



Harvard Pilgrim
Health Care

edHEALTH

Leading the Way to Better Health

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





Dear Member,

At Harvard Pilgrim, we're not just your health plan provider; we are your health care partner.

That's why we offer flexible health plans with robust local and national provider networks, preventive care programs, digital tools for added convenience and inclusive, family-focused benefits.¹

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

Your member guide gives you an overview of:

- Your online member account
- Medical and behavioral health services
- Chronic condition management
- Wellness programs
- Exclusive discounts and many other great perks

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



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

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MyConnect

Personalized, convenient support along your health care journey

MyConnect, a Member Advocate service team, is your direct connection with Harvard Pilgrim. Available to you and your family members, whether you have questions about benefits, need help finding care or you're trying to meet your healthy lifestyle goals. You'll have one-on-one support, so the focus is always on your needs.

We can help:

- Explain your plan options during Open Enrollment, so you can choose the plan that's best for you and your family
- Find primary care providers (PCPs) and specialists
- Answer questions about coverage and claims
- Prepare you for medical appointments by checking the status of a pre-authorization or referral, and coordinate your care
- Connect you with our clinical care team of nurses, social workers, lifestyle coaches, pharmacists and care coordinators

Connecting with us just got easier

Use the secure chat feature in your Harvard Pilgrim member account to send a message anytime, and a Member Advocate will respond within one business day. No chatbots. Just real humans who understand your plan and benefits.

- Log in at **harvardpilgrim.org** and select "Chat with us" on the top of your home page. Prefer to speak by phone? **Call 866-623-0184.**

- Monday, Tuesday, Thursday: 8am – 6pm
- Wednesday: 10am – 6pm
- Friday: 8am – 5:30pm

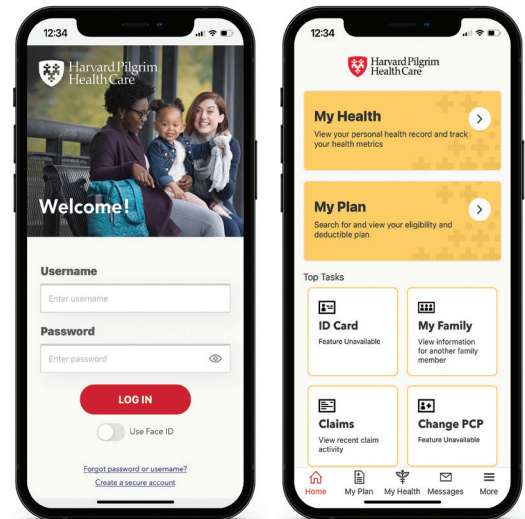


Your Secure Member Account

Quickly access your benefits

Log in at harvardpilgrim.org/member/login or activate your secure account at harvardpilgrim.org/create to quickly and securely access your health plan benefits information.

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



> Watch our secure member account video in English:

youtu.be/t4hGxzZdv00

and Spanish:

youtu.be/pp4mDApg-Nw



Find a Provider

Our online Provider Directory helps make it easier to find care

Looking for a Primary Care Provider (PCP), specialist or hospital? Use our “Find a provider” online tool to look up your plan’s participating providers. The tool is updated five days per week to reflect the most recent providers in our network.²

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

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

How to Select or Change Your PCP

- If your plan requires a PCP (like an HMO), choose **“Change PCP”** under **Your Plan Snapshot**.
- If your plan doesn’t require a PCP (like a PPO) but you’d like one to help coordinate your care, scroll to Helpful Resources and click **“Select a PCP”**.
- Search by location or provider name, apply filters and call to confirm availability.
- Click **“Select PCP”** and save your choice to help coordinate care—especially for plans that require in network providers. Your PCP works in collaboration with your care team and can help coordinate specialty care.

> Need Assistance?

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



Estimate My Cost³

Get costs before you get care

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

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



Get Started in 4 Easy Steps:

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

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



Know Your Care Options

Find the right care, when you need it

Knowing where to seek care for your situation can save you time and money. As a Harvard Pilgrim member, you and your dependents have access to a variety of options.⁴ Before you grab your keys, use this list to help you decide which path is right for you. We've organized these options from the most convenient to those reserved for emergencies:

Guidance & Support

> Harvard Pilgrim Care Team

Need help navigating the system? Our registered nurses and clinical social workers are available to support your health goals at no cost.

- **Manage chronic conditions**
- **Understand insurance costs**
- **Coordinate access to quality care**

Virtual Care

> Doctor On Demand

For non-emergency conditions, you can skip the waiting room entirely. In less than 15 minutes you can access board-certified physicians, 24/7 virtually anywhere in the US from the comfort of your phone, tablet or computer. Prescriptions can be picked up from your local pharmacy when medically appropriate.

- **Cold, flu and allergy symptoms**
- **Skin irritations and rashes**
- **Urinary tract infections or yeast infections**

Routine & Ongoing Care

> Your Primary Care Provider (PCP)

They are your lifelong health partner. They know your medical history best and should be your first call for non-urgent health conditions.

- **Annual check-ups and physicals**
- **Immunizations and routine tests**
- **Referrals to specialists**

Walk-In Convenience

> Retail Clinics

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

Fast care for non-emergencies

> Urgent Care Center

When you need care fast, but it's not life-threatening. Costs are typically 10x lower than the ER.

- **Sprains, strains and minor fractures**
- **Cuts requiring stitches**
- **Minor burns or sudden high fevers**

Life-Threatening emergencies

> Emergency Room (ER)

The ER is for severe, life-threatening conditions. Using the ER for non-emergencies can lead to long wait times and costs exceeding \$2,000. If you believe you are experiencing a life-threatening emergency, call 911 or go to the nearest emergency room immediately.

- **Chest pain or severe shortness of breath**
- **Sudden numbness, weakness or trouble speaking**
- **Severe bleeding or major trauma**

> To learn more and find providers near you, visit [harvardpilgrim.org/knowyourcare](https://www.harvardpilgrim.org/knowyourcare).



Get Help Managing a Condition

Our Care Team is here to support your unique needs

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

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

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

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

Additional Care Resources

Family & Maternal Health

For comprehensive Family & Maternal Health resources supporting our members from conception to birth and beyond, visit harvardpilgrim.org/parenting.

Ovia Health

Ovia Health is a digital health platform focused on fertility, pregnancy, parenting and menopause. It is available at no additional cost, visit harvardpilgrim.org/public/ovia-health.

Healthy Weight

Eligible members have access to virtual, personalized nutrition coaching through the Healthy Weight program, visit harvardpilgrim.org/public/healthy-weight-program.⁵

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



Access Telehealth from Anywhere

Virtual care provided by Doctor On Demand

NEW! Beginning January 1, 2027, Primary Care that comes to you

You can choose a designated Virtual-Only Primary Care Provider (PCP) through Doctor On Demand. Get convenient, ongoing primary care by video from the comfort of home for preventive care, routine health needs, chronic conditions, screenings, and medication management, while building an ongoing relationship with the same PCP.⁶

Access virtual, preventive and urgent care in minutes 24/7⁷

Connect with a U.S. board-certified provider via your smartphone, tablet or computer from anywhere in the U.S.⁸ Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs or skin rashes.

Access confidential therapy your way; appointments are confirmed within five days

Doctor On Demand licensed providers can support you with concerns such as anxiety, depression, grief, family issues, trauma or PTSD. Choose from a variety of therapists with different backgrounds and specialties, and build a relationship with the provider who best meets your needs. Doctor On Demand providers can also order your prescription⁹ at your local pharmacy when medically necessary.

- 15-minute average wait time for urgent care
- 4.9 out of 5 stars average rating
- Providers with 15+ years average experience and diverse background



78%
Female



69%
Parents



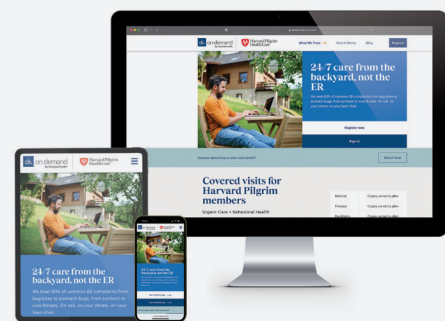
11%
LGBTQ+

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

What our members are saying:

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

— Harvard Pilgrim Health Care Member





Behavioral Health Resources

Support for a healthy mind and body

Our integrated approach to care allows us to help you improve both your physical and mental well-being for the best outcome.¹⁰

Broad Network of Providers

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

Behavioral Health Programs and Services

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

- Virtual therapy and medication management services available 7 days/week to support your mental health and well-being. Services including stress management, support for anxiety and depression and more.
- Quick and easy access to specialized providers offering services including advanced neurological therapies for children with autism spectrum disorder and other developmental differences, and outpatient mental health clinics that focus on delivering timely access to high-quality psychiatry and therapy services.

Behavioral Health Service Navigation

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

Condition Management Programs

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

Substance Use Treatment Services

Services are available through multiple network providers. Members receive support after inpatient treatment from our internal addiction recovery care management team.

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



Save with Discounts & Perks¹¹

Programs to support your total health & well-being

Fitness and Exercise

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

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

Nutrition

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

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

Quit Smoking

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

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

Vision

Need a new pair of eyeglasses?

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

Interested in LASIK?

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

Hearing

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

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



Family Care

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

- Tinyhood Virtual Pregnancy and Parenting Classes. Get one month free followed by 25% off your annual membership
- Help your family assess needs and find care through Home Instead®
- Be Safer At Home (BSAH) offers our members discounted rates on the installation and monthly fees of a Personal Emergency Response System (PERS)
- Save on a variety of services provided by LifeCycle Transitions that help members with chronic health problems stay well at home or transition to a new location
- Save 10% on Vigorous Minds science-based, personalized program for maintaining brain health and quality of life after 50

Wellness

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

- Access virtual yoga, guided mindfulness and more through our Living Well Community programs. All classes are at no cost to you and easy to access via Zoom. Check them out at harvardpilgrim.org/livingwell
- Get 25% off Magic Weighted Blanket
- Save 15% on Mighty Well wearable wellness products
- Get the first month free and savings on Happier, and learn how to meditate with this step-by-step guide

➤ Visit harvardpilgrim.org/discounts for more information.



Stay Connected & Informed

While your secure member account provides detailed information on your specific health plan coverage and costs, we also offer many other ways to keep you informed.

Member Newsletter

Our member newsletter shares current health topics and benefit highlights, including tips to manage your health, fun recipes, discounts on wellness services, new programs and much more. It's delivered to your email inbox and posted on our website.

Member Communications

As a health plan member, you will receive valuable information about your benefits, discounts, exclusive member perks and tools that support your health and well-being. We may share these updates through email, postal mail, in-app or secure messages, as well as plan materials.

Harvardpilgrim.org

Our website is a great place to learn more about the resources, wellness options, condition management programs and additional member benefits that keep you and your family healthy. You can also find doctors, access your secure account, and stay up to date with our latest news.

Social Media

Follow our social channels to keep up with the latest news, tips and stories.



> How to Stay in the Know

Check your secure member account to be sure we have your current email address and mobile number so we can share updates to keep you informed.

Important Information About Your Plan

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

When You Need Care

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

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

Harvard Pilgrim requires prior authorization (prospective review of medical necessity and clinical appropriateness) for selected medications, procedures, services and items. The prior authorization process is used to verify member eligibility and facilitate the appropriate utilization of these elective, non-urgent services.

Visit harvardpilgrim.org/member/login to see Prior Authorization for Care details.

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

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

Appeals

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

To access your Benefit Handbook online, log into your secure online account on harvardpilgrim.org/member/login, click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents. For assistance, call Member Services at **888-333-4742**.

Member Confidentiality

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

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

- > Visit harvardpilgrim.org/member/login or call us for a copy of Harvard Pilgrim's Notice of Privacy Practices.
Members: **888-333-4742**
Non-members: **800-848-9995**
TTY: 711

Language Assistance Services

Arabic (العربية) انتباه: إذا كنت تتحدث لغة أخرى غير الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً. يرجى الاتصال بالرقم الموجود على بطاقة هوية العضو الخاصة بك.

French (Français) ATTENTION : Si vous parlez une langue autre que l'anglais, des services d'assistance linguistique gratuits sont à votre disposition. Veuillez appeler le numéro indiqué sur votre carte d'adhérent.

Greek (Ελληνικά) ΠΡΟΣΟΧΗ: Εάν μιλάτε κάποια άλλη γλώσσα πέρα από τα αγγλικά, γλωσσικές υπηρεσίες χωρίς χρέωση είναι στη διάθεσή σας. Καλέστε τον αριθμό στην κάρτα μέλους σας.

Gujarati (ગુજરાતી) ધ્યાન આપો: જો તમે અંગ્રેજી સિવાય બીજી ભાષા બોલો છો, તો ભાષા હિત વિાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિય આઈડી કાર્ડ પરના નંબર પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen) ATANSYON: Si w pale yon lang ki pa Anglè, gen sèvis èd pou lang ki disponib gratis pou ou. Tanpri rele nimewo ki sou kat ID manm ou a.

Hindi (हिंदी) ध्यान दें: अगर आप अंग्रेजी के अलावा कोई दूसरी भाषा बोलते हैं, तो भाषा सहायता सेवाएं आपके ललए नन:शुल्क उपलब्ध हैं। कृपया अपने सदस्य आईडी कार्ड पर ददए गए नंबर पर कॉल करें।

Italian (Italiano) ATTENZIONE: se parli una lingua diversa dall'inglese, sono disponibili gratuitamente servizi di assistenza linguistica. Chiama il numero indicato sulla tua tessera membro identificativa.

Khmer (ភាសាខ្មែរ) ប្រសិនបើអ្នក កនិយាយភាសាបសង្ខេបហៅពីភាសាអង់គ្លេស ឬ បសភាមុមជំនួញ យភាសា ដលៃឥតលិតថ្លៃ លំអាចរកបានសហាអ្នក ក៏ សូម មុហៅកាន់បលខហៅលំ ID កាតសាជីករសអ្នក ក៏

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

Lao (ພາສາລາວ) ກະລຸນາ ຮັບຊາບ: ຖ້າ ທ່ານເວົ້າພາສາອື່ນທີ່ບໍ່ແມ່ນພາສາ ອັງກິດ, ທ່ານສາມາດໃຊ້ບໍລິການພາສາໄດ້ ໂດຍບໍ່ເສຍ ຄ່າ. ກະລຸນາໂທຫາເບີທ່ານໃນ ບັດປະຈຳ ຕົວສະມາຊິກຂອງ ທ່ານ.

Polish (polski) UWAGA: Jeśli posługujesz się językiem innym niż angielski, możesz bezpłatnie korzystać z usług pomocy językowej. Zadzwoń pod numer podany na Twojej karcie członkowskiej.

Portuguese (Português) ATENÇÃO: caso fale outro idioma que não o inglês, são-lhe disponibilizados gratuitamente serviços de assistência linguística. Ligue para o número no seu cartão de identificação de membro.

Russian (Русский) ВНИМАНИЕ! Если вы не говорите на английском языке, то можете бесплатно воспользоваться услугами языковой поддержки. Позвоните по номеру, указанному на вашей идентификационной карте участника.

Spanish (Español) ATENCIÓN: Si usted habla un idioma que no sea inglés, están disponibles para usted, sin costo, servicios de asistencia en otros idiomas. Llame al número que figura en su tarjeta de identificación de miembro.

Traditional Chinese (繁體中文) 注意事項: 如果您講非英語的其他語言, 我們可以為您提供免費的語言協助服務。請撥打您會員 ID 卡上的電話號碼。

Vietnamese (Tiếng Việt) LƯU Ý: Nếu quý vị nói ngôn ngữ khác không phải tiếng Anh, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Vui lòng gọi đến số điện thoại trên thẻ ID hội viên của quý vị.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the number on your member ID card.

General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity).

HPHC:

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

If you need these services, contact our Civil Rights Compliance Officer (see below for contact information).

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity) you can file a grievance with:

Point32Health Civil Rights Legal Coordinator

1 Wellness Way
Canton, MA 02021-1166

866-750-2074, TTY service: 711

Fax: 617-668-2754

Email: **OCRCoordinator@point32health.org**

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at

www.hhs.gov/ocr/office/file/index.html

Footnotes

- 1 Log in to your Harvard Pilgrim Health Care account to confirm the benefits available with your specific plan.
- 2 To help avoid unanticipated costs, always choose providers within the Harvard Pilgrim network. If your plan requires you to use in-network healthcare providers, check with your PCP, who can assist in coordinating your care. Eligibility, networks, and out of area access vary by plan. Always confirm with the provider's office that they are participating in your specific network and accepting new patients before your appointment. We work in collaboration with providers to keep information current; please verify details with the provider office. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits. For questions, use the number on the back of your member ID card.
- 3 Prices are generated by HealthTrio and Harvard Pilgrim. They are personalized estimates and may not reflect the actual total price. The estimates are based on the details of your Harvard Pilgrim plan as of today. If there is not enough cost information available for your specific plan, the pricing you see will be based on the experience of a wider range of Harvard Pilgrim plans. In these cases, the amount shown may be less accurate than a cost estimate based on your specific plan. Also, the actual cost may differ if you receive additional services, your coverage changes, or the provider bills the service differently. It's important to note that you should not rely only on this or any other price estimate to make your health care purchasing decisions. Please note that some services may require a referral from your primary care provider or prior authorization before you receive the service. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 4 This list is for educational purposes only and does not constitute medical advice. The choice of where to receive care is always yours. Always seek the advice of a qualified health care provider for any medical concerns. Cost share may apply based on your specific plan. Members should refer to their plan documents for specific details regarding their coverage and benefits. Doctor On Demand virtual care services are available to Harvard Pilgrim members with employer-sponsored coverage, prescription restrictions may apply. Not covered for Medicare Enhance members. Retail clinics may be standalone health centers in your community or at other convenient locations like your pharmacy; be sure to check our provider search to find locations based on your plan design.
- 5 The Healthy Weight program is available to eligible Harvard Pilgrim Health Care members including all fully insured members (group and individual commercial plans). For self-insured accounts, program eligibility and benefits may vary by employer, plan and state. Please check with your employer if you have any questions about eligibility for the Healthy Weight program. If offered, an annual preventive services medical claim for nutritional counseling services will be submitted by the Healthy Weight program for each member who uses the service with no member cost sharing. Programs and services subject to change.

- 6 Eligibility, effective dates, cost sharing, and exclusions may vary by plan. Check your plan documents for coverage details.
- 7 In case of emergency, please call 911 or visit the nearest emergency department. Doctor On Demand virtual care services are available to Harvard Pilgrim Commercial members. Member cost sharing may apply. Members should refer to their plan documents for specific details regarding their coverage and benefits.
- 8 This excludes U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands).
- 9 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.
- 10 If you are experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away.
- 11 This information has been provided by the vendors and has not been independently confirmed by Harvard Pilgrim Health Care. Check with your health care provider regarding any health or medical condition before beginning any new treatment, exercise or nutrition regimen. Discounts are subject to change at any time.
- 12 At the end of your 30-day free trial, Daily Burn will automatically charge your card \$14.96 USD/month until you cancel. No refunds or credits for partial months. Additional taxes may apply.
- 13 Participating eyewear providers offer special savings on items such as eyeglasses and contact lenses. Not all are contracted with Harvard Pilgrim to provide covered eye exams. Before making an appointment, refer to the most up-to-date listing of contracted eye exam providers online or call Member Services at the number on the back of your member ID card.
- 14 Free eyewear program is available only at select participating locations in Massachusetts, Rhode Island, New Hampshire and New York. Offer subject to restrictions; limited to one free pair of eyeglasses per member per year.

We're here to help

Contact Member Services listed at the phone number on your member ID card.

Mon., Tues. & Thurs. 8:00 am – 6:00 pm

Wed. 10:00 am – 6:00 pm

Fri. 8:00 am – 5:30 pm

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

