Amazing things happen when people work together. Count us in.

Nancy McConaghy, Account Executive

June 10, 2015
Online services at your fingertips: www.harvardpilgrim.org

- Find doctors and access contact information and profiles
- More resources to help you understand your plan
  - www.harvardpilgrim.org/HSAQuickStart
- Take our interactive quizzes, calculate your personal health metrics calculator and use our Symptom Checker
- Find up-to-date and credible health information on topics that interest and relate to you
  - Search over 8,000 health-related topics
- And so much more!
Etools that help you and your employees understand our plans and offerings better

- **Best Buy CDH Info Center** to find multi-media tools that can help you better understand these cost-curbing plans and assess readiness for transition

- [www.harvardpilgrim.org/hsaqquickstart](http://www.harvardpilgrim.org/hsaqquickstart) provides a centralized “go to” resource to help members in an HSA-qualified high-deductible plan take greater charge of their health care

- [www.harvardpilgrim.org/wellness](http://www.harvardpilgrim.org/wellness) is our media-rich wellness portal – interactive tools and resources available for individuals of all ages and stages of life
Now quicker and easier to get HPHConnect-ed

- Members can quickly set up an HPHConnect for Members account and get instant access to our e-tools and resources

- To set up an HPHConnect account, members need to:
  - Visit www.harvardpilgrim.org and select “Members”
  - Under “Your Account,” select “Create an account” and enter Harvard Pilgrim ID number, birth date, ZIP Code and last four digits of the subscriber’s Social Security number
  - Choose a username and password to instantly activate their account
Ways to use your plan – day or night through HPHConnect online

- **Account information**
  - Update information
  - Select a primary care provider (PCP)
  - Order ID Cards
  - Take a health assessment to develop your personal action plan

- **Personal Health Record**
  - Claims - the status and amount of medical bills
  - Benefits and eligibility - specifics on your coverage and costs
  - Illnesses/conditions
  - Medical history - includes immunizations and procedures
  - Visit summary
  - Medication profile – personal medication history
  - Family and social history
  - Wallet card - create personal portable medical summary
We make it easy to fill a prescription

- Value-added mail service program
  - Order prescriptions on the Web
  - Home delivery convenience
  - Members receive cost-savings for many medications*

- Large network of pharmacies
  - More than 65,000 pharmacies nationwide - members have in-network access to independent stores and major chains (e.g., CVS Pharmacy, Eckerd, Hannaford Pharmacy, K-Mart Pharmacy, Rite Aid, Walgreens and Wal-Mart).
  - Online pharmacy search

* Actual savings and copayments vary by employer.
By downloading the *HPHConnect* app free from the Apple iTunes or Google Play stores*, members have direct access to their personal account login screen and the following features:

- Provider search
- Benefits and eligibility - Lists member information, including member ID # and PCP, and includes real-time deductible, out-of-pocket limits and amounts used.
- Personal health record - Includes information on visits, procedures, immunizations, illnesses and conditions, medication profile, allergies and health tracker.
- Secure messages - Enables a member to view and respond to messages from Harvard Pilgrim.
- Switch view - Members can also switch to view another family member’s information if allowed (standard permission rules apply).
Activity Summary

- Makes it easier to understand claims and dollars applied to deductible and out of pocket maximums
  - Claims processed during statement period
  - Deductible and out of pocket maximum – annual, applied and remaining
  - Pharmacy section with cost and recently filled prescriptions

- Family deductible and out of pocket maximums displays on subscriber’s statement

- Details on claims processed
  - Only displays on each individual’s statement for that person
  - Behavioral health details will not be included (separate EOB from Optum Health)

- Created monthly and posted on HPHConnect

- PPO Plus HSA member activity summaries are mailed when any medical claim was processed during the statement period (15th of the month)
Activity Summary

- Online access
  - Login to HPHConnect
  - Select the “Activity Summary” link under the “Your Personal Health Record” section
  - Can view online or print PDF
Activity Summary

**Family Deductible Summary Year-to-Date**

<table>
<thead>
<tr>
<th></th>
<th>Annual</th>
<th>IN-NETWORK</th>
<th>Remaining</th>
<th>OUT-OF-NETWORK</th>
<th>Applied</th>
<th>Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joseph B.</td>
<td>$1,000.00</td>
<td>$920.48</td>
<td>$79.52</td>
<td>$1,000.00</td>
<td>$141.00</td>
<td>$859.00</td>
</tr>
<tr>
<td>Mark L.</td>
<td>$1,000.00</td>
<td>$34.56</td>
<td>$965.44</td>
<td>$1,000.00</td>
<td>$141.00</td>
<td>$859.00</td>
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<tr>
<td>Amy R.</td>
<td>$1,000.00</td>
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<td>$859.00</td>
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<td>$79.52</td>
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<td>Edward G.</td>
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<td>$965.44</td>
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<tr>
<td>Family</td>
<td>$2,000.00</td>
<td>$1,096.04</td>
<td>$903.96</td>
<td>$2,000.00</td>
<td>$1,237.04</td>
<td>$762.96</td>
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</table>

Your Deductible Summary reflects all medical, behavioral health and pharmacy claims that have been processed as of 2/28/2010.

**Family Out-of-Pocket Maximum Summary Year-to-Date**

<table>
<thead>
<tr>
<th></th>
<th>Annual</th>
<th>IN-NETWORK</th>
<th>Remaining</th>
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</tr>
</tbody>
</table>

**Deductible** - A dollar amount you must pay yearly before certain services are covered under your health plan.

**Out-of-pocket Maximum** - A limit on the amount of copayments, coinsurance, and deductibles that you must pay yearly for covered services. Please refer to your Benefit Handbook and Schedule of Benefits for specific information on the out-of-pocket maximum that applies to your plan.

**Joseph B. Smith Activity Details 2/1/2010-2/28/2010**

<table>
<thead>
<tr>
<th></th>
<th>Pharmacy Billed Amount</th>
<th>Deductible Applied</th>
<th>Coinsurance</th>
<th>Your Copayment</th>
<th>Your Responsibility</th>
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</thead>
<tbody>
<tr>
<td>Date Filled Rx Number Drug Name Prescribing Clinician Pharmacy</td>
<td>$389.89</td>
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<td>$0.00</td>
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</tr>
</tbody>
</table>

**Pharmacy Billed Amount** - The dollar amount billed by the pharmacy for this drug.
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