physicians' Services	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Tier 3 copayment: \$1,500 Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Surgical Day Care	\$250 copayment per visit, then deductible. Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year)	Deductible, then 20% coinsurance
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge	Deductible, then 20% coinsurance
Skilled Nursing Facility Care Services — up to 100 days per plan year	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge	Deductible, then 20% coinsurance
Prescription Drug Benefit		
The GIC provides prescription drug coverage through CVS Caremark. Visit https://info.caremark.com/oe/gichome or call (877) 876-7214	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165	
Other Services		
Durable Medical Equipment Including Prosthetics	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Occupational and Physical Therapy — limited to 60 visits per plan year for combined OT and PT	\$20 copayment	Deductible, then 20% coinsurance
Chiropractic Care — 20 visits per plan year	\$20 copayment	Deductible, then 20% coinsurance
Biannual Routine Vision Exam — covered once every 24 months	Optometrist copayment: \$20 Ophthalmologist Specialist: Tier 1 copayment: \$30, Tier 2 copayment: \$60 Tier 3 copayment: \$75	Deductible, then 20% coinsurance
Ambulance	Deductible, then no charge	Deductible, then 20% coinsurance
Behavioral Health		
Office Visits	\$10 copayment	Deductible, then 20% coinsurance
Telemedicine Visits	Copayment waived for the first 3 visits; \$10 per visit after the third visit	Deductible, then 20% coinsurance
Inpatient — General Hospital (semi-private room and board and special services)	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Tier 3 copayment: \$2,500	Deductible, then 20% coinsurance
Inpatient Mental Hospital Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance
Inpatient Substance Abuse Facility	\$275 copayment per admission (limited to one copayment per quarter)	Deductible, then 20% coinsurance

Explorer POS Participating Hospitals — Massachusetts

2026–2027

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Harvard Pilgrim Explorer POS network.

Tier 1 Hospitals

Anna Jaques Hospital
 Athol Memorial Hospital
 Baystate Franklin Medical Center
 Baystate Medical Center
 Baystate Noble Hospital
 Baystate Wing Hospital
 Beth Israel Deaconess Hospital - Milton
 Beth Israel Deaconess Hospital - Needham
 Beth Israel Deaconess Hospital - Plymouth
 Boston Medical Center
 Heywood Hospital
 Holyoke Medical Center
 MelroseWakefield Healthcare -
 - MelroseWakefield Hospital
 - Lawrence Memorial Hospital
 MetroWest Medical Center -
 - Leonard Morse Hospital
 - Framingham Union Hospital
 Milford Regional Medical Center
 Northeast Hospital Corporation -
 - Addison Gilbert Hospital
 - Beverly Hospital
 Saint Vincent Hospital
 Signature Healthcare Brockton Hospital
 Southcoast Hospitals Group -
 - Charlton Memorial Hospital
 - St. Luke's Hospital
 - Tobey Hospital
 Sturdy Memorial Hospital
 Tufts Medical Center
 UMass Memorial Health -
 - Harrington Hospital
 - Clinton Hospital
 Winchester Hospital

Tier 2 Hospitals

Beth Israel Deaconess Medical Center
 Boston Children's Hospital
 Brown University Health
 - Morton Hospital
 - Saint Anne's Hospital
 Cambridge Health Alliance
 Cape Cod Hospital
 Dana-Farber Cancer Institute
 Falmouth Hospital
 Good Samaritan Medical Center
 Holy Family Hospital
 Holy Family Hospital - Merrimack Valley
 Lahey Hospital and Medical Center
 Lawrence General Hospital
 Lowell General Hospital
 Massachusetts Eye and Ear Infirmary
 Mercy Medical Center
 Mount Auburn Hospital
 New England Baptist Hospital
 The Shriners' Hospital for Children - Boston
 The Shriners' Hospital for Children - Springfield
 South Shore Hospital
 St. Elizabeth's Medical Center
 UMass Memorial Medical Center -
 - Hahnemann Campus
 - Marlborough Campus
 - Memorial Campus
 - University Campus

All hospitals in CT, NH, ME, RI, and VT are Tier 2.

Tier 3 Hospitals

Berkshire Medical Center
 Brigham and Women's Faulkner Hospital
 Brigham and Women's Hospital
 Cooley Dickinson Hospital
 Emerson Hospital
 Fairview Hospital
 Martha's Vineyard Hospital
 Massachusetts General Hospital
 Nantucket Cottage Hospital
 Newton-Wellesley Hospital
 North Shore Medical Center
 - Salem Hospital
 - Union Hospital

Please refer to the Explorer POS Plan provider directory for a list of participating and non-participating hospitals in other states.

You pay a lower copay when you use Tier 1 hospitals.

Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Explorer POS provider directory at harvardpilgrim.org/gic for the most current information.

Tiering: It is very important to check the tier assignments for each provider for you and your covered dependents. Providers' tier assignments may change during the year if they change practice affiliations. A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.



Harvard Pilgrim Quality HMO

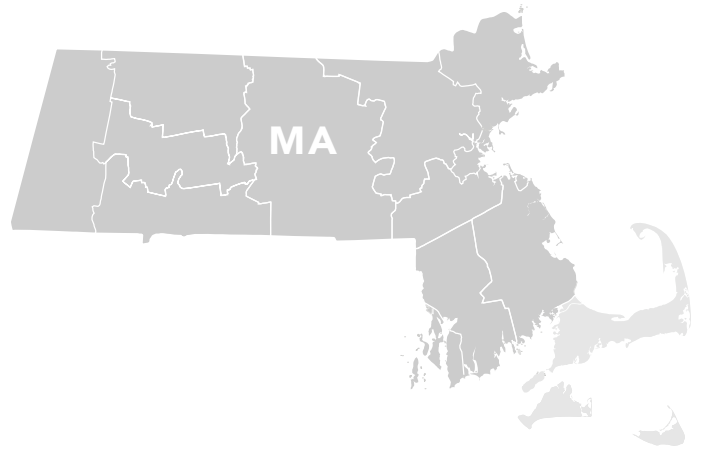
Harvard Pilgrim Quality HMO is a plan that covers preventive and medically necessary health care services and supplies that you need to help stay healthy and to help you get healthy when you're sick.

How this plan works

- This plan has a narrower network with fewer participating health care providers and hospitals, but with a lower premium than Explorer POS
- You are required to choose a PCP and receive covered services directly from your PCP or from other Harvard Pilgrim participating providers with the appropriate referrals
- In-network coverage only — there are NO out-of-network benefits, unless you have a medical emergency, or you need urgent care outside of the Quality HMO service area
- You pay lower copayments for office visits to specialists and for inpatient hospital care when you use Tier 1 providers in the Quality HMO network. The network is limited to Tier 1 and 2, with no Tier 3 providers
- Enrollees must live in mainland Massachusetts — the Cape and Islands are excluded

About this plan's deductible

Annual deductible: Plan members must pay an annual deductible of \$400 per individual/\$800 per family for applicable covered services in the Quality HMO network.



Harvard Pilgrim Quality HMO enrollment area map

Tiering

It is very important to check the tier assignments for each provider for you and your covered dependents. Please visit harvardpilgrim.org/gic to confirm if the provider is in the Quality HMO network and at what tier.

You will save on out-of-pocket costs when you visit Tier 1 providers and hospitals.

Please note: the cost-sharing amounts you will pay will vary depending on whom you see and where you go for care. Providers are not always in the same tier as the hospitals where they admit patients; be sure to check both doctors and hospitals.





Although certain primary care providers and specialists may participate in the Quality HMO network, the hospitals where they send their patients may not. If your provider refers you to a hospital that is not in the Quality HMO network, coverage will not be provided under your Quality HMO plan.

Providers' tier assignments may change during the year if they change practice affiliations. A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.



Specialists—\$30
Hospitals—\$275



Specialists—\$60
Hospitals—\$500

To see the copayments that apply at each network hospital, check the Copayments for Inpatient Hospital Admissions list in this guide.

Quality HMO — Summary of Benefits

July 1, 2026 - June 30, 2027

Deductible	\$400 per member/\$800 per family
Out-of-Pocket Maximum	\$5,000 per member/\$10,000 per family (All medical, prescription drug and mental health copayments and deductibles apply to the out-of-pocket maximum.)
Outpatient Care	
Primary Care Provider Visits	\$20 copayment
Specialist Visits	Tier 1 copayment: \$30 / Tier 2 copayment: \$60
Emergency Room Copayment — waived if admitted	\$100 copayment, then deductible
Mammograms and Pap Smears	No charge
Administration of Allergy Injections	Deductible, then no charge
High-Tech Radiology (e.g., MRI, PET and CT scans)	\$100 copayment per scan, then deductible
Hospital Services	
Inpatient Semi-Private Room and Board and Physicians' Services	Tier 1 copayment: \$275, Tier 2 copayment: \$500 Subject to hospital inpatient copayment, then deductible (limited to one copayment per quarter)
Surgical Day Care	\$250 copayment per visit, then deductible. Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year)
Hospital Outpatient Services (e.g., lab tests, anesthesia and X-rays)	Deductible, then no charge
Skilled Nursing Facility Care Services — up to 100 days per plan year	Deductible, then 20% coinsurance
Inpatient Rehabilitation Services	Deductible, then no charge
Prescription Drug Benefit	
The GIC provides prescription drug coverage through CVS Caremark. Visit https://info.caremark.com/oe/gichome or call (877) 876-7214.	Deductible: \$100 per member, \$200 per family, then: In-network retail pharmacy (up to 30-day supply): \$10/\$30/\$65 Mail order (up to 90-day supply): \$25/\$75/\$165
Other Services	
Durable Medical Equipment Including Prosthetics	Deductible, then 20% coinsurance
Occupational and Physical Therapy — limited to 60 visits per plan year for combined OT and PT	\$20 copayment
Chiropractic Care — 20 visits per plan year	\$20 copayment
Biannual Routine Vision Exam — covered once every 24 months	Optometrist copayment: \$20 Ophthalmologist Specialist: Tier 1 copayment: \$30 Tier 2 copayment: \$60
Ambulance	Deductible, then no charge
Behavioral Health	
Office Visits	Individual copayment: \$20 per visit Group copayment \$15 per visit
Telemedicine Visits	Copayment waived for the first 3 visits; \$15 copayment after the third visit
Inpatient — General Hospital (semi-private room and board and special services)	\$275 copayment per admission (Limited to one copayment per quarter)
Inpatient Mental Hospital Facility	\$275 copayment per admission (Limited to one copayment per quarter)
Inpatient Substance Abuse Facility	\$275 copayment per admission (Limited to one copayment per quarter)

Quality HMO Participating Hospitals — Massachusetts

2026–2027

If you need hospital care, please make sure your provider refers you to a hospital that participates in the Harvard Pilgrim Quality HMO network.

Tier 1 Hospitals

Anna Jaques Hospital
 Athol Memorial Hospital
 Baystate Franklin Medical Center
 Baystate Medical Center
 Baystate Noble Hospital
 Baystate Wing Hospital
 Beth Israel Deaconess Hospital - Milton
 Beth Israel Deaconess Hospital - Needham
 Beth Israel Deaconess Hospital - Plymouth
 Boston Medical Center
 Heywood Hospital
 Holyoke Medical Center
 MelroseWakefield Healthcare
 - MelroseWakefield Hospital
 - Lawrence Memorial Hospital
 MetroWest Medical Center
 - Leonard Morse Hospital
 - Framingham Union Hospital
 Milford Regional Medical Center
 Northeast Hospital Corporation -
 - Addison Gilbert Hospital
 - Beverly Hospital
 Saint Vincent Hospital
 Signature Healthcare Brockton Hospital
 Southcoast Hospitals Group -
 - Charlton Memorial Hospital
 - St. Luke's Hospital
 - Tobey Hospital
 Sturdy Memorial Hospital
 Tufts Medical Center
 UMass Memorial Health -
 - Harrington Hospital
 - Clinton Hospital
 Winchester Hospital

Tier 2 Hospitals

Berkshire Medical Center
 Beth Israel Deaconess Medical Center
 Boston Children's Hospital
 Brown University Health
 - Morton Hospital
 - Saint Anne's Hospital
 Cambridge Health Alliance
 Dana-Farber Cancer Institute
 Good Samaritan Medical Center
 Holy Family Hospital
 Holy Family Hospital - Merrimack Valley
 Lahey Hospital and Medical Center
 Lawrence General Hospital
 Lowell General Hospital
 Massachusetts Eye and Ear Infirmary
 Mercy Medical Center
 Mount Auburn Hospital
 New England Baptist Hospital
 South Shore Hospital
 St. Elizabeth's Medical Center
 UMass Memorial Medical Center -
 - Hahnemann Campus
 - Marlborough Campus
 - Memorial Campus
 - University Campus

Non-Participating Hospitals — Massachusetts

Any Massachusetts hospitals not listed here are considered out of network.

Except in a medical emergency, care you receive from hospitals that do not participate in the Quality HMO network is not covered. Some non-participating acute care hospitals may be participating behavioral health facilities. Please see the Quality HMO Plan provider directory for the list of participating behavioral health facilities.

Please refer to the Quality HMO Plan provider directory for a list of participating and non-participating hospitals in other states.

You pay a lower copay when you use Tier 1 hospitals.

Changes to our provider network may occur at any time. It is important to confirm your provider's network status and tier placement prior to each visit. Refer to the Quality HMO provider directory at harvardpilgrim.org/gic for the most current information.

Tiering: It is very important to check the tier assignments for each provider for you and your covered dependents. Providers' tier assignments may change during the year if they change practice affiliations. A provider may practice at more than one location and may have a different tier at each practice, based on their affiliation there. Different out-of-pocket costs may apply to the same provider based upon where you are treated by that provider.



Access the SmartStart Program

Make your switch to Harvard Pilgrim easier than ever



New plan. New benefits. Questions answered.

- How soon do I get my ID card?
- How can I confirm coverage for an upcoming appointment or procedure?
- How will my medications be covered?

SmartStart will guide you through enrollment even before your plan is active.

Pre-enrollment phone line

The dedicated team at our pre-enrollment SmartStart call center can help answer your questions about your new benefits and connect you with a nurse care manager when you or your dependents have complex medical conditions, so you'll get the support you need even before your new plan is active.

- Contact us at SmartStart@harvardpilgrim.org or call **866-874-0817** for answers to your questions.

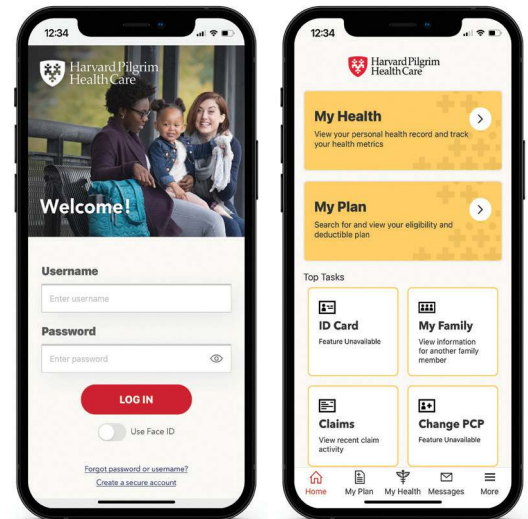


Use Your Member Account & Mobile App

Quickly access your benefits

Once your membership becomes effective, be sure to activate your member secure account at harvardpilgrim.org/gic or via the Harvard Pilgrim mobile app¹, to quickly and securely access your health plan benefits information.

- Understand your coverage
- Check your claims, referrals, and authorizations
- View plan limits, including your out-of-pocket costs
- Find a doctor or a hospital
- Explore Behavioral Health resources
- Select or change your Primary Care Provider (PCP)
- Estimate your costs²
- Access health and wellness resources
- View your ID card and add it to your Apple Wallet or Google Pay
- Email Member Services through the secure messaging tool



➤ Watch our secure member account video in English:

youtu.be/t4hGxzZdv00

and Spanish:

youtu.be/pp4mDApg-Nw



Find a Provider

Our online Provider Directory helps make it easier

Looking for a Primary Care Provider (PCP), specialist or hospital? Use our “Find a provider” online tool to look up your plan’s participating providers. The tool is updated five days per week to reflect the most recent providers in our network.³

Get Started in 3 Simple Steps:

- 1. Log in to your secure member account** at harvardpilgrim.org/gic for personalized search results. If you don’t have an account, visit harvardpilgrim.org/create to activate your secure online account and access your plan’s directory.
- 2. Click on “Find a provider”** on the top right of the webpage. Your results search is pre-populated with your home address. You can always select “Use my current location” for results nearby.
- 3. Use the smart search.** If you can’t find a service or a condition, refine by specialty and radius (up to 150 miles).
- 4. Apply filters** such as gender or accepting new patients. Availability changes frequently—call the provider’s office to confirm before booking.

You can also search for providers without logging into your secure account at harvardpilgrim.org/providerdirectory. You will need to select your plan name, shown on the top right of your member ID card.

How to Select or Change Your PCP

- **After logging in to your member account**, click “Change PCP” under the “Your Plan Snapshot” section.
- **Search for your PCP** by location, provider name or provider ID. Click “Select PCP.”
- **Save your choice** to help ensure your care is coordinated, especially for plans that require in-network providers. Your PCP can also help coordinate any specialty care you might need.

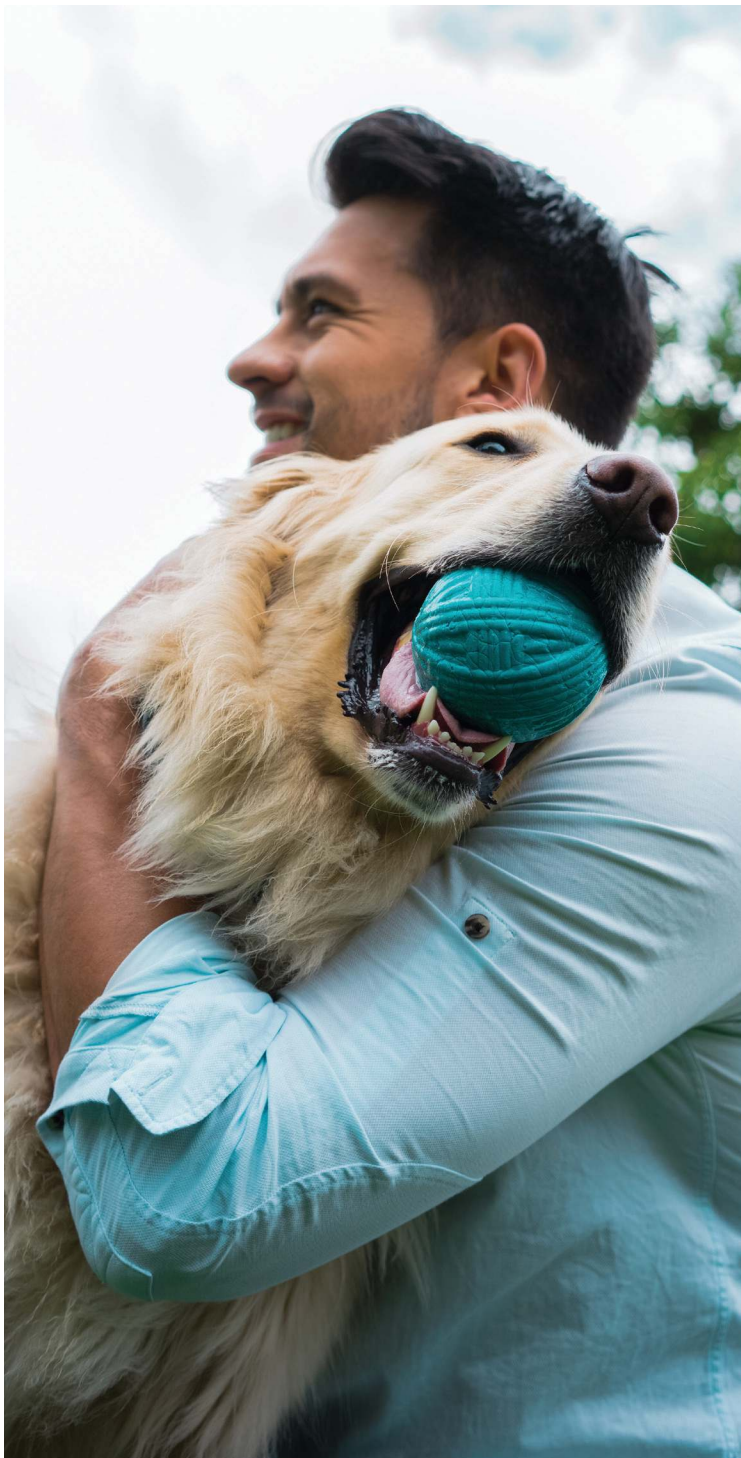
> Need Assistance?

Call Member Services at the number on your member ID card.



Get Help Managing a Condition

Our Care Team is here to support your unique needs



If you are looking for support with a health concern or condition, our Care Team is here to help coordinate care for your specific needs. This integrated team includes registered nurse care managers, licensed behavioral health clinicians, community health workers, pharmacists and care coordinators who work closely with members like you every day. They can help if:

- Your doctor says you need surgery
- You or a covered family member has been diagnosed with diabetes, asthma, heart disease, depression or another chronic condition
- You're considering getting pregnant or you just found out you're pregnant
- You need help managing your medications
- You want to make lifestyle changes such as weight loss and increased physical activity

We will coordinate with your providers to be sure your care plan and services are effective and supportive of your individual needs.

This service is included in your Harvard Pilgrim plan at no additional cost.

- > Call us at **866-750-2068** to get the conversation started. Our Care Team is available Monday-Friday, from 8:30 a.m.-5 p.m.

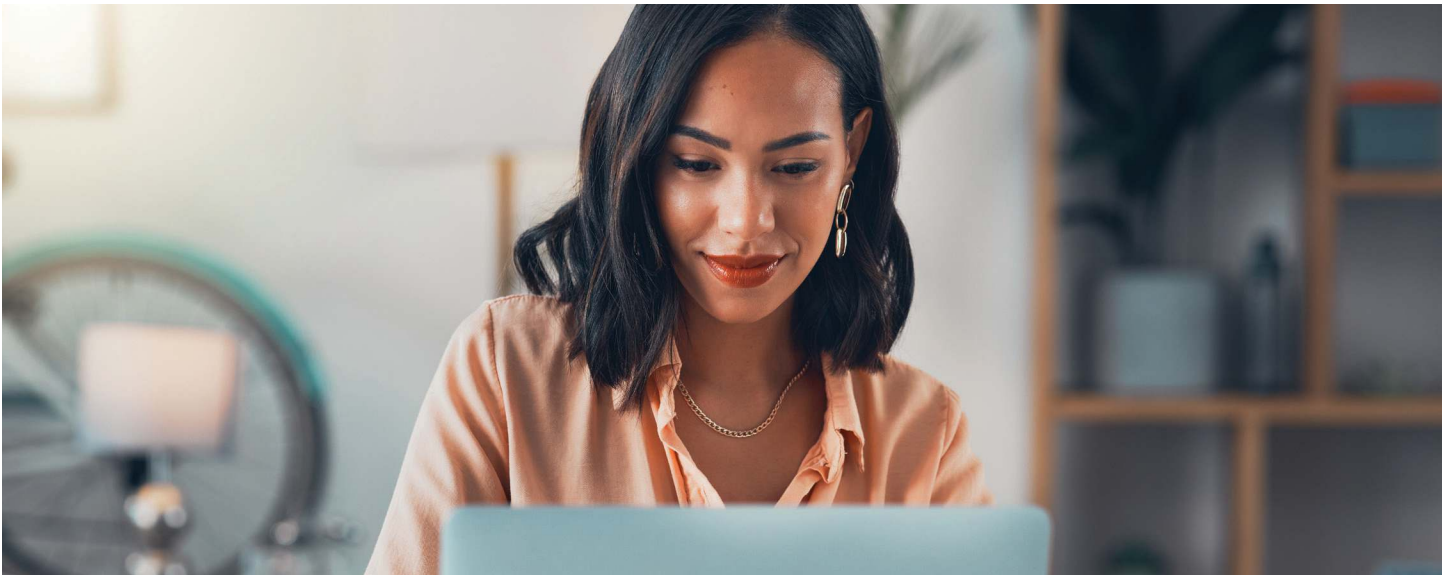


Estimate My Cost⁴

Get costs before you get care

Prices for the exact same procedure can vary by hundreds or even thousands of dollars. Harvard Pilgrim's Estimate My Cost tool helps you estimate your out-of-pocket costs and get quality care from a provider that fits your budget. This tool can also help you:

- Find cost estimates for covered services from in-network and, if applicable, out-of-network providers.
- Estimate your out-of-pocket costs before you select a provider
- Compare cost and quality ratings for up to four providers and facilities based on your specific plan information
- Sort your results, select a different geographic area, and filter by specialty, location, and more
- Make more informed decisions about your health care costs
- Plan and budget for the care you need — save your estimates and discuss your options with your doctor



Get Started in 4 Easy Steps:

1. Log in to your member account at harvardpilgrim.org/gic
2. Click "Tools & Resources" at the top of the page
3. Select "Financial Tools & Info" from the left-hand column
4. Click "Estimate My Cost"

> To learn more visit harvardpilgrim.org/public/estimate-my-cost



Know Your Care Options

Health care isn't one-size-fits-all

Knowing where to seek care for your situation can save you time and money. As a Harvard Pilgrim member, you and your dependents have access to a variety of options:

When to See Your Primary Care Provider (PCP)

For annual checkups and physicals, as well as non-urgent needs such as preventive screenings and immunizations, your PCP is best suited to coordinate your care. They may also offer virtual health care services for even greater convenience.

When to Use Virtual Care, Through Doctor On Demand

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

When to Go to a Retail Clinic

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

When to Visit an Urgent Care Center

You can visit an urgent care center without an appointment for situations that need immediate treatment but are not considered life-threatening, such as minor burns or cuts that may require stitches.

When to Visit the Emergency Room

If you think you're having a medical emergency and your life is in danger, call 911 or go to the nearest emergency room. Examples include severe chest or abdominal pain or serious injury.





Access Telehealth 24/7 anywhere in the U.S.

Virtual care provided by Doctor On Demand

Access virtual urgent care in minutes 24/7⁵

Connect with a U.S. board-certified provider via your smartphone, tablet or computer from anywhere in the U.S.⁶ Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs, or skin rashes.

Access confidential therapy your way; appointments are confirmed within 72 hours

Doctor On Demand licensed providers can support you with concerns such as anxiety, depression, grief, family issues, trauma or PTSD. Choose from a variety of therapists with different backgrounds and specialties, and build a relationship with the provider who best meets your needs. Doctor On Demand providers can also order your prescription⁷ at your local pharmacy when medically necessary.

- 5 min average wait time
- 4.9 out of 5 stars average rating
- Providers with 15+ years average experience and diverse background



78%
Female



69%
Parents

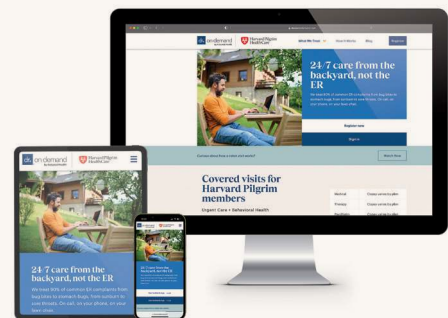


11%
LGBTQ+

What our members are saying:

“With Doctor On Demand I don’t have to rearrange my schedule and worry about the logistics of driving to an office. The service works around me and my family instead.”

— Harvard Pilgrim Health Care Member



> Set up your account at doctorondemand.com/harvard-pilgrim



Find Family & Maternal Health Support

From conception to birth and beyond, we've got you covered

If you're thinking of starting a family, currently pregnant, a new parent, or seeking assistance with adoption or surrogacy, we are here to help you and your covered family members.

- Fertility information and services
- Pregnancy coverage and care
- Pregnancy and mental health
- Early parenthood assistance
- Parenting resources

> Learn more at harvardpilgrim.org/parenting



Improve Your Health Through Better Nutrition

Harvard Pilgrim's Healthy Weight program is your solution for diet-related health conditions

Looking to lose weight, prevent or manage a health condition, or make better food choices? Harvard Pilgrim offers the Healthy Weight[®] program to help you manage weight in a nutrition-focused way to help you reach your goals.

Get personalized support to:

- Learn how different foods and nutrients affect your health
- Build new habits that help you sustain better health
- Fit healthy eating into your schedule and budget
- Help prevent or better manage conditions such as high blood pressure, type 2 diabetes and heart disease and avoid disease related complications
- Find easy ways to incorporate physical activity into your daily routine

What's included:

- **Coaching by your own registered dietitian**
Check in by phone or app messaging
 - **Access to the Healthy Weight program app**
with personalized food recommendations, online classes, articles and tips, goal and food tracking
 - **Fun challenges** with prizes
- > Learn more and sign up at harvardpilgrim.nationsbenefits.com/nutrition or call **800-407-0399**



Behavioral Health Resources

Support for a healthy mind and body

Our integrated approach to care allows us to help you improve both your physical and mental well-being for the best outcome.?

Broad Network of Providers

You have access to high-quality care through our network of medical and behavioral health care providers. Our network covers New England and extends nationwide, offering both inpatient and outpatient services.

Behavioral Health Programs and Services

We offer innovative behavioral health programs and services for children, adolescents and adults including:

- Virtual therapy and medication management services available 7 days/week to support your mental health and well-being. Services including stress management, support for anxiety and depression and more.
- Quick and easy access to specialized providers offering services including pediatric behavioral health and outpatient mental health clinics that focus on delivering timely access to high-quality psychiatry and therapy services.

Behavioral Health Service Navigation

Our specially trained service navigation team helps you find specific resources and care, locate providers, and access innovative tools and services.

Condition Management Programs

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

Substance Use Treatment Services

Services are available through multiple network providers. Members are supported after inpatient treatment by our internal addiction recovery care management team.

- For more information about Behavioral Health services call the phone number on your member ID card or visit [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic)



Save with Discounts & Perks¹⁰

Programs to support your total health & well-being

Reimbursement Programs

Fitness Reimbursement¹¹

We get it. Not everyone has the same approach to fitness. Whether you prefer going to the gym or practicing yoga, the GIC provides \$100 per individual or \$200 per family to help you. You will be reimbursed for the fees you pay toward a fitness facility or other qualified membership. You can even use your reimbursement toward a virtual fitness class subscription. To qualify, your membership must be for at least four months in the calendar year.

Childbirth Education Classes

Childbirth education courses are a great way to build confidence and prepare for childbirth and early parenthood. That's why Harvard Pilgrim reimburses members up to \$150 for completing a childbirth education class at a hospital or facility, or through Tinyhood's virtual program. Tinyhood's an online learning platform for parents which offers a set of on-demand classes designed for expecting parents. May vary by plan.

➤ Visit your account at harvarpilgrim.org/gic to check reimbursement program eligibility.

Discount Programs

Fitness and Exercise

Whether you work out from home or seek the thrill of outdoor adventures, we help make it more affordable for you to reach new heights. Choose what works for you:

- A 25% discount on Expect Fitness, the only virtual platform with OB/GYN-approved fitness programs for women who are trying to conceive, are pregnant or focused on post-partum health
- Get a 30-day free trial of Daily Burn,¹² followed by 25% off your monthly membership
- Save up to 40% off Ompractice virtual yoga
- Save 20% on your entire order of fitness products at ProSourceFit

Nutrition

Sink your teeth into discounts that can help you manage your weight or eat healthier:

- Complimentary shipping on orders from the Mom's Meals home delivery service, which offers medically tailored meals to support common chronic conditions and overall well-being
- Save 25% and try the first session for free with Savory Living, an online healthy eating lifestyle program
- Save 25% on The Dinner Daily meal planning service, which provides personalized weekly dinner plans based on your needs
- Save 25% on a subscription to Eat Right Now, a mindful eating app that combines neuroscience and mindfulness to reduce craving-related eating

Quit Smoking

Are you or a family member trying to quit smoking or tobacco use? Get some extra support with discounted resources:

- Get 25% off Craving to Quit, a 21-day app-based program
- Get 30% off QuitSmart's Stop Smoking Kit and Stop Smoking Classes

Vision

Need a new pair of eyeglasses?

- Get discounts on frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers¹³
- Have your routine eye exam at participating Visionworks locations and get a free pair of prescription eyeglasses from a select store collection.¹⁴ You must choose and order your free eyewear on the day of your exam

Interested in LASIK?

- Save up to 35% off the national average price of traditional LASIK, and get special pricing for other laser procedures with QualSight

Hearing

Our partnership with trusted vendors gives you access to discounted, state-of-the-art hearing aids and follow-up services:

- Get 30%-60% off state-of-the-art technology from top hearing aid manufacturers and hearing solutions for every type of hearing loss from TruHearing
- Get significant savings on hearing aids, a 60-day trial period with money-back guarantee, follow-up care, and a three-year warranty from Amplifon Hearing Health Care

Family Care

Caring for a loved one can be overwhelming. Get the extra support you need at a discounted price:

- Tinyhood Virtual Pregnancy and Parenting Classes. Get one month free followed by 25% off your annual membership.

- Help your family assess needs and find care through Home Instead®
- Be Safer At Home (BSAH) offers our members discounted rates on the installation and monthly fees of a Personal Emergency Response System (PERS).
- Save on a variety of services provided by LifeCycle Transitions that help members with chronic health problems stay well at home or transition to a new location
- Save 10% on Vigorous Minds science-based, personalized program for maintaining brain health and quality of life after 50

Wellness

Well-being is more than healthy eating and exercise. No matter what stage of life you're in, we have programs that focus on the whole person:

- Enroll in our Living Well program and start earning rewards for participating in a variety of informative, fun and interactive activities. Login to participate at [harvardpilgrim.org/info/webmd-desktop-login](https://www.harvardpilgrim.org/info/webmd-desktop-login)
- Access virtual yoga, guided mindfulness and more through our Living Well Community programs. All classes are at no cost to you and easy to access via Zoom. Check them out at [harvardpilgrim.org/livingwell](https://www.harvardpilgrim.org/livingwell)
- Ovia Health is a digital health platform focused on fertility, pregnancy, parenting and menopause. It is available at no additional cost.
- Get 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Get the first month free and savings on Happier, and learn how to meditate with this step-by-step guide

➤ Visit [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic) for more information.



Key Terms

Coinsurance

This is a fixed percentage of costs that you pay for covered services. For example, if you have a plan with coinsurance, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.

Copayments

A fixed dollar amount that you pay for a covered medical service, prescription or medication.

Cost-sharing

Your out-of-pocket costs for services included within your health plan including copayments, deductibles and coinsurance.

Deductible

The amount you owe or pay out-of-pocket during a coverage period (usually one year) for covered health care services before your plan begins to pay.

In-Network

Generally, this describes coverage for care that POS and PPO members receive from participating providers in the Harvard Pilgrim network. In-network coverage typically costs less than out-of-network coverage.

Out-of-Network

Out-of-network coverage applies only to POS and PPO plans. Harvard Pilgrim will cover care that POS and PPO members receive from non-participating providers, but it usually costs more than in-network coverage.

Out-of-Pocket Maximum

This is a limit on the total amount of cost-sharing you have to pay annually for covered services. This generally includes copayments, coinsurance and deductibles. After you meet your out-of-pocket maximum, Harvard Pilgrim will pay all additional covered health care costs.

Premium

This is the monthly cost of your health insurance coverage.

Prior Authorization (PA)

The need for your provider to tell us why it is medically necessary for you to receive a covered medication or service.

Tier

Medical plans often place providers and hospitals in different categories, or tiers, with different cost-sharing amounts. Typically, you'll save money when you see Tier 1 providers.

> For details and more key terms, go to harvardpilgrim.org/keyterms

Important Information About Your Plan

The following information refers to plans offered by Harvard Pilgrim Health Care and its affiliates ("Harvard Pilgrim").

When You Need Care

If your doctor admits you to a hospital for a test, surgery or other procedure, including admission for surgical day care, hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few procedures that require Harvard Pilgrim's authorization, and your doctor is aware of the procedures they must discuss with us before they take place.

To find out where our participating doctors admit patients, visit our online directory at [harvardpilgrim.org/member/login](https://www.harvardpilgrim.org/member/login). Or you can call one of the phone numbers at the end of this document to have one of our representatives assist you.

Harvard Pilgrim requires prior authorization (prospective review of medical necessity and clinical appropriateness) for selected medications, procedures, services and items. The prior authorization process is used to verify member eligibility and facilitate the appropriate utilization of these elective, non-urgent services. Visit [harvardpilgrim.org/member/login](https://www.harvardpilgrim.org/member/login) to see Prior Authorization for Care details.

When you're in the hospital, Harvard Pilgrim's nurse care managers are available to work with your doctors and other providers to ensure that you receive the care you need. They may evaluate the quality and appropriateness of the services you receive, and when you no longer need hospital care, will work with your medical team to coordinate the services you need in an appropriate clinical setting (e.g., at home, or in a skilled nursing or rehabilitation facility).

In situations where Harvard Pilgrim was not notified of services (e.g., when a member was unable to give insurance information to providers), a post-service review may be completed to evaluate proper use of services or to identify quality of care issues.

Appeals

You may file a complaint about a coverage decision or appeal that decision with Harvard Pilgrim. For details, see your Benefit Handbook.

To access your Benefit Handbook online, log into your secure online account on [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic), click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents. For assistance, call Member Services at **888-333-4742**.

Member Confidentiality

Harvard Pilgrim values individuals' privacy rights and is committed to safeguarding protected health information (PHI) and personal information (PI).

To support this commitment, Harvard Pilgrim has established a number of Privacy and Security policies, including those describing the administration of its privacy and security programs, requirements for staff training, and permitted uses and disclosures of PHI and PI. We may collect, use and disclose financial and medical information about you when doing business with you or with others. We do this in accordance with our privacy policies and applicable state and federal laws. Harvard Pilgrim also requires its business partners who administer health care coverage to you on our behalf to protect your information in accordance with applicable state and federal laws.

- > Visit [harvardpilgrim.org/gic](https://www.harvardpilgrim.org/gic) or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.
Members: **888-333-4742**
Non-members: **800-848-9995**
TTY: 711

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 સવાય બીજી ભાષા બોલો છો, તો ભાષા હિય વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિ્ય આઈડી કાડ 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 ललए ननःशुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर ददए 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) បុរសិនបរអុន កនិយាយភាសាបសដេបហ្វីពីភាសាអង់បលរ ស បសវាកមុមជំនួ យភាសា ដលៃតតលិតថុលរ លីអាចរកបានសហុរអុន ក ។ សូ មុហ្វីហ្វីកាន់បលខហ្វីហ្វី ID កាតសាជីកររស់អុន ក ។

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

Lao (ພາສາລາວ) ກະລຸນາ ຮັບຊາບ: ຖ້າ ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການບໍ່ດາມພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທຫາເບີຜູ້ ຢືນ ບັດປະຈຳ ຕົວສະມາຊິກຂອງ ທ່ານ.

Polish (polski) UWAGA: Jeśli posługujesz 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.

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:

Point32Health Civil Rights Legal Coordinator

1 Wellness Way

Canton, MA 02021-1166

866-750-2074, TTY service: 711

Fax: 617-668-2754

Email: OCRCoordinator@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.

Footnotes

- 1 Some features are website features integrated into the mobile app: change PCP, ID Card, Other Documents, Plan Documents. Other features while offered on the website, function differently on the mobile app: claims, eligibility and deductible tracker, and provider search.
- 2 Estimating costs feature is not available on the mobile app.
- 3 To help avoid unanticipated costs, always choose providers within the Harvard Pilgrim network. If your plan requires you to use in-network healthcare providers, check with your PCP, who can assist in coordinating your care. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 4 Prices are generated by HealthTrio and Harvard Pilgrim. They are personalized estimates and may not reflect the actual total price. The estimates are based on the details of your Harvard Pilgrim plan as of today. If there is not enough cost information available for your specific plan, the pricing you see will be based on the experience of a wider range of Harvard Pilgrim plans. In these cases, the amount shown may be less accurate than a cost estimate based on your specific plan. Also, the actual cost may differ if you receive additional services, your coverage changes, or the provider bills the service differently. It's important to note that you should not rely only on this or any other price estimate to make your health care purchasing decisions. Please note that some services may require a referral from your primary care provider or prior authorization before you receive the service. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 5 In case of emergency, please call **911** or visit the nearest emergency department. Doctor On Demand virtual care services are available to Harvard Pilgrim Commercial members. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 6 This excludes U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands).
- 7 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.
- 8 The Healthy Weight program is available to eligible fully insured members (group and individual commercial plans). For self-insured accounts, program eligibility and benefits may vary by employer, plan and state. An annual medical claim for nutritional counseling services will be submitted by the Healthy Weight program for engagement in the program. Under federal and state law, many preventive services and tests are covered with no member cost sharing; please see the Preventive Services Notice at [harvardpilgrim.org/member/login](https://www.harvardpilgrim.org/member/login) for a complete list of preventive services. Your engagement in the Healthy Weight program with registered dietitian coaches is designated as preventive services.
- 9 If you are experiencing a crisis or emergency, you should always call **911** or go to the nearest emergency facility right away.
- 10 This information has been provided by the vendors and has not been independently confirmed by Harvard Pilgrim Health Care. Check with your health care provider regarding any health or medical condition before beginning any new treatment, exercise or nutrition regimen. Discounts are subject to change at any time.
- 11 The GIC provides \$100 maximum reimbursement (individual contract) or \$200 maximum reimbursement (family contract). Proof of payment is required for reimbursement. Additional restrictions may apply.
- 12 At the end of your 30-day free trial, Daily Burn will automatically charge your card \$14.96 USD/month until you cancel. No refunds or credits for partial months. Additional taxes may apply.
- 13 Participating eyewear providers offer special savings on items such as eyeglasses and contact lenses. Not all are contracted with Harvard Pilgrim to provide covered eye exams. Before making an appointment, refer to the most up-to-date listing of contracted eye exam providers online or call Member Services at the number on the back of your member ID card.
- 14 Free eyewear program is available only at select participating locations in Massachusetts, Rhode Island, New Hampshire and New York. Offer subject to restrictions; limited to one free pair of eyeglasses per member per year.

We're here to help

If you have questions or need help, just give us a call — please be sure to tell us you are enrolling through the GIC.

Member Services

(844) 442-7324 (TTY: 711)

Mon., Tues. & Thurs. 8 a.m. - 6 p.m.

Wed. 10 a.m. - 6 p.m.

Fri. 8 a.m. - 5:30 p.m.

Harvard Pilgrim Health Care offers interpreter services. Call (844) 442-7324 (TTY: 711)

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

