



Harvard Pilgrim
Health Care



Commonwealth of Massachusetts
Group Insurance Commission

Which Plan is Right for You?

Find everything you need at harvardpilgrim.org/gic



Choosing your plan is an important decision.

Open enrollment begins April 1 and ends May 1.

Harvard Pilgrim Health Care is offering GIC employees three medical plans for the 2026-2027 plan year – **Quality HMO**, **Explorer POS** and **Access America**. Review the plans detailed in this guide and choose the option that best meets your individual or family health insurance coverage needs.





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.

- Harvard Pilgrim Explorer provides access to the full network that is part of the Harvard Pilgrim Explorer POS plan.
- This plan also covers out-of-network services, with deductible and coinsurance.
- Enrollees must live in Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island or Vermont.
- 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.
- This plan places providers and hospitals into one of three tiers. The copayment, deductible or coinsurance amount you pay for covered services will depend on the tier that the providers and hospitals are assigned.





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.

- Harvard Pilgrim Quality HMO has a narrower network with fewer participating health care providers and hospitals, but with a lower premium than Explorer POS.
- This plan provides 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.
- Enrollees must live in mainland Massachusetts — the Cape and Islands are excluded.
- 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.
- This plan places providers and hospitals into one of two tiers. The copayment, deductible or coinsurance amount you pay for covered services will depend on the tier that the providers and hospitals are assigned.

> 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.





Access America

Access America is a Harvard Pilgrim-UnitedHealthcare (UHC) joint venture product offering a unified option to our groups for employees nationwide.

- A member can visit Harvard Pilgrim's participating doctors, health professionals and hospitals in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's participating doctors, health professionals and hospitals in all other states.
- The plan also covers out-of-network services, with deductible and coinsurance.
- Enrollees must live in U.S. and outside of the six New England states (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island and Vermont).
- A PCP is not required but recommended and referrals are not necessary.
- The network is not tiered; members pay a flat copayment for services with a PCP or specialist.



Use this chart to help you consider what is important to you as you make your health plan decisions.

	Quality HMO	Explorer POS	Access America	Notes
Enrollment Area	Mainland MA (Cape and Islands are excluded)	MA, RI, NH, ME, VT and CT	Anywhere outside of the 6 New England States	The GIC defines the enrollment area for their members.
Annual Deductible	Annual In-Network Deductible	Annual In-Network and Out-of-Network Deductible	Annual In-Network and Out-of-Network Deductible	Quality HMO: does not have an OON deductible.
PCP required	PCP required	PCP required	N/A	
Referrals required	Referrals required	Referrals required	N/A	<p>Access America does not require a PCP or referrals. Members in all other plans must choose a PCP from the applicable provider network.</p> <p>Quality HMO and Explorer POS members need PCP referrals for most specialist visits (referrals are not required for some services, such as an annual eye exam and an annual OB/GYN exam).</p>
Out-of-network coverage	Only for emergency and urgent care	Out-of-Network coverage is allowed Services beyond emergency and urgent care are subject to the out-of-network deductible	Out-of-Network coverage is allowed Services beyond emergency and urgent care are subject to the out-of-network deductible	<p>With few exceptions, care is not covered for Quality HMO members if they visit non-participating providers.</p> <p>Explorer POS and Access America members have the added choice of seeing providers who do not participate in the Harvard Pilgrim network. Any out-of-network services will be applied at the out-of-network level of benefits.</p> <p>Access America utilizes the United Healthcare network which is considered in-network for members.</p>
Pharmacy Benefit	CVS Caremark	CVS Caremark	CVS Caremark	The GIC carves out their pharmacy benefit manager to CVS Caremark. For more information regarding your prescription drug coverage please contact https://info.caremark.com/oe/gichome or call (877) 876-7214.
Type of Plan	<p>Tiered network plan.</p> <p>In-Network: Copay based on tier of provider</p> <p>There may also be some services are subject to the deductible.</p>	<p>Tiered network plan.</p> <p>In-Network: Copay based on tier of provider</p> <p>There may also be some services are subject to the deductible.</p>	<p>Not a tiered network plan.</p> <p>Member cost share based on service. Some services are subject to the deductible.</p>	<p>Quality HMO is a limited network separated by two tiers; not all providers and hospitals in Harvard Pilgrim's network participate.</p> <p>Explorer POS is a broad network plan; places providers and hospitals into one of three tiers. The copayment, deductible or coinsurance amount you pay for covered services will depend on the tier that the providers and hospitals are assigned.</p> <p>Access America is not a tiered plan; some services have a copay or subject to the deductible.</p>

These are summaries only and not a complete listing of all benefit information. Please see your Plan documents for complete details. The Plan documents constitute the truth source in the event of a discrepancy.

Use this chart to help you compare benefits and costs.

	Quality HMO	Explorer POS	Access America
Annual Deductible	IN: \$400/Employee \$800/Family	IN: \$500/Employee \$1,000/Family OON: \$500/Employee \$1,000/Family	IN: \$500/Employee \$1,000/Family OON: \$500/Employee \$1,000/Family
PCP Visits	\$20 copay PCPs are not tiered	Tier 1: \$10 copay Tier 2: \$20 copay Tier 3: \$40 copay OON: deductible, then 20% coinsurance	\$20 copay OON: deductible, then 20% coinsurance
Specialist Visits	Tier 1: \$30 copay Tier 2: \$60 copay	Tier 1: \$30 copay Tier 2: \$60 copay Tier 3: \$75 copay OON: deductible, then 20% coinsurance	\$45 copay OON: deductible, then 20% coinsurance
Emergency Room – Copay waived if admitted	\$100 copay, then deductible	IN: \$100 copay, then deductible OON: \$100 copay, then deductible	IN: \$100 copay, then deductible OON: \$100 copay, then deductible
Ambulance/ Emergency Services	Deductible, then no charge	Deductible, then no charge OON: deductible, then no charge	Deductible, then no charge OON: deductible, then no charge
Hospital Inpatient	Tier 1: \$275 copay Tier 2: \$500 copay	Tier 1: \$275 copay Tier 2: \$500 copay Tier 3: \$1,500 copay OON: deductible, then 20% coinsurance	IN: \$275 copay per admission then deductible OON: deductible, then 20% coinsurance
Surgical Day Surgery	\$250 copay, then deductible Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year).	\$250 copay, then deductible Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year). OON: deductible, then 20% coinsurance	\$250 copay, then deductible Note: \$150 copayment, then deductible for eye and gastrointestinal procedures performed at ambulatory surgical centers (limited to 4 copayments per plan year). OON: deductible, then 20% coinsurance
Behavioral Health Office Visits	Individual: \$20 copay per visit Group: \$15 copay per visit	\$10 copay OON: deductible, then 20% coinsurance	Individual: \$20 copay per visit Group: \$10 copay per visit OON: deductible, then 20% coinsurance
Occupational and Physical Therapy – limited to a combined total of 60 visits per plan year for OT and PT	\$20 copay	\$20 copay OON: deductible, then 20% coinsurance	\$20 copay OON: deductible, then 20% coinsurance
Chiropractic Care – 20 visits per plan year	\$20 copay	\$20 copay OON: deductible, then 20% coinsurance	\$20 copay OON: deductible, then 20% coinsurance
Routine Eye Exam – covered once every 24 months	Optometrist: \$20 copay Ophthalmologist Specialist: Tier 1: \$30 copay Tier 2: \$60 copay	Optometrist: \$20 copay Ophthalmologist Specialist: Tier 1: \$30 copay Tier 2: \$60 copay Tier 3: \$75 copay OON: deductible, then 20% coinsurance	Optometrist: \$20 copay Ophthalmologist specialist: \$45 copay OON: deductible, then 20% coinsurance

Key: IN = In Network | OON = Out of Network

These are summaries only and not a complete listing of all benefit information. Please see your Plan documents for complete details. The Plan documents constitute the truth source in the event of a discrepancy.

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 Shriner's Hospital for Children - Boston
The Shriner's 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](https://www.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.

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.

If you need more information, we're here to help. We are committed to providing you with a variety of health plan choices and support to select the plan that best meets your needs.



Visit harvardpilgrim.org/gic

Access resources and information on your health plan options



Speak with Harvard Pilgrim Health Care Member Services: (844) 442-7324 (TTY: 711)



Ready to enroll or need additional information from the GIC?

Visit mass.gov/orgs/group-insurance-commission



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.

