



Harvard Pilgrim  
Health Care

*Enrollment Materials*



Right there with you.



Harvard Pilgrim has your back—and the rest of you, too.  
**Turn to us when you want a partner who . . .**

- can help you be your healthiest, no matter what your health is like.
- is well known for excellent quality and customer service.
- offers savings on products and services that can help you live a healthy lifestyle.
- makes it easy for you to use your plan.
- works to improve the health of the people and the communities we serve.



I want a health plan that:

**“Will help me and my family be as healthy as we can be.”**

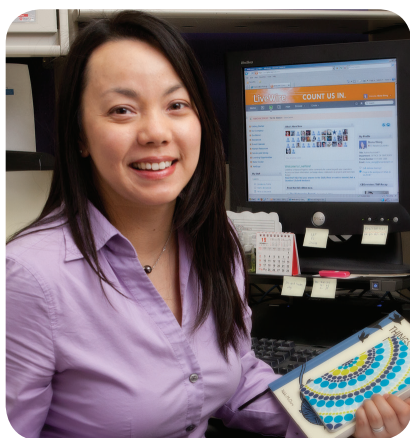
Amazing things can happen when people work together. So whether you're trying to manage your weight, bring down your stress level or deal with a challenging health condition, we'll be there for you with personalized planning and support.

Just take a personal health assessment and connect with one of our health coaches. They're nurses who have extra training and certification in health and wellness coaching. They'll listen to you, help you come up with a plan and keep you encouraged and motivated.

If you have a chronic condition such as asthma, diabetes or heart disease, we have dedicated nurse care managers who can work with you to help you be as well as you can be. They'll lend you a listening ear along with expertise and advice to help you take the best possible care of yourself.

Even when you're feeling on top of the world, remember to use your preventive care benefits. Routine exams and screenings can go a long way toward helping you stay healthy and well. And because there's more than one way to better well-being, we offer savings on services such as acupuncture, chiropractic care, yoga, Pilates and more.

I want a health plan that:



**“I can trust.”**

Harvard Pilgrim is recognized across the country for outstanding quality and customer service, and our friendly and knowledgeable Member Services representatives have a lot to do with that. Need someone to help you find the right doctor or hospital? We're on it. Give us a call when you have any questions or concerns about your plan.

Chances are very good that the doctors, health professionals and hospitals you know and trust accept Harvard Pilgrim.<sup>1</sup> To find out if yours do, use our online provider directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

<sup>1</sup> Some products require referrals and restrictions may apply. Check your benefit information for plan details.

I want a health plan that:

## “Gives me more than just medical coverage.”

Could you use a new pair of eyeglasses? Want to get started on a weight management plan? Harvard Pilgrim’s discounts and savings program can help you save money on products and services that can help you live a healthy life, including:<sup>2</sup>

- Fitness reimbursement<sup>3</sup>
- Nutrition and weight management programs
- Eyewear
- Dental services
- Massage therapy services
- Complementary medicine services

See the discounts and savings flyer for more details.



I want a health plan that:

## “Makes it easy for me to get things done.”

With a secure member account at [www.harvardpilgrim.org](http://www.harvardpilgrim.org), you can use your mobile phone, tablet or computer to:

- Look up your benefits
- See your claims status
- Check your deductible balance
- Replace lost ID cards
- Change your primary care provider
- Track your health history

And when you want to talk with someone, remember that our Member Services representatives are there for you during the week.



<sup>2</sup> These savings programs are not covered benefits under your health insurance policy. Rather, they are discounts for programs and services designed to help keep members healthy and active.

<sup>3</sup> Some restrictions apply, and reimbursement is not available to all members. Call us for details or visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and enter “fitness reimbursement” in the search tool. (For tax information, consult with your employer.)

I want a health plan that:

## “Cares about the community.”



The Harvard Pilgrim Health Care Foundation supports our mission to improve the quality and value of health care for the people and the communities we serve.

The Foundation’s Healthy Food Fund supports local non-profit organizations that help people eat more nutritious foods. By providing grants to non-profit programs such as farmers’ markets, food pantries and community gardens throughout Harvard Pilgrim’s service areas, the Foundation is supporting ways to make fresh and local food easier to find and buy. A growing fleet of Foundation-sponsored mobile produce markets brings fresh, healthy fruits and vegetables into neighborhoods where they are not readily available.

Working through the Foundation, Harvard Pilgrim employees volunteer their time and talents to organizations and causes throughout Connecticut, Maine, Massachusetts and New Hampshire. In addition, employees can award a \$500 grant to the charity of their choice each year. More than 96% of Harvard Pilgrim employees participated in the Foundation’s giving and service programs in 2016.



To find out more about Harvard Pilgrim,  
talk to your employer, visit us at  
**[www.harvardpilgrim.org](http://www.harvardpilgrim.org)** or call us  
at **(800) 848-9995**.  
For TTY service, call 711.



Harvard Pilgrim  
Health Care

(800) 848-9995  
[www.harvardpilgrim.org](http://www.harvardpilgrim.org)

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**Wellesley**  
93 Worcester Street  
Wellesley, MA 02481

**Worcester**  
427 Main Street  
Worcester, MA 01608

**Hartford**  
City Place II  
Second Floor  
185 Asylum Street  
Hartford, CT 06103

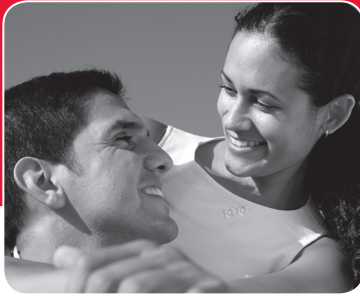
**Manchester**  
650 Elm Street  
Suite 700  
Manchester, NH 03101

**Portland**  
1 Market Street  
Portland, ME 04101

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

## HOW IT WORKS:



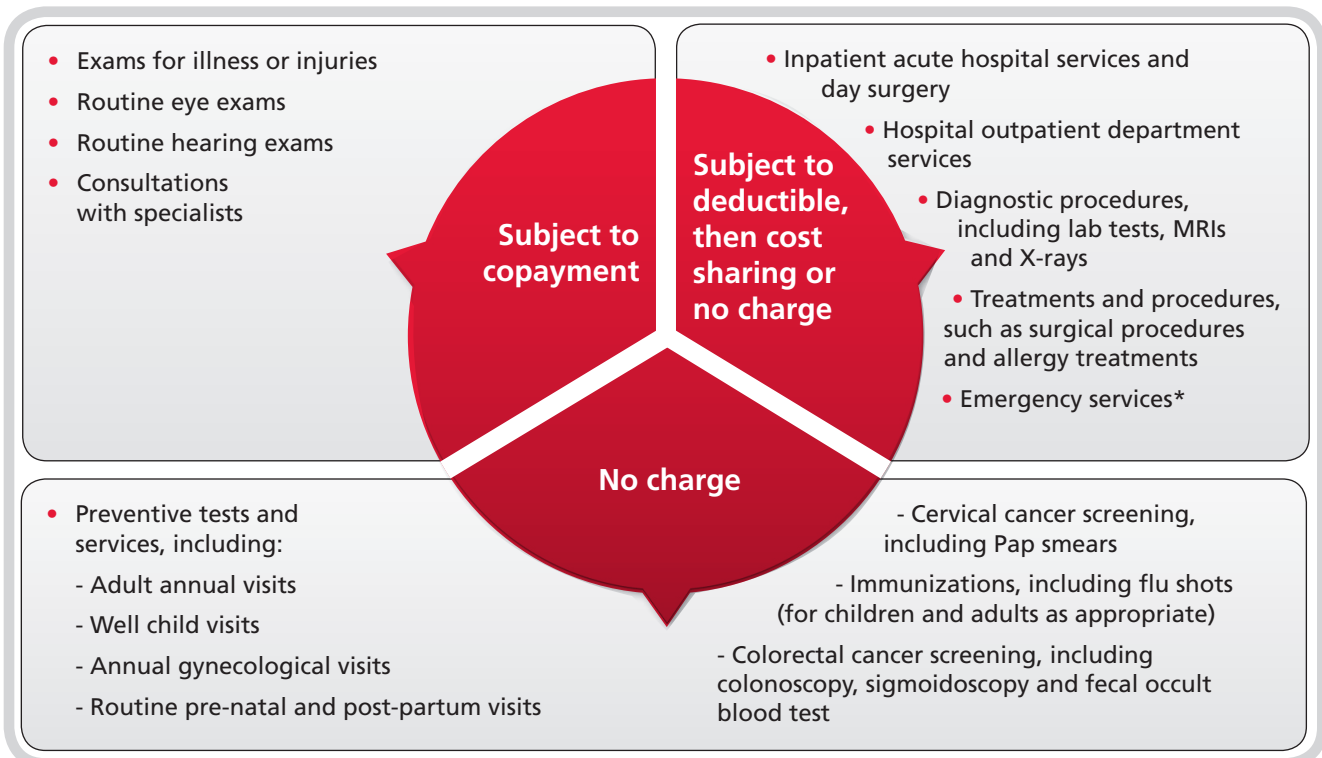
# The Harvard Pilgrim Best Buy HMO Massachusetts

The **Harvard Pilgrim Best Buy HMO** offers Harvard Pilgrim's high-quality coverage at a more affordable premium than a traditional HMO.

- You'll choose a primary care provider (PCP) to deliver or arrange for your medical care.
- For some services you will pay a copayment.
- For other services you must first satisfy a deductible.
- Certain tests and screenings are covered at no charge.
- When you travel and need unforeseen care, your coverage travels with you.

### How services are covered

These are examples of covered services under a typical Best Buy HMO. The *Schedule of Benefits* has more details on benefits and cost sharing. It governs in the event that the information in this document is different. See the next page for an example of the out-of-pocket costs you may have with a doctor's visit.



**Please note:** Services you receive during different kinds of visits and exams may be subject to the deductible.

\* The deductible may not apply to emergency services on all plans. Check the Schedule of Benefits for details.

Continued on next page ►



Harvard Pilgrim  
HealthCare



**EXAMPLE:** You visit your PCP's office because you are injured, and your PCP sends you for an X-ray.

- Exams for injuries are subject to an office visit copayment. Your copayment does not apply toward your deductible amount.
- X-rays are subject to the deductible. If you have not yet paid the full, annual deductible, you pay all charges for the X-ray up to the deductible amount. If you have already paid the full, annual deductible amount, you pay nothing for the X-ray (assuming your plan does not have additional cost sharing for X-rays).

In summary, you would be responsible for the copayment for the exam, plus charges for the X-ray if you had not yet met your total deductible.

### Your PCP's role

Your PCP is the doctor, physician assistant or nurse practitioner who will see you for routine check-ups and treat you when you're sick or injured. If you need care from a specialist, you will need a referral from your PCP.

**It's very important for you to choose a PCP when you enroll. If you do not choose a PCP, we will assign one to you. You must have your PCP provide your care (except in emergencies) and give you a referral for most kinds of specialty care in order for Harvard Pilgrim to provide coverage for the service.**

### Finding a PCP is easy

To find a PCP:

- Use our online directory (updated weekly) at [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory).
- Call one of our representatives. See "Questions?" at the end of this document for phone numbers.
- Use our printed *Provider Directory*. Your employer may have a copy, or you can call Harvard Pilgrim to request one. The call and the list are free.

If you will have dependents on your plan, each can have a different PCP. Please write the PCPs' names and provider ID codes in the designated spaces on your enrollment form. If your employer uses *HPHConnect*, Harvard Pilgrim's Web-based transaction service, you may be able to enroll online at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

Once you're a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use *HPHConnect* to make a change.

## GLOSSARY

**COPAYMENT:** A dollar amount you pay for certain covered services. The copayment is due at the time of the visit or when the provider bills you. Copayments are always fixed dollar amounts.

Some plans have two levels of copayments for office visits. What you pay depends on the type of provider you visit, the service you receive or the location of the service.

**DEDUCTIBLE:** A dollar amount you must pay annually before certain services are covered under your health plan. This means you may have to pay all or part of a bill for services, until you have paid your total deductible amount. Some plans may require you to pay copayments or coinsurance after you pay your annual deductible.

**COINSURANCE:** A percentage of the cost of services that you must pay after you have paid your full, annual deductible amount.

The *Schedule of Benefits* has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

## Facts about referrals

If you need specialty care, you will need a referral from your PCP. Referrals are not necessary for some services, such as routine eye exams (if covered under your plan) or most gynecological care.

While there are many providers who take care of Harvard Pilgrim members, your PCP will usually send you to a specialist affiliated with his or her own practice. If you need to visit a cardiologist, for example, your PCP will refer you to someone in a local medical practice or hospital with which he or she is affiliated.



PCPs typically develop strong working relationships with particular specialists. This helps them collaborate more effectively on their patients' care

and helps ensure excellent communication, appropriate treatment and higher-quality care.

Whenever you need specialty care, feel free to ask your PCP about the referral process and why he or she recommends a certain specialist. Your PCP may occasionally make a referral outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

**Please note:** If you have a Focus Network<sup>SM</sup> - MA plan, additional rules for obtaining specialty care from Focus Network Authorized Access providers apply. See the *Schedule of Benefits* for details.

## Coverage when you're traveling

When you're away, you're covered for care you may need if you become sick or injured. Harvard Pilgrim covers unexpected or unforeseen care (e.g., for earaches, flu, etc.) when you're traveling outside the state in which you live.

## Coverage in an emergency

In an emergency (e.g., heart attack, stroke, choking, seizure or loss of consciousness), go to the nearest emergency facility or call 911 or another local emergency number. Once you are out of the hospital, please follow up with your PCP for any additional care you may need.

**With the Best Buy HMO, emergency services may be subject to the deductible and/or a copayment.** Please check the *Schedule of Benefits* to see what kind of cost sharing you have to pay. Whenever you are admitted directly to the hospital from the emergency room, you do not have to pay the emergency room copayment.

## Be well, save money and more

Learn about different health topics and ways to be well. Keep more money in your wallet with discounts on eyewear and fitness and nutrition programs. Look up your plan details and find out about typical costs for tests and procedures. Visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) to learn more.

## Questions?

If you're already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call **711**.

If you're not yet a member, call **(800) 848-9995**.

To learn more about us in general, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org).



# Four Facts: The Harvard Pilgrim Best Buy HMO – Massachusetts

## 1 Your plan includes a deductible.

- A **deductible** is an amount you must pay annually for certain covered services. Once you have paid the deductible you may be covered for these services for the rest of the year; with some plans you may have to pay cost sharing (e.g., copayments or coinsurance) for certain services after you meet the deductible. See the *Schedule of Benefits* for details.
- Under an individual membership, a member is responsible for paying the individual deductible each year.
- Under a family membership, there is usually both an individual deductible and a family deductible. The family deductible is met when the combined deductible payments of any covered family members add up to the family deductible amount. The most each member can contribute toward the yearly family deductible is equal to the individual deductible amount.

## 2 For services that do not apply to the deductible, there is either a copayment or no charge.

- The chart on the other side of this page provides an overview of the services that require a copayment, those for which there is no charge, and those that are subject to the deductible.
- Office visits or hospital visits may include some services that are not subject to the deductible and others that are subject to the deductible.
- Some plans have two levels of copayments for office visits. What you pay depends on the type of provider you visit, the service you receive or the location of the service. See the *Schedule of Benefits* for details.
- Copayments do not count toward your deductible.

## 3 Emergency room services may be subject to the deductible and/or a copayment.

- Please check the *Schedule of Benefits* to see what kind of cost sharing you have to pay for emergency services.
- The emergency room copayment amount may be different than your office visit copayment amount. See the *Schedule of Benefits* for details.
- If your plan requires you to pay toward the deductible for emergency services, you will be responsible for the emergency room copayment after the deductible is met.
- Whenever you are admitted directly to the hospital from the emergency room, you do not have to pay the emergency room copayment.

## 4 Harvard Pilgrim creates your Activity Summary monthly.

- The Activity Summary is not a bill. It lists the services you received, any payments Harvard Pilgrim made to the provider for your care, and any amounts you may owe the provider. A new summary will post each month to your secure *HPHConnect* for Members account at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).
- You'll receive a monthly Activity Summary in the mail when you are responsible for a deductible, coinsurance or an amount not covered by your plan.
- Your provider will bill you separately. Compare the provider's bill with your Harvard Pilgrim statement to verify the services you received and any amounts you may have paid or still may owe to the provider.

If you have any questions about your Best Buy HMO coverage, please call the Member Services department at (888) 333-4742. For TTY service, call 711.

This product is offered in Massachusetts to members who purchase coverage themselves and to members enrolled through Massachusetts-based employers.

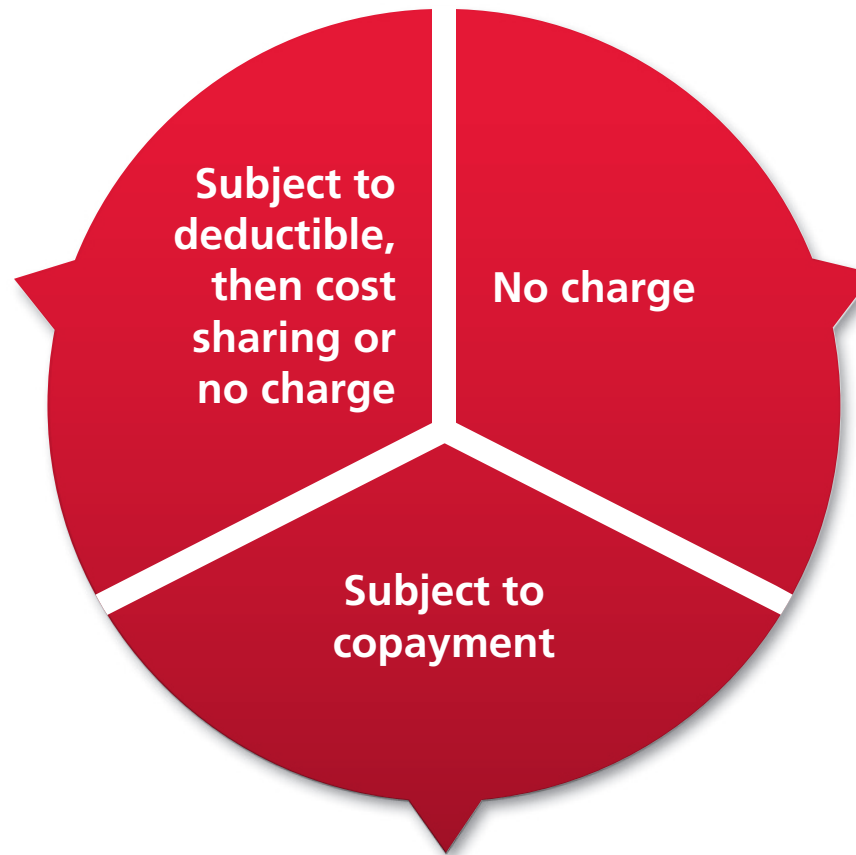


# The Harvard Pilgrim Best Buy HMO – Massachusetts

These are partial lists of covered services. Refer to the *Schedule of Benefits* for details and a complete list of benefits. The *Schedule of Benefits* governs in the event that the information in this document is different.

- Diagnostic procedures, including lab tests, MRIs and X-rays
- Treatments and procedures, including surgical procedures, allergy treatments and dialysis
- Therapeutic procedures, such as occupational therapy, speech therapy and physical therapy\*
- Cardiac rehabilitation\*
- All inpatient hospital services, including inpatient maternity
- Inpatient mental health, drug and alcohol rehabilitation, and detoxification
- Hospital outpatient department services and day surgery
- Home health care services
- Skilled nursing care
- Ambulance transport
- Emergency services\*

\* The deductible may not apply to these services on all plans. Check the Schedule of Benefits for details.



- Exams for illness or injuries
- Routine eye exams
- Routine hearing exams
- Consultations with specialists
- Outpatient behavioral health services
- Outpatient substance abuse services

- Preventive tests and services, including:
  - Adult annual visits
  - Well child visits
  - Annual gynecological visits
  - Routine pre-natal and post-partum visits
  - Cervical cancer screening, including Pap smears
  - Immunizations, including flu shots (for children and adults as appropriate)
  - Colorectal cancer screening, including colonoscopy, sigmoidoscopy and fecal occult blood test
  - Cholesterol screening (for adults only) and total cholesterol tests
  - Diabetes screenings
  - Blood pressure screening (adults, without known hypertension)
  - Breast cancer screening, including mammograms and counseling for genetic susceptibility
- Blood glucose monitors, insulin pumps and infusion devices
- Routine nursery charges
- Fetal ultrasounds
- Methadone maintenance

Please note: Services you receive during different kinds of visits and exams may be subject to the deductible.

This product is offered in Massachusetts to members who purchase coverage themselves and to members enrolled through Massachusetts-based employers.



Harvard Pilgrim  
HealthCare

for  
**MASSACHUSETTS**  
members

# DISCOUNTS & savings

*To help you and your family on your path to wellness*



These savings programs are not insurance products. Rather, they are discounts for programs and services designed to help keep members healthy and active. All programs subject to change without advance notice.

## Vision

- **Visionworks:** Get a *free* pair of prescription eyeglasses with your covered routine eye exam.<sup>1</sup> Also, save 40% on frames.
- **Vision discounts at popular locations:** Save 35% on frames when you buy a complete pair of glasses. Or save 20% on any frame or lens options purchased separately, or save 20% on other lens add-ons and services. Use discount code **9248683** at the time of purchase. Locations include: Target Optical, JC Penney Optical, Pearle Vision, Lenscrafters, Sears Optical, In Style Optical and other EyeMed access network optical providers.<sup>2</sup>
- **Harvard Vanguard Medical Associates:** Save 40% on frames and 20% on prescription sunglasses.
- **Laser vision correction:** Save up to 45% on procedures from Davis Vision, QualSight LASIK and US Laser Network, with locations in MA, ME, NH and CT.

## Hearing

- **Amplifon Hearing Health Care:** Save on hearing aids and hearing services, plus one year of follow-up services included with purchase. Locations nationwide.
- **Flynn Associates:** Save up to \$200 per hearing aid, and get free quarterly cleanings, adjustments and more.
- **Speech-Language and Hearing Associates of Greater Boston, PC:** Save up to \$200 on each hearing aid purchase.

## Healthy Eating

- **DASH for Health™:** Save 50% on a six-month subscription for this online program to help improve eating and exercise habits.
- **Green City Growers:** Save 15% on raised-bed organic vegetable garden installation and get one free session when you sign up for bi-weekly maintenance.
- **Jenny Craig:** Free three-month trial membership (includes \$50 in food savings) or save 50% on eligible premium programs.<sup>3</sup>
- **Savor Health:** Save on fresh, nutritious and delicious meals for cancer patients and caregivers.

## Fitness

- **Appalachian Mountain Club:** Save 20% on individual and family memberships. Use your membership for all kinds of outdoor activities to keep you healthy and fit.
- **Boston Ski & Sports Club:** Save 23% on annual membership, with access to fun ways to stay active and healthy, such as playing sports, skiing, traveling and connecting with other enthusiasts in the region.
- **Genavix Wellness Network:** Save \$50 on the “90 Day Commit to Get Fit” program, which includes help from a wellness coach in setting up a customized fitness, nutrition and stress management plan.
- **Marathon Sports:** Save 15% on athletic footwear. Multiple locations in MA.



<sup>1</sup> You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.

<sup>2</sup> Valid at participating locations only. Restrictions apply.

<sup>3</sup> Cost of food and shipping not included. Active program enrollment and program eligibility status required. Food savings comprised of five \$10 coupons to be used with purchase of full planned menu. Offer valid at participating centers and Jenny Craig Anywhere. Not valid at jennycraig.com. New members only. No cash value. Not valid with any other offers or discounts. Each offer can be used separately, once per member. Restrictions apply. Visit Jenny Craig for details.



## Dental

- **Universal Dental Plan:** Save up to 28% on Universal Dental Plan's membership fees, and 20-50% on all procedures from a network of participating dentists in MA, ME, NH and CT.<sup>4</sup>

## Holistic Wellness

- **Complementary and Alternative Medicine:** Save up to 30% on services offered through our partnership with Healthways WholeHealth Networks, including: acupuncture<sup>5</sup>, chiropractic<sup>5</sup>, tai chi, qigong, diet and supplement advisors, mind body therapies and more.
- **Hug Patrol:** Save 25% on any therapeutic, weighted products to help relieve stress, anxiety and other symptoms.
- **Ivy Child:** Save 15% on mindfulness health education programs that focus on meditation, yoga, art and music for children and teens.
- **Mindful Magazine:** Save 25% on a regular subscription.
- **UMass Medical School Mindfulness Based Stress Reduction Program and Mindfulness Based Cognitive Therapy Program:** Save 15% on these 8-week courses.
- **The Original Healing Threads by Spirited Sisters:** Save 15% on clothing for people with leg injuries or who are undergoing upper body rehabilitation.
- **10% Happier:** Get "The Basics" course for free. Subscribe to the rest of the program for \$9.99 per month and get your first month free for this online meditation program.

## Quit Smoking

- **Craving to Quit:** Save 25% on this smartphone-based program.
- **QuitSmart:** Save 18% on this self-help quit program that offers hypnosis, medication recommendations and a patented simulated cigarette.

## Family & Senior Care

- **Care.com:** Save up to 25% on a premium membership, with access to thousands of babysitters, nannies, senior caregivers, pet sitters, dog walkers, tutors, housekeepers and more.
- **CareScout Elder Advocacy Program:** Save 20% and connect with trained care advocates to help assess your needs and find adult day care, home health care services or facility care.
- **Home Instead Senior Care:** Get a one-time \$100 credit toward fees for services at participating offices and get a free home safety inspection at the start-up of services.
- **My Vigorous Mind:** Save up to 25% on memberships for this fun, web-based brain wellness software that helps train people's cognitive skills.
- **SeniorAssist (Senior Resource Center, Inc.):** Save \$500 on the lifetime flat fee for services.

<sup>4</sup> Universal Dental Plan is not dental insurance and does not meet minimum creditable coverage under applicable state law. The plan provides discounts at specific dental providers for dental services. The plan does not make payments directly to the providers of dental services. The plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount dental plan organization. The range of discounts will vary depending on the services provided.

<sup>5</sup> Does not replace or supplement coverage under your Harvard Pilgrim medical benefits plan. Some plans include chiropractic and/or acupuncture coverage, in which case the provider networks and benefits differ. Consult your *Benefit Handbook* or call Member Services for details.



 **More details?**

If you're an existing Harvard Pilgrim member, log in to your account at [www.harvardpilgrim.org](http://www.harvardpilgrim.org). If you're not currently a member, call **(800) 848-9995**. For TTY service, call **711**.



Harvard Pilgrim  
HealthCare

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



# Fitness pays! Receive up to \$150 fitness reimbursement\*

If you're a member of Harvard Pilgrim and belong to a qualified health and fitness club for four months in a calendar year, we'll reimburse you up to \$150 — for you or your dependents covered under your plan. It's that easy.

## Most health and fitness facilities qualify

- Fitness reimbursement applies to monthly fees paid to a facility that provides cardiovascular and strength-training equipment for exercising and improving physical fitness, such as: health clubs and fitness centers; YMCA's and YWCA's; Jewish Community Centers; and municipal fitness centers.
- Qualifying facilities also include fitness studios/facilities that offer yoga, Pilates, Zumba, aerobic/group classes, indoor cycling/spinning classes, kickboxing, CrossFit, strength training, tennis, indoor rock climbing and personal training (taught by a certified instructor).
- The following are not eligible for reimbursement: fees you pay for group classes or personal training outside of a fitness facility/studio, and health club initiation fees you pay for instructional dance studios, country clubs, social clubs (such as ski, riding or hiking clubs), spas, gymnastics facilities, martial arts schools, pool-only facilities, road race fees, sport camps, ski passes, sports teams or leagues, and school sports athletic user fees.

## What to know about Harvard Pilgrim's fitness reimbursement

### How to qualify

- Membership at a qualifying health and fitness facility must be for at least four months in a current calendar year. Validation as a qualifying facility is subject to approval by Harvard Pilgrim.

Turn over to learn more ▶

\*Up to \$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract). Must be currently enrolled in Harvard Pilgrim at time of reimbursement. If enrolled through an employer, available to the extent your employer has elected to offer this fitness reimbursement. Restrictions apply, and reimbursement is not available to all members. (For tax information, consult with your employer or tax advisor.)

Certain employers will offer this program upon their annual enrollment/anniversary date. In these instances, you'll be eligible four months after the enrollment/anniversary date. For example: If your employer's enrollment/anniversary date is April 1, eligibility to submit for reimbursement begins no earlier than August 1 (as long as all other participation rules are met). For specific fitness center criteria, log in to your member account at [www.harvardpilgrim.org](http://www.harvardpilgrim.org), click on "Discounts & Savings," then go to the Fitness Reimbursement section.

Per the Patient Protection and Affordable Care Act, some small group and individual plans include coverage for fitness reimbursement. Please see your *Benefit Handbook* and *Schedule of Benefits* for details.

## What to know about Harvard Pilgrim's fitness reimbursement (continued)

- Either you are enrolled in a plan with fitness reimbursement through your employer or you're enrolled in a Harvard Pilgrim Buy Direct Plan.
- Reimbursement is not available to members enrolled through most Harvard Pilgrim Nongroup plans, some Choice, Choice Plus and Options plans, the Passport Connect<sup>SM</sup> program, USNH and Health Plans, Inc.

How to receive up to \$150

### You have two options for submitting your fitness reimbursement request

- 1) Submit your request online
- 2) Mail the paper form to us



Log in to [www.harvardpilgrim.org](http://www.harvardpilgrim.org), click on “Discounts & Savings” then click on “Learn More about Fitness Reimbursement.” Scroll down to the “Ready to Request Reimbursement?” section to submit your request online or download the form. Or, call Member Services at (888) 333-4742 and a representative will send you a form.

As long as all requirements are met, reimbursement should take up to eight weeks.

### General requirements and important notes

- You, the subscriber, must fill out and submit Harvard Pilgrim's Fitness Reimbursement Form, as well as all necessary receipts and a copy of your fitness facility contract, by March 31 of the following year. Harvard Pilgrim's online and paper fitness reimbursement forms both detail the reimbursement process and what you need to submit to receive your reimbursement.
- Reimbursement is up to \$150 per calendar year (i.e., January–December) in total for fitness facility membership dues for the subscriber and/or their dependents. (Maximum reimbursement per year per subscriber policy is \$150.)
- Subscriber may receive fitness reimbursement only once per calendar year.
- Reimbursement checks will be mailed and made payable to the subscriber only at the subscriber's address of record. No alternative address will be accepted.
- Be sure to keep copies of all documentation before you submit your fitness reimbursement form, as originals cannot be returned.
- For more details, log in to your member account at [www.harvardpilgrim.org](http://www.harvardpilgrim.org), click on “Discounts & Savings,” then go to the Fitness Reimbursement section.



# With Doctor on Demand, get the care you need from wherever you are:



## Virtual video visits with licensed doctors, psychologists and psychiatrists

### Medical urgent care visits:

#### Fast and easy

Connect with a physician in minutes.<sup>1</sup>

#### You're covered

Harvard Pilgrim members pay the PCP-level cost sharing. No referral is required to see a Doctor on Demand provider.

#### Great physicians

Board certified and licensed in your state.<sup>2</sup> Multiple languages available.<sup>3</sup>

#### Treat many conditions

Treat nearly any non-emergency medical condition.

#### Get a prescription

Fast and paperless prescription fulfillment to your pharmacy.<sup>4</sup>

*Continued on reverse* 



### Top Medical Issues Treated:

- Coughs, colds
- Sore/Strep throat
- Flu
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health: UTIs, yeast infections
- Sports injuries
- Eye issues

<sup>1</sup> Availability more limited during overnight hours.

<sup>2</sup> Doctor on Demand operates subject to state laws. Doctor on Demand is not intended to replace an annual in-person visit with a primary care provider.

<sup>3</sup> Some languages require an appointment.

<sup>4</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.



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

## Behavioral health visits<sup>1</sup>:

### Based on your needs

Licensed, U.S.-trained providers.<sup>2</sup> Psychologists support you using talk therapy, while psychiatrists will also look for biological imbalances and can prescribe medicine as part of a treatment plan.<sup>3</sup>

### Easy to schedule

You will need to schedule an appointment at least 24 hours in advance; however, psychology visits are typically available within 48 hours to one week and psychiatry visits are typically available within 2 – 3 weeks.

- Psychology appointments are scheduled for either 25 or 50 minutes.
- Psychiatry appointments start with a 45-minute visit, with 15-minute follow-up visits after that.

### Get help with many common conditions

Support for non-emergency conditions and situations.

### You're covered

Harvard Pilgrim members pay the plan's cost share for behavioral health office visits. No referral is required to see a Doctor on Demand provider.



### Most Common Behavioral Health Conditions Treated:

- Depression
- Relationship issues
- Workplace stress
- Social Anxiety
- Trauma and Loss
- Addiction

## Set Up Your Account Now



Or Web Video Visits: [www.doctorondemand.com/harvard-pilgrim](http://www.doctorondemand.com/harvard-pilgrim)

<sup>1</sup> Doctor on Demand is not meant for crisis or emergency situations. If you are experiencing a crisis or emergency, call 911 or go to your nearest emergency room. You can also access the free, 24-hour National Suicide Prevention Lifeline at (800) 273-8255.

<sup>2</sup> Practitioners providing services are licensed in the state the member is calling from.

<sup>3</sup> Doctor on Demand psychiatrists can prescribe medications when necessary for treatment; however, Doctor on Demand does not prescribe any controlled substances, such as benzodiazepines (e.g., Xanax, Valium, Klonopin, etc.), or stimulants (e.g., Ritalin, Adderall). In these cases, alternatives with less potential for abuse and dependence may be offered.

# 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 he/she must discuss with us before they take place.

To find out where our participating doctors admit patients, visit our online directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org). Or you can call one of the telephone 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 [www.harvardpilgrim.org](http://www.harvardpilgrim.org) 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 at any time with Harvard Pilgrim. For details, see your Benefit Handbook.

To access your Benefit Handbook online, log into your personal account on [www.harvardpilgrim.org](http://www.harvardpilgrim.org), click on More tasks in *HPHConnect* and select Plan Documents under My Documents. For assistance, call Member Services at (888) 333-4742.

## Member confidentiality

Harvard Pilgrim is committed to ensuring and safeguarding the confidentiality of its members’ personal information, including medical information, in all settings. Harvard Pilgrim staff use and disclose members’ personal information only in connection with providing services and benefits and in accordance with Harvard Pilgrim’s confidentiality policies. Harvard Pilgrim permits only designated employees who are trained in the proper handling of member information to have access to and use of your information.

Harvard Pilgrim sometimes contracts with other organizations or entities to assist with the delivery of care or administration of benefits. Any such entity must agree to adhere to Harvard Pilgrim’s confidentiality and privacy standards.

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When Harvard Pilgrim uses or discloses your personal information, it does so using the minimum amount of information necessary to accomplish the specific activity. Harvard Pilgrim discloses its members' personal information only:

- (1) in connection with the delivery of care or administration of benefits, such as utilization review, quality assurance activities and third-party reimbursement by other payers, including self-insured employer groups;
- (2) when you specifically authorize the disclosure;
- (3) in connection with certain activities allowed under law, such as research and fraud detection;
- (4) when required by law; or
- (5) as otherwise allowed under the terms of your Benefit Handbook.

Whenever possible, Harvard Pilgrim discloses member information without member identifiers and in all cases only discloses the amount of information necessary to achieve the purpose for which it was disclosed. Harvard Pilgrim will not disclose to other third parties, such as employers, member-specific information (i.e., information from which you are personally identifiable) without your specific consent unless permitted by law or as necessary to accomplish the types of activities described above.

In accordance with applicable laws, Harvard Pilgrim and all of its contracted health care providers agree to give members access to, and a copy of, their medical records upon a member's request. In addition, your medical records cannot be released to a third party without your consent or unless permitted by law.

Visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) 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**

**Español (Spanish)** ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

**Português (Portuguese)** ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

**Kreyòl Ayisyen (French Creole)** ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

**繁體中文 (Traditional Chinese)** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

**Русский (Russian)** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

**العربية (Arabic)**

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742 (TTY: 711)

**ខ្មែរ (Cambodian)** ប្រសូជនដំណឹង: បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

**Français (French)** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

**Italiano (Italian)** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

**한국어 (Korean)** '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

**ελληνικά (Greek)** ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

**Polski (Polish)** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

**हिंदी (Hindi)** ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

**ગુજરાતી (Gujarati)** ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

**ພາສາລາວ (Lao)** ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).



## **General Notice About Nondiscrimination and Accessibility Requirements**

Harvard Pilgrim Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Harvard Pilgrim Health Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that Harvard Pilgrim Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Compliance Officer, 93 Worcester St, Wellesley, MA 02481, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: [civil\\_rights@harvardpilgrim.org](mailto:civil_rights@harvardpilgrim.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 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.