

What you need to know for 2022

Enhancements, updates, reminders and changes for Maine fully insured large group plans, effective January 1.

Enhancements

Increased fitness reimbursement

Members can qualify to receive up to \$150 in an annual fitness reimbursement — **or up to \$300 per family contract** — on fees for health club memberships, classes or virtual subscriptions!¹

Updates

Virtual primary care offerings

Harvard Pilgrim has two virtual primary care plans available for Maine employers with 51 or more eligible employees: [SimplyVirtualSM HMO](#) and [Virtual ChoiceSM HMO](#).

These plans offer members:

- 24/7 access to virtual visits with Doctor On Demand primary care providers (PCPs)
- Lower cost sharing for PCP visits than plans with in-person visits²
- In-person visits with Harvard Pilgrim specialists (PCP referral required)
- Behavioral health care from Doctor On Demand (virtual) or United Behavioral Health/Optum providers (virtual and in-person)

Reminders

Behavioral health support

Behavioral health journeys are personal, but members are never alone. Our website has [resources and tools to help members](#) who may be struggling with behavioral health issues or substance use disorders.

SmartStart

Harvard Pilgrim [SmartStart](#) offers an enhanced onboarding experience that makes switching health insurance seamless for employers and members. Highlights include:

- Pre-enrollment call center for prospective members
- Clinical transition support
- Virtual benefit fairs
- Guided digital welcome experience

Maine's Choice PlusSM HMO

Available statewide to employer groups with 51-99 eligible employees, Maine's Choice PlusSM HMO features two provider networks that help members control their health care costs.

- Preferred Network = Lower cost sharing
- Standard Network = Higher cost sharing
- Members can choose PCPs from either network
- HSA (health savings account) plan designs are available

Continued on next page.

¹ There is a \$300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of \$150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.

² Both plans: Members under age 19 must select a Harvard Pilgrim network PCP and continue to receive office-based care; they'll always pay the lowest cost sharing.

Over-the-counter drug coverage

We cover certain generic over-the-counter (OTC) drugs on all of our formularies. With a prescription from their provider, members will pay Tier 1 Rx cost sharing for OTC drugs, including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

Ovia Health™ and ProgenyHealthSM

Parenthood is the journey of a lifetime, and [we're here to support members](#) every step of the way with Ovia Health™ and ProgenyHealth.SM

- Ovia Health's apps support members starting families, navigating pregnancy and raising young children.
- ProgenyHealth provides care management services for babies in neonatal intensive care and support for their families. .

MyHealthMath

[MyHealthMath](#)³ helps employees select the plan that gives them the best value. This program is available to fully insured large groups that:

- Have more than 100 subscribers
- Offer at least two plan options, including an HSA-eligible plan

Employees participate in a 15-minute phone interview or take a quick online questionnaire — both are confidential — to help MyHealthMath understand the medical services employees use.

For select employers renewing with Harvard Pilgrim, employees receive an automated report card at the start of open enrollment that shows a calculated savings estimate based on claims history from the past 12 months.

Guardian® discounts

We've teamed up with The Guardian Life Insurance Company of America to provide a [full line of ancillary insurance products](#) to employer groups. Discounts are available off fully insured medical premiums for employer groups with 51+ full-time employees, up to 999 subscribers. Employer groups can save up to 2% off medical plan premiums, depending on lines of Guardian products offered.

³ MyHealthMath is not affiliated with Harvard Pilgrim Health Care. Harvard Pilgrim has an arrangement with MyHealthMath to offer its service to prospective and current Harvard Pilgrim members.

⁴ Certain services may require a referral and/or prior authorization before members can receive services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim at (888) 333-4742.

⁵ Out-of-pocket maximum limit does not apply to out-of-network services.

Reduce My Costs

When members are scheduled for outpatient procedures or diagnostic tests, [Reduce My Costs](#)⁴ helps them find lower-cost providers and care while:

- Saving on out-of-pocket costs
- Earning rewards for choosing a more affordable care option

Reduce My Costs is available at no extra cost to fully insured groups.

Living WellSM Workplace

Everything an employer needs to start a wellness program, all in one place. Check out our:

- Turnkey toolkit
- Online engagement platform
- Popular buy-up programs

Plus, for fully insured employers with 51-999 eligible employees, we fund up to \$120 in gift cards for every subscriber who joins and actively participates in our online community.

Changes

High-deductible health plans

The IRS has increased high-deductible health plan out-of-pocket maximum amounts and HSA contribution amounts for 2022.

	Individual	Family
Out-of-pocket maximum ⁵	\$7,050	\$14,100
HSA contribution limits	\$3,650	\$7,300

Questions? Contact your Harvard Pilgrim account executive for more details.