



Harvard Pilgrim
Health Care

a Point32Health company



Beth Israel Lahey Health

Member Guide

Find everything you need at harvardpilgrim.org/bilh



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Welcome to Harvard Pilgrim

We are committed to providing Beth Israel Lahey Health employees and their family members with access to high-quality health care coverage and services to help you stay healthy.

Your BILH medical plans—**BILH Network Premier HMO, Flex HMO, Flex Plus HMO, and Access PPO**—offer preventive care, behavioral health services, wellness programs, and many other great perks.

We encourage you to use this member guide to learn about:

- Your medical plan options
- Some of the healthy extras that come with your medical plan, such as behavioral health tools and resources, care management support, family and maternal health resources, well-being resources, and more

You can also visit harvardpilgrim.org/bilh for resources specific to your plan.

Or, if you need assistance, please call your dedicated Harvard Pilgrim Member Advocate team at **866-623-0194**. They can answer questions about medical benefits and claims, help you find care, connect you with the Harvard Pilgrim's Care Team, and much more. Hours are:

- Monday, Tuesday, Thursday: 8 a.m. - 6 p.m.
- Wednesday: 10 a.m. - 6 p.m.
- Friday: 8 a.m. - 5:30 p.m.

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BILH Network Premier HMO

This plan requires you to receive care only from certain providers and hospitals, which may help you save money on your health care expenses.

Plan Features:

- Lowest premium of the BILH plan options
- Must see providers in the BILH Network Premier HMO Network
- Two tiers of providers and hospitals
- Requires a primary care provider (PCP) and referrals to specialists (unless you have a BILH PCP and are seeing a BILH specialist)
- No extra charge for routine annual exams with your PCP, as well as many preventive tests and services; other tests and services your PCP orders may require cost sharing
- Pay less when you visit Tier 1 providers and hospitals and more when you visit Tier 2 providers and hospitals
- No coverage for out-of-network providers, except in an emergency

To locate participating providers, search the online BILH Network Premier HMO directory at harvardpilgrim.org/bilh.

Note: Providers are not always in the same tier as the hospitals where they admit patients. It’s important to check the tiers of both providers and hospitals before you receive care, since the costs may vary, depending on the tier.

BILH Network Premier HMO: Cost Sharing Highlights		
	Tier 1	Tier 2
Annual Deductible (member/family)	\$1,000/\$2,000	\$2,500/\$5,000
Out-Of-Pocket Maximum (member/family)	\$3,000/\$6,000	
Preventive Care Visits	\$0 (covered in full)	
PCP Office Visits (Adult)	\$0 (covered in full)	\$50 copay
Specialist Office Visits (Adult)	\$40 copay	\$100 copay
Emergency Room	\$200 copay	
Inpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible

Please refer to the Schedule of Benefits and Benefit Handbook for details and a complete list of benefits. The Schedule of Benefits and Benefit Handbook govern in any case in which the information in this document is different.

Flex HMO and Flex Plus HMO

Plan Features:

Flex HMO	Flex Plus HMO
Mid-range premium (higher than BILH Network Premier HMO)	Similar to Flex HMO, with higher premium and lower deductible

- Must see providers in the BILH Flex HMO network
- Three tiers of providers and hospitals
- Requires a primary care provider (PCP) and referrals to specialists (unless you have a BILH PCP and are seeing a BILH specialist)
- No extra charge for routine annual exams with your PCP, as well as many preventive tests and services; other tests and services your PCP orders may require cost sharing
- Pay less when you visit Tier 1 providers and hospitals and more when you visit Tier 2 and Tier 3 providers and hospitals
- No out-of-network coverage, except in an emergency

To locate participating providers, search the online Flex HMO Network directory at harvardpilgrim.org/bilh.

Note: Providers are not always in the same tier as the hospitals where they admit patients. It's important to check the tiers of both providers and hospitals before you receive care, since the costs may vary, depending on the tier.

	Flex HMO			Flex Plus HMO		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 3	Tier 3
Annual Deductible (member/family)	\$1,000/ \$2,000	\$2,500/ \$5,000	\$6,000/ \$12,000	\$500/ \$1,000	\$1,500/ \$3,000	\$3,000/ \$6,000
Out-Of-Pocket Maximum (member/family)	\$8,000/\$16,000			\$8,000/\$16,000		
Preventive Care Visits	\$0 (covered in full)			\$0 (covered in full)		
PCP Office Visits (Adult)	\$0 (covered in full)	\$50 copay	\$80 copay	\$0 (covered in full)	\$30 copay	\$50 copay
Specialist Office Visits (Adult)	\$40 copay	\$100 copay	\$160 copay	\$40 copay	\$60 copay	\$100 copay
Emergency Room	\$200 copay			\$200 copay		
Inpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible

Please refer to the Schedule of Benefits and Benefit Handbook for details and a complete list of benefits. The Schedule of Benefits and Benefit Handbook govern in any case in which the information in this document is different.



Network Hospitals and Their Tiers

BILH Network Premier HMO, Flex HMO, and Flex Plus HMO plans

Please use the BILH provider directories at harvardpilgrim.org/bilh to find out whether your PCP and specialists participate in the network and what tier they're in. It's important to note that Tier 3 providers do not participate in the BILH Network Premier HMO plan.

Massachusetts Tier 1 Hospitals

Addison Gilbert Hospital
Anna Jaques Hospital
Beth Israel Deaconess Medical Center
Beth Israel Deaconess Hospital – Needham
Beth Israel Deaconess Hospital – Milton
Beth Israel Deaconess Hospital – Plymouth
Beverly Hospital
Lahey Hospital and Medical Center
Mount Auburn Hospital
New England Baptist Hospital
Winchester Hospital

Massachusetts Tier 2 Hospitals

Athol Memorial Hospital
Baystate Franklin Medical Center
Baystate Noble Hospital
Baystate Wing Hospital
Berkshire Medical Center
Boston Children's Hospital
Boston Medical Center
Charlton Memorial Hospital
Dana-Farber Cancer Institute
Fairview Hospital
Harrington Hospital

Heywood Hospital
Holyoke Medical Center, Inc.
Lawrence General Hospital
Mercy Medical Center
North Adams Regional Hospital Corporation
Saint Vincent Hospital
Signature Healthcare Brockton Hospital
St. Luke's Hospital
Sturdy Memorial Hospital
The Cambridge Health Alliance
Tobey Hospital
UMass Memorial HealthAlliance – Clinton Hospital
UMass Memorial – Marlborough Hospital

Massachusetts Tier 3 Hospitals

Baystate Medical Center
Brigham and Women's Hospital*
Brigham and Women's Faulkner Hospital
Brown University Health - Morton Hospital
Brown University Health - Saint Anne's Hospital
Cape Cod Hospital
Cooley Dickinson Hospital
Emerson Hospital

Falmouth Hospital
Good Samaritan Medical Center
Holy Family Hospital
Holy Family Hospital – Merrimack Valley Campus
Lowell General Hospital
Martha's Vineyard Hospital
Massachusetts Eye and Ear Infirmary
Massachusetts General Hospital*
MelroseWakefield Healthcare
Metrowest Medical Center (Framingham Union Hospital and Leonard Morse Hospital)
Milford Regional Medical Center, Inc.
Nantucket Cottage Hospital
Newton Wellesley Hospital
Northshore Medical Center (Salem Hospital and Union Hospital)
South Shore Hospital
St. Elizabeth's Medical Center
The Shriners' Hospital for Children (Boston and Springfield)
Tufts Medical Center
UMass Memorial Medical Center (Hahnemann, Memorial and University Campuses)

**Maine
Tier 2 Hospitals**

Bridgton Hospital
Calais Regional Hospital
Cary Medical Center
Down East Community Hospital
Franklin Memorial Hospital
Houlton Regional Hospital
LincolnHealth
MaineGeneral Medical Center
Mid Coast Hospital
Millinocket Regional Hospital
Mount Desert Island Hospital
Northern Light A.R. Gould Hospital
Northern Light Blue Hill Hospital
Northern Light C.A. Dean Hospital
Northern Light Inland Hospital
Northern Light Maine Coast Hospital
Northern Light Mayo Hospital
Northern Light Mercy Hospital
Northern Light Sebecook Valley Hospital
Northern Maine Medical Center
Penobscot Bay Medical Center
Penobscot Valley Hospital
Redington-Fairview General Hospital
Rumford Hospital
St. Joseph Hospital
St. Mary's Regional Medical Center
Stephens Memorial Hospital
Waldo County General Hospital
York Hospital

**Maine
Tier 3 Hospitals**

Central Maine Medical Center
Maine Medical Center
Northern Light Eastern Maine Medical Center

**New Hampshire
Tier 1 Hospitals**

Exeter Hospital

**New Hampshire
Tier 2 Hospitals**

Alice Peck Day Memorial Hospital
Catholic Medical Center
Concord Hospital – Franklin
Cottage Hospital
Frisbie Memorial Hospital
Huggins Hospital
Monadnock Community Hospital
New London Hospital
Parkland Medical Center
Southern NH Medical Center
Speare Memorial Hospital
St. Joseph Hospital
The Cheshire Medical Center

**New Hampshire
Tier 3 Hospitals**

Androscoggin Valley Hospital
Concord Hospital
Concord Hospital – Laconia
Elliot Hospital
Littleton Regional Hospital
Mary Hitchcock Memorial Hospital
Portsmouth Regional Hospital
The Memorial Hospital
Upper Connecticut Valley Hospital
Valley Regional Hospital
Weeks Medical Center
Wentworth-Douglass Hospital

**Rhode Island
Tier 2 Hospitals**

Newport Hospital
Our Lady of Fatima Hospital
South County Hospital

**Rhode Island
Tier 3 Hospitals**

Kent County Memorial Hospital
Rhode Island Hospital
Roger Willams Medical Center
The Miriam Hospital
Westerly Hospital
Women and Infants Hospital

**Vermont
Tier 2 Hospitals**

Brattleboro Memorial Hospital
Central Vermont Medical Center
Copley Hospital
Gifford Medical Center
Grace Cottage Hospital
Mount Ascutney Hospital and Health Center
North Country Hospital
Northeastern Vermont Regional Hospital
Porter Medical Center
Springfield Hospital
Southwestern Vermont Medical Center
University of Vermont Medical Center

**New York
Tier 2 Hospitals**

Champlain Valley Physicians Hospital
Elizabethtown Community Hospital

Access PPO

Plan Features:

- Highest premium of the BILH plan options
- No provider and hospital tiers
- Primary care provider (PCP) and referrals are not required
- Flexibility to see any provider you choose (both in-network and out-of-network)
- Pay less when you see in-network providers
- No extra charge for routine annual exams, as well as many preventive tests and services that are in-network; other tests and services may require cost sharing

Those who live 20 or more miles from a BILH PCP also have access to the Basic Out-of-Area PPO plan.

How Does In-Network Coverage work?

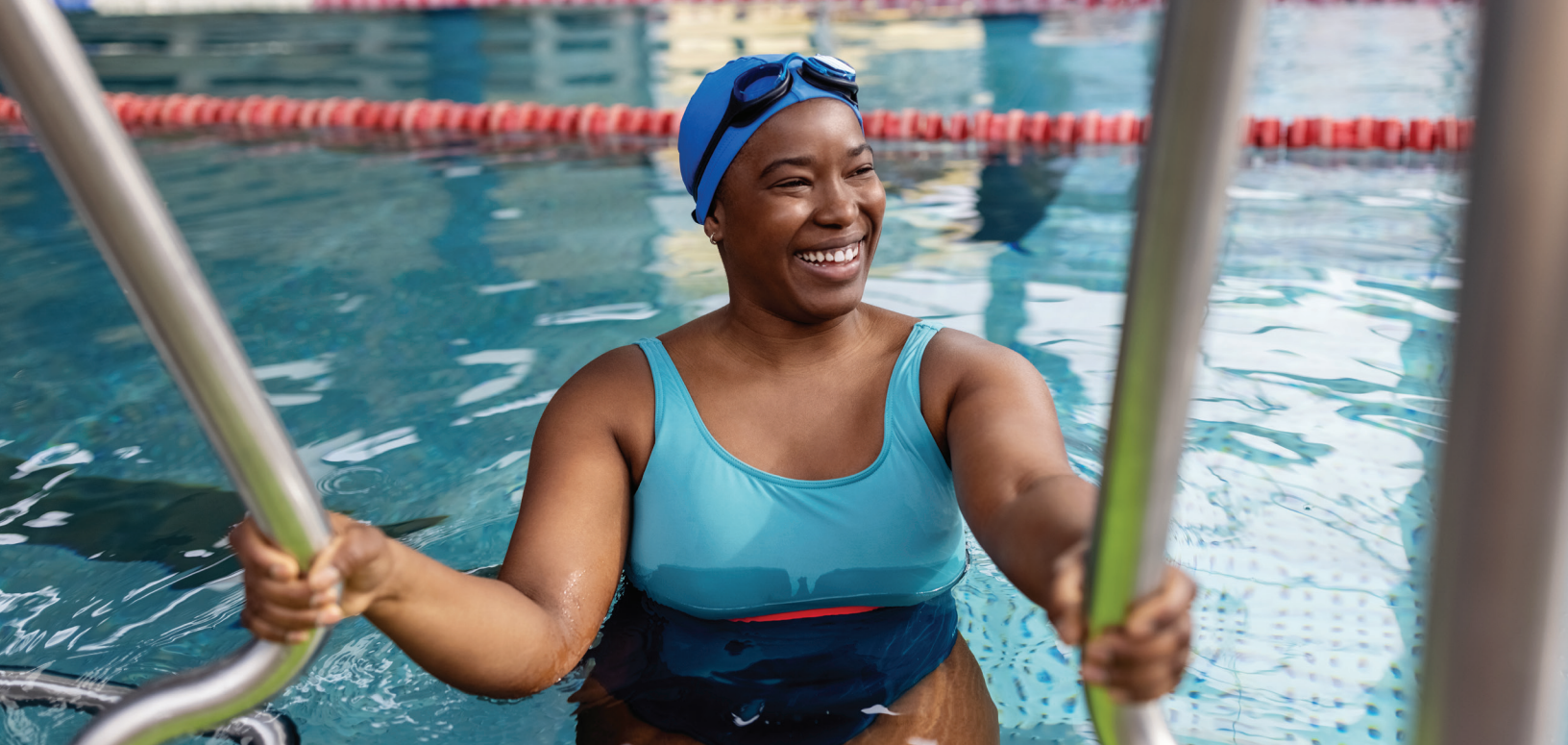
You have in-network coverage when you receive care from Harvard Pilgrim participating providers and hospitals. In-network coverage can help you save money with lower out-of-pocket costs. With thousands of participating doctors and hospitals across the country, chances are very good that you can find one near your home or work. To locate participating providers, search the online PPO directory at harvardpilgrim.org/bilh.

How Does Out-of-Network Coverage Work?

You have out-of-network coverage when you receive covered services from providers and hospitals that do not belong to the Harvard Pilgrim network. Out-of-network coverage is usually more expensive than in-network coverage. And non-participating providers may bill you for the differences between their charges and the amount your plan pays for covered services.

Access PPO		
	In-Network	Out-of-Network
Annual Deductible (member/family)	\$500/\$1,000	\$2,000/\$4,000
Out-Of-Pocket Maximum (member/family)	\$6,000/\$12,000	
Preventive Care Visits	\$0 (covered in full)	30% coinsurance after deductible
PCP Office Visits	\$20 copay	30% coinsurance after deductible
Specialist Office Visits	\$40 copay	30% coinsurance after deductible
Emergency Room	\$150 copay	
Inpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible

Please refer to the Schedule of Benefits and Benefit Handbook for details and a complete list of benefits. The Schedule of Benefits and Benefit Handbook govern in any case in which the information in this document is different.



Which Plan is Right For You?

	BILH Network Premier HMO*	Flex HMO	Flex Plus HMO	Access PPO**
	\$	\$\$	\$\$\$	\$\$\$\$
You may want to choose this plan if...	<ul style="list-style-type: none"> • You mostly use Tier 1 providers, but sometimes use Tier 2 • You never use out-of-network providers, except in an emergency • You want a plan with the lowest premium contribution* • You would rather pay more for services but have a lower premium deduction from your paycheck 	<ul style="list-style-type: none"> • You mostly use Tier 1 and 2 providers but want access to Tier 3 providers, if needed • You want a "mid-range" premium deduction from each paycheck 	<ul style="list-style-type: none"> • You want regular access to Tier 3 providers, along with Tier 1 and 2 providers • You are willing to pay a higher premium from your paycheck to have access to Tier 3 providers, and to pay less when you receive services from those providers 	<ul style="list-style-type: none"> • You want to be able to see any provider (in- and out-of-network) • You are willing to pay the highest premium from your paycheck in exchange for access to any provider you wish

* Those with an annual base salary below \$60,000 will pay lower paycheck premiums for this plan. If this applies to you, you will see the lower rate when you enroll.

** Those who live 20 or more miles from a BILH PCP also have access to the Basic Out-of-Area PPO Plan.



Coverage For All Plans

Prescription Drug Coverage

Harvard Pilgrim does not administer your prescription drug coverage. **InScript** administers the prescription drug plan for BILH employees. You can find copay amounts for the BILH plans on the Prescription tab on **Benefits Central**.

For more information, please visit inscriptrx.org/patients or call **InScript** at **855-542-1819**.

Routine and Preventive Care*

There's no extra charge for routine annual exams with your PCP and many preventive tests and services. Other tests and services your PCP orders may require cost sharing.

Emergency Care

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness, or seizures), call 911 or go straight to the nearest emergency room. You have coverage for medical emergencies no matter where you are. If you're enrolled in an HMO plan and are admitted to the hospital, someone needs to notify your PCP or Harvard Pilgrim as soon as reasonably possible. Your attending physician may do this, or you can ask someone to do it for you.

Coverage When You're Traveling

You have coverage for unexpected or unforeseen care (e.g., earache, flu, or sprain) when you're traveling outside the state where you live.

Coverage for Out-of-Area Dependents

HMO plans typically require that you only receive care from in-network providers, but the BILH HMO plans (BILH Network Premier HMO, Flex HMO, and Flex Plus HMO) provide coverage for dependents under the age of 26 who live outside of Harvard Pilgrim's enrollment area.** With this benefit, they have access to in-network providers and services through Harvard Pilgrim's national provider network with UnitedHealthcare (UHC) Options.

Before using this benefit, you, your spouse or dependent child (age 18+) must contact the Harvard Pilgrim Member Advocate team at **866-623-0194** to register the dependent who lives outside of the enrollment area.

If you're enrolled in the Access PPO plan, you don't need to register your dependents; anyone on your policy can receive covered services from a provider in Harvard Pilgrim's national network and from out-of-network providers.

* See a list of **preventive services** that fall under the federal Affordable Care Act.

** Harvard Pilgrim's enrollment area includes Massachusetts, Maine, New Hampshire and Rhode Island, and certain areas of Connecticut, Vermont, and New York.



Get Personalized Service With MyConnect

Available to All BILH Employees and Their Family Members

With MyConnect, your Member Advocate team is your direct connection with Harvard Pilgrim, providing one-on-one support, so the focus is always on your needs. Member Advocates can:

- Explain your BILH plan options during Open Enrollment, so you can choose the plan that's best for you and your family
- Find BILH primary care providers (PCPs) and specialists and schedule an appointment for you
- 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

For the best experience, use the free mobile app to:

- Send a secure chat message to your Member Advocate at your convenience
- Set medication and appointment reminders and receive alerts for preventive screenings
- Track and monitor physical activity goals
- Access health-related articles and videos

Three Convenient Ways to Connect With Us

1. Use the secure chat messaging feature through the Harvard Pilgrim MyConnect app.
Download the app from the App Store or Google Play and use the access code **HAPICONNECT**.
2. Send a secure message through your Harvard Pilgrim online member account at harvardpilgrim.org/bilh and a Member Advocate will respond within one business day.
3. Call us at **866-623-0194**.

Hours

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

**Scan to
Download
the App**





Behavioral Health Support

All BILH medical plans include access to a comprehensive network of medical and behavioral health care providers, along with innovative programs and services, to improve physical and mental well-being in traditional and virtual settings.

Behavioral Health Service Navigation

Harvard Pilgrim's specially trained Service Navigators provide personalized help to find and access the care that's right for you and your dependents. They can help you navigate the health care system, connect you to Harvard Pilgrim's support and programs, such as care managers, locate network providers and obtain timely behavioral health appointments, and help you learn more about the innovative tools and services available to support your needs.

Virtual Therapy Services

Available seven days a week to support your mental health and well-being:

- **AbleTo** combines on-demand self-care tools and personalized virtual therapy sessions, helping to ensure access to a range of options—from self-care techniques to structured guidance from a licensed therapist.
- **Doctor on Demand** licensed providers can help address concerns such as anxiety, depression, seasonal affective disorder, medication management, or PTSD by video or phone visits. Appointments are confirmed in less than 72 hours.
- **Grow Therapy** provides timely virtual and in-person outpatient therapy and medication management for a wide range of behavioral health needs for members ages 6+.
- **Valera Health*** provides virtual therapy and psychiatry services for adults, members aged 6+, and adolescents in Massachusetts. From mild depression to severe schizophrenia, their expert clinicians have a collaborative approach, focused on your needs and overall well-being.

Specialty Providers

Quick and easy access to additional specialty providers offering advanced neurological therapies for children with autism spectrum disorder and other developmental differences, as well as a wide range of outpatient services.

Care Management Programs

For additional support, our licensed, integrated care managers have extensive experience and will work with you and our network of providers to help you manage medical and behavioral health conditions, create an aftercare plan, and connect you with a variety of resources to ensure optimal health.

Visit harvardpilgrim.org/bilh for all behavioral health resources.



Harvard Pilgrim's Care Team

Guiding You Toward Healthier Living

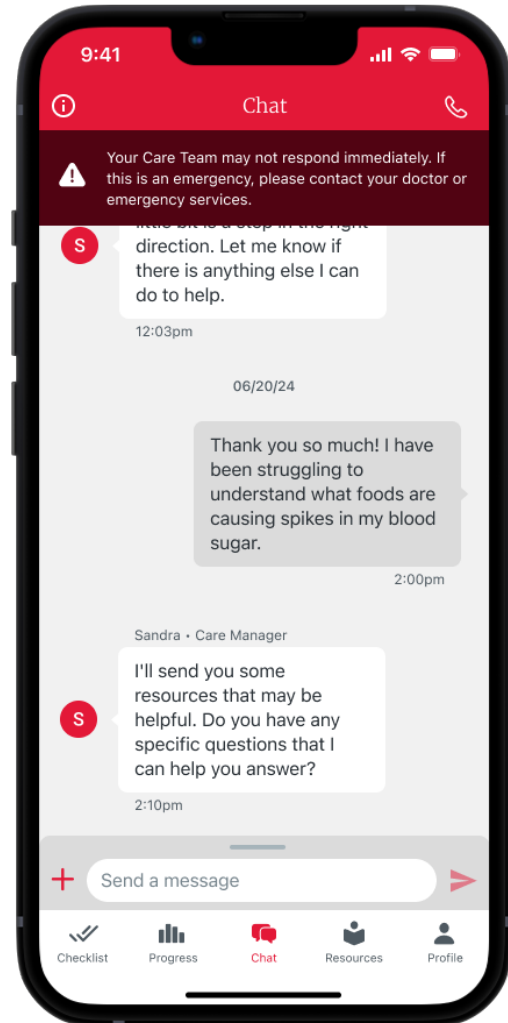
Whether you have a new health concern, need help coordinating your health care needs, or have questions, Harvard Pilgrim's Care Team is here to guide you along your unique journey. Best of all, this service is included in your BILH medical plan at no additional cost.

How We Can Help

Our integrated Care Team includes highly trained registered nurses, licensed behavioral health clinicians, 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 someone you love 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 healthier lifestyle changes

And they work with you, your doctor and other health care providers to support you, so everyone is on the same page.



Call your Harvard Pilgrim Member Advocate team at **866-623-0194** to get the conversation started. Or, send a secure message through the Harvard Pilgrim MyConnect app (see page 8 for details).



BILH Living Well: *Healthy Resources, Perks, and Rewards*

This customized well-being program gives you and your spouse the resources and motivation you need to get and stay healthy. Access exclusive programs that focus on improving stress management, nutrition, sleep, and physical activity — all available **at no cost to you:**

Healthy Rewards: Earn gift card rewards for participating in fun challenges, activities, and webinars through your online Wellness Account.

Up to \$150 in Wellness Reimbursement: Get reimbursed for a wide range of wellness activities, including fees you pay for fitness facilities, virtual fitness class subscriptions, studios or facilities that offer membership or tuition, and select nutrition and mindfulness programs.

Discounts and Savings: You and your covered dependents have access to exclusive discounts on health and well-being products and services — hearing and vision, healthy eating, smoking cessation, holistic wellness, family and senior care, and more.

Support for a Healthy Mind: In addition to a wide range of behavioral health resources and tools through Harvard Pilgrim, take advantage of Meet the Moment – A Complete Mindfulness Curriculum with a pre-recorded library of instructional videos, produced exclusively for BILH to address the particular needs and concerns of health care workers. These mindfulness practices can be integrated into the flow of everyday life, and have been designed to optimize focus and attention, reduce the pull of distractions, decrease errors, and improve overall quality of life.

Virtual Fitness Classes: Whether you are looking to shake it up, stretch it out, or get centered, Harvard Pilgrim's got you covered with Zumba®, yoga, guided mindfulness, wellness webinars, and more. All classes are easy to access via Zoom.

Family and Maternal Health Resources: In addition to healthy pregnancy guidance from Harvard Pilgrim's Care Team, you also have access to app-based support from Ovia Health, which includes expert advice on your journey through reproductive health, pregnancy, parenting, and menopause.

Visit harvardpilgrim.org/bilhlivingwell for complete details.



Key Terms

Coinsurance

This is a fixed percentage of costs that you pay for covered services after your annual deductible has been met.

Copayment (Copay)

A fixed dollar amount that you pay for a covered medical service, prescription, or medication.

Cost Sharing

Your out-of-pocket costs for services included within your health plan including copayments, deductibles, and coinsurance.

Deductible

The amount you owe or pay out-of-pocket each year for covered health care services before your plan begins to pay.

In-Network

Generally, this describes coverage for care that PPO members receive from participating providers in the Harvard Pilgrim network. In-network coverage typically costs less than out-of-network coverage.

Out-of-Network

Out-of-network coverage applies only to PPO plans. Harvard Pilgrim will cover care that PPO members receive from non-participating providers, but it usually costs more than in-network coverage.

Out-of-Pocket Maximum

This is a limit on the total amount of cost-sharing you have to pay annually for covered services. This generally includes copayments, coinsurance, and deductibles. After you meet your out-of-pocket maximum, your plan will pay all additional covered health care costs.

Premium

This is the cost of your health insurance coverage that is deducted from your paycheck.

Prior Authorization (PA)

This is the need for your provider to tell us why it is medically necessary for you to receive a covered service.

Tier

BILH's HMO plans place providers and hospitals in different categories, or tiers, with different cost-sharing amounts. Typically, you'll save money when you see Tier 1 BILH providers.

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](https://www.harvardpilgrim.org). 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](https://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 with Harvard Pilgrim. For details, see your Benefit Handbook.

To access your Benefit Handbook online, log into your secure online account on [harvardpilgrim.org](https://www.harvardpilgrim.org), 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](https://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**

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:

Civil Rights Compliance Officer

1 Wellness Way
Canton, MA 02021-1166

866-750-2074, TTY service: **711**

Fax: **617-509-3085**

Email: **civil.rights@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**

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

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 વિચારો, તમારા માટે મફત ઉપલબ્ધ છે. કૃપા કરીને તમારા ભિંચ આઈડી કાર્ડ પરના નંબર પર કૉલ 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 ननशुल्क 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 កនិយាយភាសាបសដេបប្រាំពីភាសាអង់បលេស បសភាមុមជំនួយ ភាសា ដល់ឥតលិក្ខណៈ លីអាចរកបានសហអ្នក ក្រសួង មុហ្វហ្វកាន់បលខហ្វល ID កាតសាជីករសំអ្នក ក្រសួង

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. ກະລຸນາໂທຫາເບີຟັງ ຢູ່ໃນ 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.

Contact Us

Harvard Pilgrim Member Advocate Team

866-623-0194 (TTY: 711)

Monday, Tuesday, Thursday: 8 am – 6 pm

Wednesday: 10 am – 6 pm

Friday: 8 am – 5:30 pm



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