



# University of New England 2022 Open Enrollment

© Harvard Pilgrim Health Care



# What's New and Important Information for 2022

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- No plan design changes for 2022!
- 2022 employee contributions remain the same for all three plans.
- **HSA Contribution**
  - Employer contributions remains up to \$2,600 annually distributed each pay period
- **2022 HSA Contribution Limits:** \$3,650 for individual coverage, \$7,300 for family coverage.
  - You can make catch-up contributions of \$1,000 per year if you are 55 years of age or older.
  - Combined limit for employee and employer contributions.
- **New!** Get up to \$300 in Fitness Reimbursement.
  - Up to two covered members on a family plan can be reimbursed for up to \$150 each, for a maximum reimbursement of \$300.
- **New! Decision Doc** powered by MyHealthMath.
  - Secure platform that gives you an interactive report showing you which health plan will save you the most money based on your specific health needs.



**\*\* Be sure to complete Open Enrollment online during 11/1 – 11/15 in order to be entered into a raffle for some TERRIFIC prizes!**

# Terms and Definitions

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**Copayment:** A flat dollar amount you pay for services when you have your appointment or pick up prescriptions at the pharmacy.



**Out of pocket maximum:** The maximum amount you will pay out of pocket during the calendar year; includes copays, deductible, coinsurance and Rx copays.



**Deductible:** A set amount of money you pay out of your own pocket for certain covered services.



**Primary Care Physician:** The assigned doctor you rely on to help manage your health.



**Coinsurance:** A fixed percentage of costs you pay for covered services after you have paid your full annual deductible.



**Referral:** The formal process of your primary care physician (PCP) directing your care to a specialist.

# Primary Care Physician (PCP) Requirement

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- If you are a new employee or electing the POS plan for the first time, your PCP designation must be completed on or after January 1<sup>st</sup> and prior to any upcoming appointments in 2022.
- **New Members** - If you do not choose a PCP, you will receive a letter with the names of the providers assigned to you and any dependents on the plan.
  - Log in to your member account once your coverage becomes effective January 1<sup>st</sup> to make any changes or call Member Services at (888) 333-4742.
- **New and Existing Members** - If you go to a PCP other than the one listed in the Harvard Pilgrim system, the claims will apply as **out-of-network**.
- **Note: Most Physician Assistants (PA) and Nurse Practitioners (NP) are credentialed under the PCP and typically not listed in the Provider Directory.**
  - You may need to **call your providers office** to see who their claims are billed under to list that provider as your PCP.



Find a PCP through [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory) or  
call us at (888) 333-4742



# Let us help you find providers who accept Harvard Pilgrim

## Find a PCP or see if your current provider is in our network

1. Go to [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and select “Find a Provider.”
2. Log in for best results, or you may search without logging in.
3. You’re now in our provider lookup tool. Under standard plans, choose either “PPO” or “POS or POS Open Access.”
4. The next screen lets you search by name, facility, specialty or provider type.

Visit [www.hphc.providerlookuponlinesearch.com/search](http://www.hphc.providerlookuponlinesearch.com/search) to find doctors in your network.

- 1 Click “Find a provider” at the top of the page.
- 2 You’re now in our provider lookup tool.
- 3 The next screen lets you search by name, facility, specialty or location.
- 4 If you search providers, you can narrow the results by using the next page’s filters, such as:
  - Distance from you
  - Additional languages
  - Accepting new patients
  - Gender

### Questions?

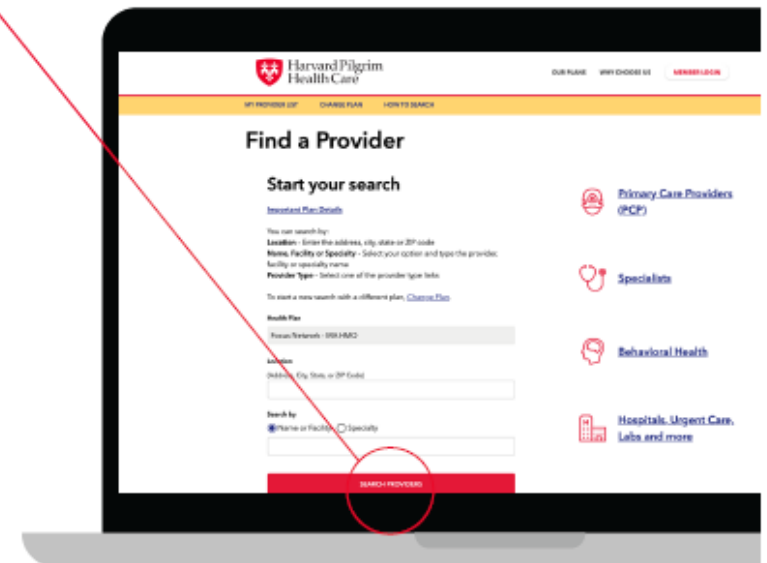
If you have questions or need help,  
just give us a call.



**Already a Harvard Pilgrim member? Call (888) 333-4742.**

**Not yet a member?  
Call (800) 848-9995.**

**For TTY service, call 711.**

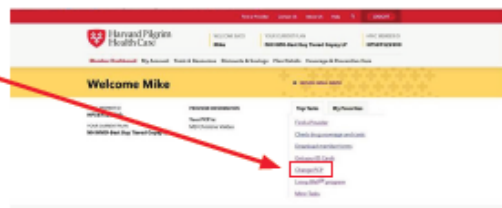


# Changing your PCP in your member account

- 1 Go to [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and select **Member Login**.



- 2 Once you're logged in, under **Top Tasks**, select **Change PCP**.



- 3 Click the **Change PCP** button next to the member whose PCP you want to change.



Note: If a member is viewing the PCP for a family member 18 or over, you will see "PCP on file".

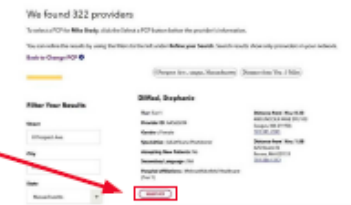
2 more steps on the back

## If you don't have a member account, it's easy to set one up.

- Go to [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and select **Member Login**.
- Under "**Member? Register now!**" select "**Create a secure account**".
- Choose a way to identify yourself – either by your Social Security number or your Harvard Pilgrim ID number.
- Enter the required information, and then type a username and password to activate your account.

Note: To create an account using the Harvard Pilgrim ID number identification option, select the "Request an activation code" link. Accounts are available to members 13 years and older.

- 4 Search for the PCP by city, ZIP code, provider last name or provider ID, and then select a PCP in the Providers results list.



- 5 Save the PCP change.



## What else can you do with your member account?

- Check your benefits, plan details and deductible status.
- Order an ID card or save a digital copy of your ID card.
- View or print your Activity Summary, an easy-to-understand report of recent claims and cost sharing.
- Review your Personal Health Record, which includes your medication and claims history, visit summaries, illnesses/conditions and more.

# Understanding Your Plan

## Point of Service (POS) & Referrals

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- **A referral to a specialist doctor is required in order to access in-network benefits.**
  - **Primary care provider's office handles all in network referrals** by communicating with Harvard Pilgrim electronically.
    - Not required for: chiropractic medicine, OB/GYN, annual eye exam, acupuncture, urgent care, emergency care or telemedicine.
  - **If a referral is not obtained, the claim will be subject to the out-of-network benefits. This includes appointments with in-network providers.**
  - If you are currently seeing a specialist, be sure to call your PCP to request a referral.
- **When seeing an out-of-network provider, you are responsible for the referral.**
  - Simply call our Member Services department at (888) 333-4742.
- **For existing specialist visits a simple call to your PCP's office will most likely suffice.**
  - When being referred to a new specialist your PCP may want to see you for an in-person visit.

# Point of Service (POS) Plan - Accessing Care

## Example #1: John Doe's Heart Condition

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- John calls his Primary Care Physician (PCP) to request a referral for his upcoming Cardiologist appointment in January:
  - **Scenario A:** John has a long-standing relationship with his PCP, who has been monitoring John's condition for years and is comfortable referring him to the Cardiologist.
  - **Scenario B:** Recently, John switched to a new PCP who is not familiar with John's heart condition. The PCP asked John to come in for an exam prior to sending the referral for a Cardiologist.
    - If John decides to go to the Cardiologist **without his PCP referral**, the claim for that service will **apply towards the out-of-network benefits** and John will be responsible for the higher cost level.



# Point of Service (POS) Plan - Accessing Care

## Example #2: Jane Doe's knee injury

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- Jane calls her Primary Care Physician (PCP) and asks for a referral to see an Orthopedic surgeon.
- Prior to sending a referral to the Orthopedic surgeon, the PCP asks to evaluate Jane in-person to properly direct her care.
  - **Scenario A:** After Jane's evaluation with her PCP, it is determined that her injury was a mild sprain, and a referral is not needed. Jane's knee heals within 2-4 weeks.
  - **Scenario B:** After Jane's evaluation with her PCP, it is determined that Jane needs to have an X-ray. Results from the X-ray show a significant injury, and the PCP provides a referral for Jane to see the Orthopedic surgeon.

# Your 2022 plan options



## Health Insurance Benefits

3 Plan Options

Effective January 1, 2022

- Basic PPO \$500
- Enhanced PPO \$500
- POS \$2,800 with HSA

No change in Network Providers

Coverage	Basic		Enhanced		POS HDHP with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$500 Individual \$1,000 Family		\$500 Individual \$1,000 Family		\$2,800 Individual \$5,600 Family	
Annual Out-of-Pocket Maximum	\$3,500 Individual \$7,000 Family		\$3,000 Individual \$6,000 Family		\$3,000 Individual \$6,000 Family	\$6,000 Individual \$12,000 Family
Preventive Services	No Charge	Deductible then 40%	No Charge	Deductible then 20%	No Charge	Deductible then 30%
Primary Care Visit	\$25 Copay	Deductible then 40%	\$20 Copay	Deductible then 20%	Deductible then 10%	Deductible then 30%
Specialist Visit*	\$50 Copay	Deductible then 40%	\$40 Copay	Deductible then 20%	Deductible then 10%	Deductible then 30%
Chiropractic Services	\$25 Copay	Deductible then 40%	\$20 Copay	Deductible then 20%	Deductible then 10%	Deductible then 30%
Outpatient Services (Diagnostic/X-ray/ Lab Services/MRI/CAT/PET Scans etc.)	Deductible then 20%	Deductible then 40%	Deductible only	Deductible then 20%	Deductible then 10%	Deductible then 30%
Inpatient Hospital Services/Outpatient Surgery	Deductible then 20%	Deductible then 40%	Deductible only	Deductible then 20%	Deductible then 10%	Deductible then 30%
Emergency Room (copay waived if admitted)	\$150 then deductible	\$150 then deductible	\$100 then deductible	\$100 then deductible	Deductible then 10%	Deductible then 10%
Outpatient Mental Health Benefits	\$25 Copay	Deductible then 40%	\$20 Copay	Deductible then 20%	Deductible then 10%	Deductible then 30%
Inpatient Mental Health Benefits	Deductible then 20%	Deductible then 40%	Deductible only	Deductible then 20%	Deductible then 10%	Deductible then 30%
Pharmacy Benefit	Retail \$15/\$30/\$50 Mail Order \$30/\$60/\$100	Retail \$15/\$30/\$50 Mail Order \$30/\$60/\$100	Retail \$10/\$20/\$35 Mail Order \$20/\$40/\$70	Retail \$10/\$20/\$35 Mail Order \$20/\$40/\$70	Retail / Mail Order Preventive Drugs No Charge All other drugs deductible then covered in full	Not Covered

# Preventive Drug Benefit for POSHSA Plan

Your coverage includes preventive drug benefit.



Medications to help prevent chronic conditions and illnesses are covered **outside** of your plan's deductible.

Preventive drugs,  
**No charge!**

## Anticoagulants & Platelet Aggregation Inhibitors for STROKE PREVENTION

anagrelide  
aspirin-dipyridamole  
Bevyxxa  
Brilinta  
cilostazol  
clopidogrel  
Coumadin  
dipyridamole  
Eliquis  
enoxaparin  
fondaparinux  
Fragmin  
heparin  
Jantoven  
Pradaxa  
prasugrel  
Savaysa  
warfarin  
Xarelto

## Antineoplastics for BREAST CANCER

anastrozole  
exemestane  
letrozole  
Soltamox  
tamoxifen  
toremifene

## Blood Glucose Regulators for DIABETES\*

acarbose  
Adlyxin  
Avandia  
Baqsimi  
Bydureon  
Byetta  
Cycloset  
diazoxide  
suspension  
droxidopa  
Farxiga  
glimepiride  
glipizide

glipizide extended-release  
glipizide/metformin  
glucagon  
glyburide  
glyburide/metformin  
Glyxambi  
Gvoke  
Humalog  
Humalog Mix  
Humulin  
insulin lispro  
Janumet  
Janumet XR  
Januvia  
Jardiance  
Jentadueto  
Korlym  
Lantus  
Lantus Solostar  
Levemir  
Levemir Flexpen  
Lyumjev  
metformin  
metformin ER  
metyrosine  
miglitol  
nateglinide

Ozempic  
pioglitazone  
pioglitazone/glimepiride  
pioglitazone/metformin  
repaglinide  
Riomet ER  
Rybelsus  
Soliqua  
Symlin  
Symlin Pen  
Synjardy  
Synjardy XR  
tolbutamide  
Toujeo Solostar  
Tradjenta  
Tresiba  
Trijardy XR  
Trulicity  
V-Go  
Verquvo  
Victoza  
Xigduo XR  
Xultophy

## Cardiovascular Agents for HEART DISEASE/ HYPERTENSION

acebutolol  
acetazolamide  
acetazolamide capsule ER  
Aldactazide  
Aliskiren  
amiloride/  
hydrochlorothiazide  
amlodipine  
amlodipine/  
atorvastatin  
amlodipine/benazepril  
amlodipine/olmesartan  
amlodipine/valsartan  
amlodipine  
valsartan-HCTZ  
atenolol  
atenolol/  
chlorthalidone  
benazepril  
benazepril/  
hydrochlorothiazide  
betaxolol, oral

BiDil  
bisoprolol fumarate  
bisoprolol/  
hydrochlorothiazide  
bumetanide  
Bystolic  
candesartan  
candesartan/  
hydrochlorothiazide  
captopril  
captopril/  
hydrochlorothiazide  
Cardizem LA  
Cardura  
Cardura XL  
Cartia XT  
carvedilol  
carvedilol ER  
chlorothiazide  
chlorthalidone  
clonidine  
Corlanor  
Demser  
Digitek  
Digox

\*Note: **Diabetic supplies** (i.e., blood glucose meters, test strips, lancets, syringes) are covered under Preventive Drug Benefit with prescription.

## Good News: Coverage for Over-the-Counter Medications






Your health plan includes coverage for certain generic over-the-counter (OTC) medications. This means the opportunity for cost savings on the essentials you reach for in your medicine cabinet!

### Here's how it works:

1. Use the online lookup tool at [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx) to see which OTC medications you take are covered.
2. Ask your provider to write a prescription for the covered medication, for up to a 90-day supply.
3. Bring the prescription to any in-network pharmacy\* so that the pharmacist can give you the proper medication.
4. You pay Tier 1 cost sharing instead of the retail price. (If you have an HSA plan, you pay either our discounted rate or the retail cost, whichever is lower, until you meet your deductible, and then Tier 1 cost sharing applies.)

There's another advantage: Because your provider will be giving you a prescription for the OTC medications you take, your medical records will have a more complete medication history.






These are the types of OTC medications that are covered. See the reverse side for a complete listing by medication.

Type of Therapy	Purpose
 <b>Cough, Cold, Allergy</b>	<ul style="list-style-type: none"> <li>• Antitussive (cough suppressant)</li> <li>• Expectorant</li> <li>• Nasal decongestant</li> <li>• Antihistamine</li> <li>• Nasal spray</li> </ul>
 <b>Dermatology</b>	<ul style="list-style-type: none"> <li>• Anti-fungal</li> <li>• Poison Ivy</li> </ul>
 <b>Eyes (Ophthalmic)</b>	<ul style="list-style-type: none"> <li>• Dry eye</li> <li>• Allergy</li> </ul>
 <b>Gastrointestinal</b>	<ul style="list-style-type: none"> <li>• Anti-parasite</li> <li>• H2 blocker (antacid)</li> <li>• Laxative</li> </ul>
 <b>Pain</b>	<ul style="list-style-type: none"> <li>• Anti-inflammatory</li> </ul>

\*Visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx) to find in-network pharmacy locations near you.

## Over-the-Counter Generic Medications Covered as of January 1, 2021

- When using the lookup tool for your plan's formulary, search by the generic name shown here.
- Only the generic versions of the product names are covered.
- Keep in mind that multiple store brands are available as generic drugs.

Type of Therapy	Medication Brand Name	Generic Name
 <b>Cough, Cold, Allergy</b>	Benadryl tabs, liquid, syrup	diphenhydramine
	Claritin tabs, syrup	loratadine
	Nasalcrom nasal spray	cromolyn
	Ocean 0.65% nasal spray	saline
	Robitussin syrup, liquid	guaifenesin
	Robitussin DM syrup, liquid	guaifenesin DM
	Sudafed tabs, liquid	pseudoephedrine
	Zyrtec tabs, syrup	cetirizine
 <b>Dermatology</b>	Clotrimazole cream, inserts	clotrimazole
	Hydrocortisone cream, lotion, ointment, solution (various name brands)	hydrocortisone
	Miconazole cream, inserts	miconazole
	Tolnaftate cream, gel, solution, aerosol	tolnaftate
 <b>Eye (Ophthalmic)</b>	Artificial tears (various name brands)	artificial tears
	Zaditor OTC 0.025%	ketotifen
 <b>Gastrointestinal</b>	Citrate of Magnesium	magnesium citrate
	Dulcolax tabs, suppositories	bisacodyl
	Fleet Enema	sodium phosphate
	Metamucil powder	psyllium
	Miralax powder	polyethylene glycol 3350
	Pepcid tabs	famotidine
	Reese's Pinworm Medicine tabs	pinworm medicine
	Senokot 8.6mg tabs	senna
	Tagamet tabs	cimetidine
 <b>Pain</b>	Ibuprofen 100mg/5mL suspension	ibuprofen

# Health Savings Account

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- A tax-free savings vehicle used to pay for qualified medical expenses.
- There is no “use it or lose it” provision.
- The money in this account is always yours.
- Funds may be used for any IRS qualified medical, dental and vision expenses.
- **2022 contribution limits: \$3,650 for individual coverage, \$7,300 for family coverage.**
  - You can make catch-up contributions of \$1,000 per year if you are 55 years of age or older.
- **UNE will contribute up to \$2,600!**
  - **Funds will be distributed on a per pay period basis.**
- You **cannot** be enrolled in the Medical Flex Spending Account and be making contribution to your HSA account.
- **IMPORTANT NOTE: ENROLLMENT IN MEDICARE & YOUR HSA ACCOUNT**
  - If you elect the HDHP POS with HSA , and then decide to enroll in Medicare after delaying it, you should stop contributing to your HSA **at least 6 months** in advance of enrolling in Medicare to prevent a tax penalty.



# HSA Eligibility & Mechanics

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- **Based on IRS rules, to be eligible you:**
  - Must be enrolled in an IRS-qualified high-deductible medical plan (HPHC \$3,000 QHDHP).
  - Cannot have any other health coverage which is not also a qualified high-deductible plan.
  - Cannot be claimed as a dependent on another person's tax return.
  - Must not be enrolled in Medicare (A, B or D), TRICARE, or a Full Purpose FSA (including a spouse's Full Purpose FSA).
- **Qualified Distributions include all Section 213 eligible expenses (medical, dental & vision) and Medicare premiums incurred by accountholder or any tax dependent.**
  - Deductible, Coinsurance, Out-of-Pocket Expenses.
  - Office Visit & Rx Copayments.
  - Dental & Vision Expenses.
- **Non-qualified Distributions prior to age 65 are taxable and subject to 20% penalty.**
- **At age 65, Non-Qualified Distributions *are* taxable, but not penalized.**
- **If you elect to enroll in the POS HDHP plan, UNE will provide Benefit Wallet (the HSA administrator) the information necessary to begin the process of establishing your HSA Account. You may receive a letter from Benefit Wallet informing you of additional information needed to establish your HSA account**

**For more information visit <https://www.mybenefitwalletsite.com/openenrollment/>**

# Preventive Care

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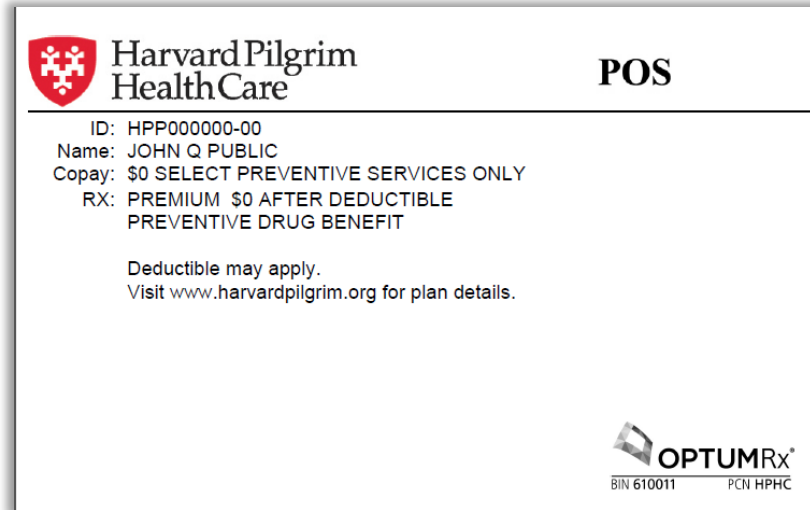
Our health plan has options for you to take great care of yourself at NO COST to you!

- Routine physicals and annual OB/GYN visits
- Many common preventive tests
- Complete list is at [www.harvardpilgrim.org](http://www.harvardpilgrim.org)

**NOTE: Must be billed as preventive service by your provider and on the Preventive list to be covered in full**




# Member ID Cards



## HDHP POSHSA Plan:

- Hold onto your ID cards!
- New ID cards will only be sent if you are adding the plan for the first time or making a change in coverage.

<b>Notice to Members</b> <ul style="list-style-type: none"><li>• For Member Services, call: <b>888-333-HPHC (4742)</b></li><li>• For Mental Health and Substance Abuse services, call United Behavioral Health at: <b>888-777-HPHC (4742)</b></li><li>• In a medical emergency, go to the nearest emergency facility or call <b>911</b> or other local emergency number</li><li>• If hospitalized, notify the plan within 48 hours</li><li>• Contact the Plan at <b>800-708-4414</b> to request approval for:<ul style="list-style-type: none"><li>• admission by a non-participating physician and/or hospital</li><li>• all services listed in the Schedule of Benefits requiring approval</li></ul></li></ul> <p>Please refer to your evidence of coverage for a full description of your benefits. <b><a href="http://www.hphc.org">www.hphc.org</a></b></p>	<b>Notice to Providers</b> <ul style="list-style-type: none"><li>• In MA, ME, NH, CT, RI, VT: <b>800-708-4414</b> or <b><a href="http://www.hphc.org">www.hphc.org</a></b> Medical Claims: Payer ID 04271 HPHC, PO Box 699183, Quincy, MA 02269-9183</li><li>• Other States: <b>800-693-5254</b> United Health Shared Services Medical Claims: Payer ID 39026 Group Number: 11-123456 PO Box 30783, Salt Lake City, UT 84130-0783 • <a href="https://uhss.umr.com">https://uhss.umr.com</a></li></ul> <p>UnitedHealthcare® Options PPO Network</p> 
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# Harvard Pilgrim Member Portal: An invaluable resource for you

With an online member account, you can get quick reliable answers to the information you need.



**Look up benefits and claims history**, plus the status of your deductible and out-of-pocket maximum



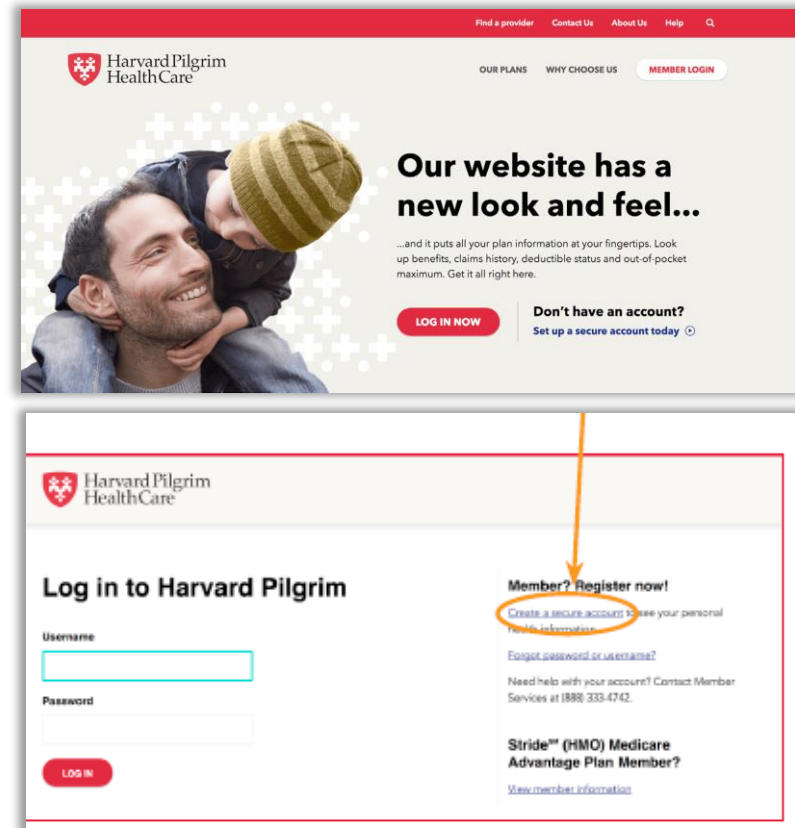
**Take advantage of discounts and savings** on eyeglasses and contact lenses, dental care, and nutrition and weight management programs, sneakers, fitness clubs and much more



**Learn how preventive care and conditions are covered**, such as asthma, diabetes, COPD and high blood pressure



**Access helpful tools and resources** to live a healthier life: find a doctor or a specialist, ask a pharmacist about over-the-counter medicines, connect with a personal health coach, participate in a guided mindfulness course, sign up for Go Paperless to receive your plan documents electronically and more



Visit [www.harvardpilgrim.org/members](https://www.harvardpilgrim.org/members) and create or log in to your member account.

# “It’s convenient to get care without leaving the house.”

Virtual visits allow you to get care from where you are with just a device and an internet connection.



Get care from licensed medical doctors, psychologists and psychiatrists



You won't need to find a babysitter



No need to travel to an office location



You receive convenient and private care from your home or any location



## Urgent Medical Care Options

### Doctor On Demand:

Using the Doctor On Demand app or website, members can receive treatment for common medical conditions such as cold & flu, asthma & allergies, bronchitis & sinus issues, upset stomach, rashes & skin issues, UTIs and eye issues. Physicians can send prescriptions directly for pick-up at your local pharmacy.<sup>1</sup> After each video visit, you can rate your experience and write a doctor review. Urgent care virtual visits are available to Harvard Pilgrim members traveling internationally.<sup>2</sup>

### Harvard Pilgrim's provider network:

Some providers may offer telemedicine services to patients. We recommend that you consult with your PCP office and/or the offices of other providers you see to learn about any offerings they have.

<sup>1</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.

<sup>2</sup> This excludes U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands) and certain other countries (e.g., nations on the U.S. Sanctions List). Physicians will not order prescriptions for patients calling from outside the U.S.

## Connect with Doctor On Demand providers

Download the free Doctor On Demand app or create an account at [doctorondemand.com](https://doctorondemand.com).



These images are of actors who portray a dramatization of a Doctor On Demand virtual visit.

## Behavioral Health Care Options

**Optum:** Optum offers a behavioral health network of approximately 4,000 contracted providers in all 50 states. Providers can evaluate and treat general mental health conditions, such as depression and anxiety. They can also provide therapy, and when appropriate prescribe medications (subject to state licensure and regulatory requirements).

**Doctor On Demand:** Doctor On Demand also offers behavioral health care. The most common conditions that Doctor On Demand treats are depression, relationship issues, workplace stress, social anxiety, addiction, trauma and loss. The service is not meant for crisis or emergency situations. Anyone experiencing a crisis or emergency should call 911 or go to the nearest emergency room.

To get started, download the free Doctor On Demand app or create an account at [doctorondemand.com](https://doctorondemand.com).

## Easily access behavioral health services

- 1 Go to [harvardpilgrim.org](https://harvardpilgrim.org) and click "Find a provider" at the top of the page
- 2 If you have created a Harvard Pilgrim member account, click "Login to search," or click "Select a plan" and then the link for your plan.
- 3 Click "Behavioral Health" on the right.
- 4 Choose your Behavioral Health provider type, then "Virtual Visits/Telemedicine" on the left.

### Filter Your Results

#### Virtual Visits/Telemedicine

- ☒ Show only those offering Virtual Visits/Telemedicine (119)

APPLY





# Get up to \$300 in fitness reimbursement

We'll reimburse you for fees you pay toward a fitness facility or other qualified membership, including virtual fitness subscriptions!



## What qualifies for reimbursement?

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 community fitness centers).

Qualified facilities also include fitness studios and facilities that offer:

- Yoga
- Pilates
- Zumba
- Aerobic/group classes
- Indoor cycling/spinning classes
- Kickboxing
- CrossFit
- Strength training
- Tennis
- Indoor rock climbing
- Personal training (taught by a certified instructor)

**New!** You can also be reimbursed for virtual fitness class subscriptions. Validation is subject to approval by Harvard Pilgrim.



Available on plans sold to large employer groups.

## Getting reimbursed is simple.

1. Pay your monthly membership or subscription fees
2. After four months of membership, you may complete the Fitness Reimbursement Form; go to [www.harvardpilgrim.org/fitnessreimbursement](http://www.harvardpilgrim.org/fitnessreimbursement) and pick one of these options:



### Online

Click on the link to submit your request online.



### Mail

Complete the paper form and mail to the address on the form, along with a copy of your fitness membership receipt.

[Read on for details ►](#)

## What does not qualify for reimbursement?

The following are not eligible for reimbursement:

- Fees you pay for some group classes or personal training outside of a fitness facility/studio
- Health club initiation fees 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

## When can I submit my request?

You can request reimbursement:

- Starting May 1 of the current calendar year, and after you've been enrolled in a Harvard Pilgrim plan for four continuous months
- After four months of fitness club membership or virtual fitness subscription
- Once per calendar year, submitted by March 31 of the following year

## How long will it take to be reimbursed?

Once you submit your request, reimbursement takes up to eight weeks. We'll send a check to the subscriber's address of record, made payable to the subscriber.

## For complete guidelines:



Go to  
[www.harvardpilgrim.org/fitnessreimbursement](http://www.harvardpilgrim.org/fitnessreimbursement)



Call Member Services at  
**(888) 333-4742**

There is a \$300 maximum reimbursement in a calendar year per subscriber. You must be eligible for fitness reimbursement through your Harvard Pilgrim plan, and you must be currently enrolled in Harvard Pilgrim at time of reimbursement. Restrictions apply, and reimbursement is not available to all members. Fitness reimbursement may be considered taxable income. For tax information, consult your employer or tax advisor.

## "After one call, I saved \$150."

**Pay less in out-of-pocket expenses for procedures and tests. And get cash rewards.**

At Harvard Pilgrim, we help you save money, like with our voluntary **Reduce My Costs** program.

If you're scheduled to receive elective, outpatient medical procedures or diagnostic tests, this program can help you find lower-cost providers. Plus, we'll reward you for choosing to save money.

**Read on for more details.**



The individual shown is representative only.  
The comment is a composite of sentiments  
often expressed by our members.

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

### How Reduce My Costs<sup>1</sup> works

1. Contact a Reduce My Costs nurse at (855) 772-8366 or use the chat feature by logging into your member account whenever your doctor recommends elective outpatient medical procedures or diagnostic tests.<sup>2</sup> The phone line and chat feature are available Monday through Friday from 8 a.m. to 6 p.m. ET.
2. You'll speak with an experienced nurse who will:
  - Compare provider costs and inform you of the lower-cost providers in your area
  - Assist with scheduling or rescheduling your appointment and help with any paperwork
3. If you're already seeing a lower-cost provider, you'll receive a reward just for calling.<sup>3</sup>
4. If you decide to receive care from a lower-cost provider, you'll earn a cash reward, depending on the service and the associated cost savings.

### Potential savings per service

Colonoscopy	Average range: \$1,780-\$4,660 Average savings: \$2,880
MRI	Average range: \$780-\$2,230 Average savings: \$1,450
Labs	Average range: \$120-\$550 Average savings: \$420

Ranges are based on Harvard Pilgrim's data.  
Actual service prices vary by provider type and location.  
The figures represent Q1 2021.

<sup>1</sup> To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

<sup>2</sup> For Maine-based members of a small group employer whose plans include a Health Savings Account (HSA), these additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information, please visit [www.harvardpilgrim.org/reducemycosts/maine](http://www.harvardpilgrim.org/reducemycosts/maine).

<sup>3</sup> Rewards are considered taxable income, so please consult with your tax advisor. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.

The Reduce My Costs program currently is not offered with the Littleton Options HMO. Please check with your sales executive.



**Make a quick phone call and start cashing in  
on your smart health care decisions.**  
[www.harvardpilgrim.org](http://www.harvardpilgrim.org)



**"Being rewarded  
for taking care of  
myself has never  
been so easy."**



**Well-being as you define it.  
A community at your fingertips.**

At Harvard Pilgrim, we're a guide to well-being, whether that means nutrition, fitness, finances or stress management. Our free wellness program is packed with tools that let you define your own vision of well-being.

With an online account, you join a community of people with common interests. You can share your questions, celebrate milestones and find out about live events. You tap the power of shared purpose. Here are some of the features:

-  Customize to suit your goals
-  Chat with others for tips and advice
-  Sync to your wearable device
-  Connect with a personal health coach

Our digital engagement platform is easily accessible from all devices.



**Earn up to \$120 in rewards and feel your best  
with our Well-being Program!**

It's a fun and easy way to participate in healthy activities and earn up to **\$120 in Amazon gift cards** per plan year.

#### Here's how it works

Enroll in the Well-being Program and participate in a variety of activities that support your entire well-being at home and at work. There's something for everyone, including activities to help you understand your health plan.

You'll earn rewards incrementally, so the longer you participate in the program, the more rewards you earn. Reach all three levels to earn a total of \$120 in Amazon gift cards. Of course, the best reward is knowing that your participation in the program can lead to a happier and healthier you!

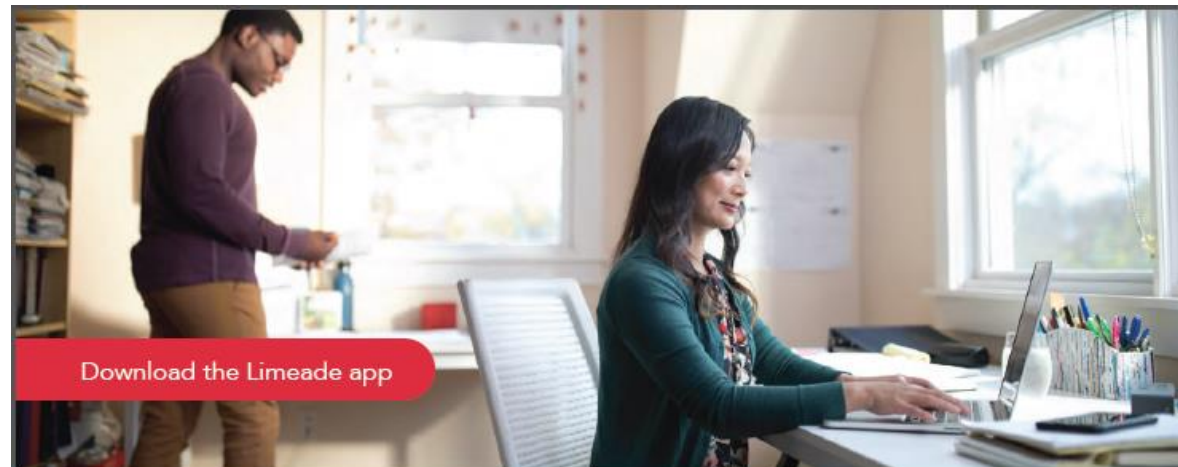
Subscriber Rewards	Reward level 1	Earn \$20 Amazon gift card
	Reward level 2	Earn \$40 Amazon gift card
	Reward level 3	Earn \$60 Amazon gift card

Covered dependents and employees who aren't Harvard Pilgrim members can participate in a separate program, where they can earn points toward monthly Amazon gift card drawings.

#### There's more!

All Harvard Pilgrim subscribers are eligible for these Well-being incentives:

- **Fitness reimbursement** – up to \$300 per family contract per plan year
- **Childbirth class reimbursement** – up to \$150 per plan year



**Check your wellness  
wherever you are!**

**To get started:**

- 1 Download the Limeade app**  **in the Google Play Store or App Store**
- 2 Open the Limeade app and enter the mobile program code HPHC**
- 3 Log in using your Harvard Pilgrim online member or guest account\***

\* If you do not have a Harvard Pilgrim online account, go to [www.harvardpilgrim.org/wellnessaccount](http://www.harvardpilgrim.org/wellnessaccount) to create an account. May take up to 24 hours for your guest account to be activated



#### Need assistance?

Email [HPWellness@harvardpilgrim.org](mailto:HPWellness@harvardpilgrim.org) or call (877) 594-7183, Monday-Friday, 9am-5pm EST

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

## Connecting with behavioral health resources

Your behavioral health journey is personal, but you're not alone. Through our partners, we deliver the support you and your family need. We encourage you to check out our menu of apps, digital tools and 24/7 support, so you can choose the path that's right for you. Here are the resources available to you as a Harvard Pilgrim member.

For more details about these and other resources, go to [www.harvardpilgrim.org/behavioralhealth](http://www.harvardpilgrim.org/behavioralhealth).



### 24/7 support: Behavioral Health Access Center

If you have questions about behavioral health and substance use treatment options, including finding a provider, call **(888) 777-4742** — licensed care advocates answer calls and can:

- Help you find an available behavioral health provider, including those who offer virtual visits
- Help you find Express Access providers, who offer routine appointments within five business days<sup>1</sup>
- Provide information about local behavioral health resources and plan benefits
- Help you create an individualized plan of care
- Connect you with digital self-management assessments, tools and other educational materials

If you are experiencing a crisis or emergency, you should always call **911** or go to the nearest emergency facility right away.



### Live and Work Well

At [www.liveandworkwell.com](http://www.liveandworkwell.com), you get 24/7, confidential access to professional care, self-help programs and information, wherever you are. Best of all, these resources are available at no cost to you and your family.

#### Learn how you can:

- Deal with major life changes
- Balance work and life
- Manage stress, depression, anxiety and other conditions
- Connect with behavioral health and substance use disorder resources, plus you'll have the added convenience of:
  - Online scheduling with virtual visit (telehealth) providers
  - Submitting and viewing claims
  - Accessing self-assessments, educational resources and digital tools

#### How to get started

Log in as a guest at [www.liveandworkwell.com](http://www.liveandworkwell.com) using company code **HPHC**.

Or, for a more personalized experience, including access to your plan benefits:<sup>2</sup>

- Go to [www.harvardpilgrim.org/behavioralhealth](http://www.harvardpilgrim.org/behavioralhealth)
- Click on "Optum's Live and Work Well member website"
- Log in using your Harvard Pilgrim user ID and password



### Digital tools and apps

#### Sanvello mobile app: on-demand stress management

Through our partnership with Optum<sup>3</sup>, you have access to the Sanvello mobile app.<sup>4</sup> This easy-to-use online tool can help you dial down the symptoms of stress, anxiety and depression — anywhere, anytime.

Get started by downloading the app from **Google Play** or the **Apple App Store**. Once downloaded, enter your Harvard Pilgrim ID number for complimentary access to the premium version.

- You can also access the app at [www.liveandworkwell.com](http://www.liveandworkwell.com). To browse as a guest, use access code **HPHC**.

#### Talkspace: Behavioral therapy with digital messaging

This digital therapy service lets you connect to licensed therapists and medication management providers via secure digital messaging on your computer, smartphone or tablet. Talkspace<sup>3</sup> offers a convenient way to access outpatient therapy.

- To get started, visit [www.talkspace.com/connect](http://www.talkspace.com/connect).
- Enter your insurance information, including member ID number.
- After filling out a brief assessment, you'll immediately be matched with three prospective therapists, based on your treatment preferences. No prior authorization or referral is necessary.
- Instructions for downloading the Talkspace app will be provided during the registration process.
- Cost sharing for outpatient behavioral health services may apply.



### Confidential support 24/7

#### Emotional Support Helpline

**(866) 342-6892**

- Help with managing anxiety or stress
- Staffed by behavioral health clinicians
- Interpreter service available

#### Substance Use Treatment Helpline

**(855) 780-5955**

- Connect with an in-network provider within 24 hours
- Staffed by recovery advocates and licensed clinicians
- Interpreter service available

#### National Suicide Prevention Lifeline

**(800) 273-TALK (8255); TTY: (800) 273-8255**

- Prevention and crisis resources for you or your loved ones
- Available in English and Spanish

If you are experiencing a crisis or emergency, you should always call **911** or go to the nearest emergency facility right away.



# Live well. Pay less.

Healthy discounts for Harvard Pilgrim members.  
Now that's a great deal!

## Being healthy is a way of life.

So, we're making it easier — and less expensive — for members to put health and happiness first. From eyeglasses to weight management to virtual fitness, we have discounts and savings on products and services for your body and mind.

Get started today at [www.harvardpilgrim.org/discounts](http://www.harvardpilgrim.org/discounts).



## Vision | SEE THINGS MORE CLEARLY

Need a new pair of eyeglasses? Take advantage of:

- Free eyewear and other discounts at participating Visionworks locations<sup>1</sup>
- 40% off frames at Harvard Vanguard Medical Associates Optical shop locations
- 35% off frames with purchase of a complete pair of glasses at participating EyeMed affiliated providers<sup>2</sup>

Interested in LASIK?

- Save up to 50% off national average price of traditional LASIK, and get special pricing for other laser procedures with QualSight
- Save 15% on regular pricing and 5% on promotional pricing for LASIK, PRK or e-LASIK with US Laser Vision Network
- Save up to 25% on provider's usual and customary fees for PRK or LASIK through Davis Vision

## Ready to reach your healthy goals?

We're right by your side! Stay healthy while saving money with these valuable perks for Harvard Pilgrim members. Log in to your account at [www.harvardpilgrim.org/discounts](http://www.harvardpilgrim.org/discounts) for all the details.



## Healthy eating | A RECIPE FOR SUCCESS

Sink your teeth into discounts that can help you manage your weight or eat healthier! Choose from a host of offerings, including:

- \$120 off Jenny Craig Complete Weight Loss Plan<sup>3</sup>
- 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



## Holistic wellness | A WHOLE-PERSON APPROACH

Well-being is more than healthy eating and exercise. No matter what stage of life you're in, we have discounts that focus on the whole person. Dive head-first into mindfulness and virtual meditation programs, take a balanced approach with complementary and alternative medicine services, or uncover discounted wellness products. Your savings include:

- Up to 40% off complementary and alternative medicine services through our partnership with WholeHealth Living Choices: acupuncture, chiropractic, massage therapy, natural healing, tai chi, qigong and more
- 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Save 10% on the Basic Bundle or 15% on the Plus Bundle of Ava Fertility Tracker
- Get the first month free and savings on Ten Percent Happier, and learn how to meditate with this clear, easy-to-use, step-by-step guide



## Quit smoking | BREATHE IN, BREATHE OUT

Are you or a family member trying to quit smoking or tobacco use? Don't give up! Get some extra support with discounted resources:

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



# Living Well at Home with Virtual Wellness Classes

## Virtual well-being classes offered at no cost

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**Available** by visiting: [harvardpilgrim.org/livingwellathome](https://harvardpilgrim.org/livingwellathome)

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### Yoga Classes

Mondays and Wednesdays  
5:15 p.m. to 6:15 p.m. ET



### Guided Mindfulness Sessions

Tuesdays and Thursdays  
8:30 a.m. to 9 a.m. ET



### Zumba Classes

Tuesdays and Thursdays  
5:15 p.m. to 6:15 p.m. ET



### Health and Wellness Webinars

Wednesdays  
1 p.m. to 1:30 p.m. ET

# Engage with MyHealthMath between 10/19 and 11/5

Access Decision Doc here: [www.myhealthmath.com/une](http://www.myhealthmath.com/une)



1

Share your medical and pharmacy needs in ~5 minutes

Agents available to go through the questions on the phone!

Here are some common health events. Do any of these apply to you or your household?

Add as many as you need.

☐ Specialists Visits or Special Health Consults  
[See Details](#)

☐ Pregnancy or Fertility Treatment  
[See Details](#)

☐ Surgery or Hospital Visits  
[See Details](#)

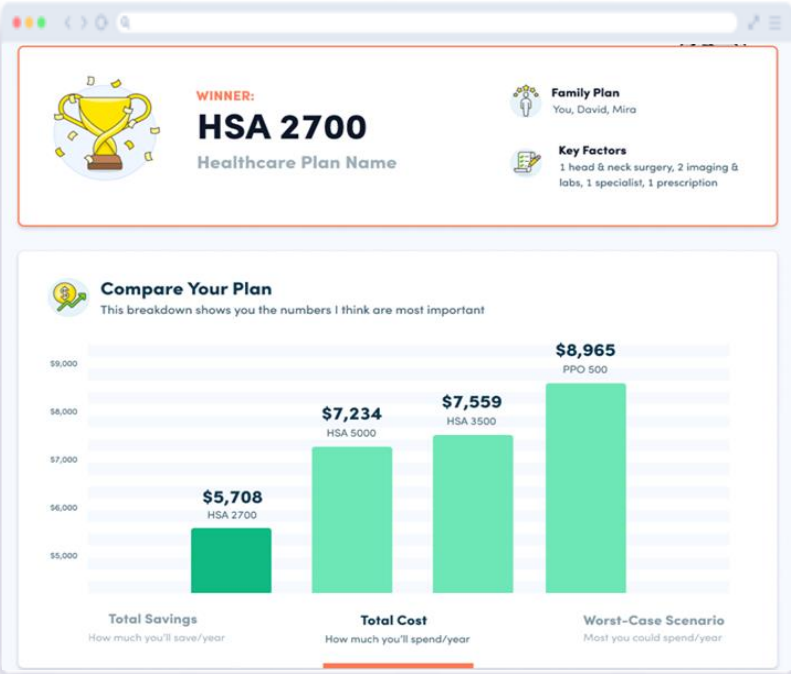
☐ X-Rays, Imaging, Lab Tests  
[See Details](#)

☐ I Don't Need These Types of Health Care  
[See Details](#)

2

Receive immediate recommendations on optimal plan

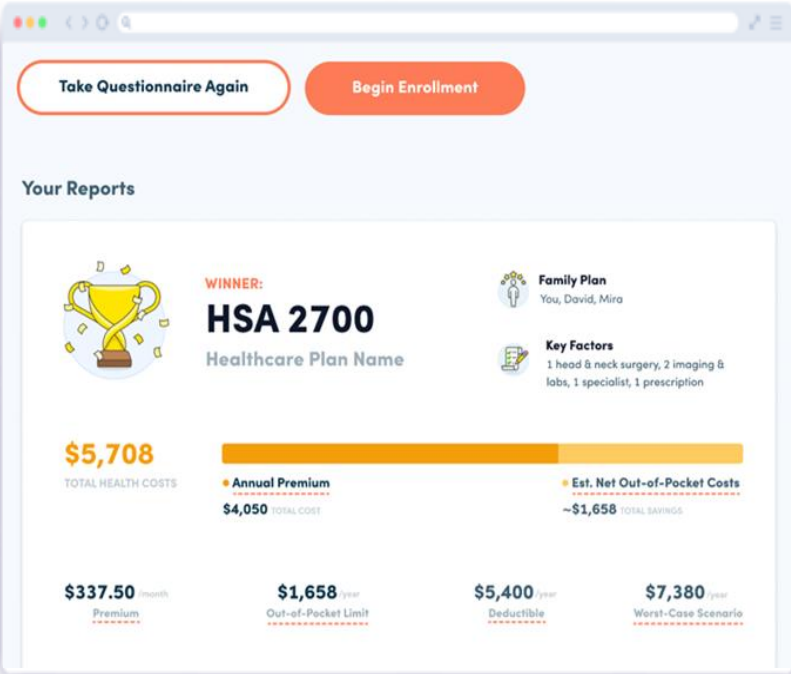
Contact support with any questions!



3

Enroll & Save

Average employee user saves \$1,300/year



# Our Unique Value: SmartStart

## Transition support for you and your family during open enrollment

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- Between now and December 31, 2021 you can call our dedicated SmartStart team at **(866) 874-0817** for answers to your questions.
- Engage with the clinical transition team.
- Assistance with understanding your Harvard Pilgrim coverage.
  - Answer general questions about your benefits.
  - Help you to find an in-network doctor.
  - Look up prescription drugs.
  - Show you how to use our online tools at [harvardpilgrim.org](https://harvardpilgrim.org) to help you make the most of your plan.



**Please note: Starting January 1, 2022, please call the Member Services number at (888) 333-4742 for help with your benefits and coverage questions.**

# To Reiterate - What's New and Important for 2022

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- No plan design changes for 2022.
- 2022 employee contributions remain the same for all three plans.
- **HSA** Employer contributions remains up to \$2,600 annually distributed each pay period.
- Maximum reimbursement of \$300 in Fitness Reimbursement.
- Continued partnership with MyHealthMath and their new Decision Doc support tool.

For more information, please visit the UNE Human Resources Website  
[www.une.edu/hr](http://www.une.edu/hr)



**\*\* Be sure to complete Open Enrollment online during 11/1 – 11/15 in order to be entered into a raffle for some TERRIFIC prizes!**

# Questions?

 Stay healthy.  
Stay **HaPi.** 