Wellesley College
2021 Open Enrollment
Regional carrier with national network

Access to the largest national network in the USA with 1.2 million providers and more than 5,500 hospitals provided by UnitedHealthcare.

HMO:
- PCP Required
- Referrals Necessary
- Can only see providers in network except in emergency situations

PPO:
- No PCP Required
- No referral Necessary
- Can Access in OR out of network services

*OON services may be subject to balance billing.

More than 85,000 doctors and other clinicians and 182 hospitals across Harvard Pilgrim’s network.
Glossary of Terms

**COPAYMENT:** A dollar amount you pay for certain covered services. The copayment is due at the time of the visit or when the provider bills you. Copayments are always fixed dollar amounts.

Some plans have two levels of copayments for office visits. What you pay depends on the type of provider you visit, the service you receive or the location of the service.

**DEDUCTIBLE:** A dollar amount you must pay annually before certain services are covered under your health plan. This means you may have to pay all or part of a bill for services, until you have paid your total deductible amount. Some plans may require you to pay copayments or coinsurance after you pay your annual deductible.

**COINSURANCE:** A percentage of the cost of services that you must pay after you have paid your full, annual deductible amount.

The Schedule of Benefits has more details on benefits and cost sharing. It governs in the event that the information in this document is different.

**Non-Embedded Deductible** — There is no individual deductible. So the overall family deductible must be reached, either by an individual or by any combination of family members, in order for Harvard Pilgrim to pay for covered services.

**Embedded Out of Pocket Max (OOPM)** — Each family member has an individual OOPM in addition to the overall family OOPM. Meaning if an individual in the family reaches his or her OOPM before the family OOPM is reached, his or her covered services will be paid by the plan. Services that apply to the OOPM are: copays, deductible and coinsurance.
## Benefits At A Glance

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>In Network</th>
<th>PPO Plus HSA</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>$1500 Individual/$3000 Family PCY</td>
<td>$5,000 per member PCY/$10,000 per family PCY</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>If you have Family coverage, the deductible may be met by any combination of covered Family members. The Individual deductible does not apply. Once a deductible is met, coverage by the plan is subject to any other member cost sharing that may apply.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong> (includes all member cost sharing)</td>
<td>$2,500/$5,000 Per Calendar Year</td>
<td>$5,000 embedded individual out of pocket maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Office Visits</strong></td>
<td>$25 copayment per visit</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$100 copayment per visit</td>
<td>Covered in full after deductible</td>
<td>Covered in full after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>$500 copayment per admission</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>$250 copayment per visit</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Labs, Radiology and Diagnostic Services</strong></td>
<td>No charge</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>High End Radiology (MRI, CT, PET Scan)</strong></td>
<td>$75 copay per procedure limited to $150 in copays per calendar year</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>PT/OT 30 visits each PCY</strong></td>
<td>$25 copayment per visit</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Chiro/Acupuncture – 20 visits each PCY</strong></td>
<td>$25 copayment per visit</td>
<td>Covered in full after deductible</td>
<td>Deductible, then 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>30 day: $5/$20/$30/$50 90 day: $10/$40/$60/$150</td>
<td>After deductible:   30 day: $5/$20/$30/$50 90 day: $10/$40/$60/$150</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

© Harvard Pilgrim Health Care
How it works:
High Deductible Health Plan

HDHP with HSA allows you to seek care with no PCP referral and ability to see out of network providers at a higher cost sharing.

The HPHC Insurance Company Best Buy HSA PPO may help you save money on your annual premium. It has significant annual deductibles, but offers extensive freedom of choice and may allow you to set up a Health Savings Account to help offset your medical costs.

- You can receive care from almost any doctor or hospital—in Massachusetts or across the nation.
- You are not required to have a primary care provider or get referrals for care.
- You can receive in-network services from participating providers and out-of-network services from non-participating providers.
- Most services are subject to separate in-network and out-of-network annual deductibles.
- Many preventive tests and services are covered at no charge (in-network) or with coinsurance (out-of-network).
How services are covered

These are examples of covered services under a typical Best Buy HSA PPO. The Schedule of Benefits has more details on benefits and cost sharing. It governs in the event that the information in this document is different. See the next page for an example of the out-of-pocket costs that you may have with an in-network doctor's visit.

<table>
<thead>
<tr>
<th>Best Buy HSA PPO covered services</th>
<th>What you pay: In-network</th>
<th>What you pay: Out-of-network</th>
</tr>
</thead>
</table>
| • Preventive tests and services, including:  
  - Adult annual visits  
  - Well child visits  
  - Annual gynecological visits  
  - Immunizations, including flu shots (for children and adults as appropriate) | No charge | Out-of-network coinsurance |
| • Exams for illness or injuries  
  • Lab tests and diagnostic procedures  
  • Treatments and procedures, including chemotherapy, surgical procedures, allergy treatments and dialysis  
  • Inpatient and outpatient hospital services | In-network deductible, then in-network cost sharing or no charge | Out-of-network deductible, then out-of-network coinsurance |
| • Prescription drugs (if covered under your plan) | In-network deductible, then prescription drug cost sharing or no charge* | Same as in-network |
| • Routine eye exams  
  • Routine hearing exams  
  • Nutrition counseling | Copayment | Out-of-network coinsurance  
  | In-network deductible, then no charge | Out-of-network coinsurance |
HSA Through Health Equity

☐ An HSA is a savings account that allows you to put aside pretax dollars to pay for qualified medical, dental, and vision expenses for you and your eligible dependents now—and in the future.

• Wellesley College helps fund your HSA
  – For 2021, the College will make a contribution to your HSA in January: $750 if you elect individual coverage and $1,500 if you elect family coverage. This amount is pro-rated if you enroll during the year.

• You can contribute too, up to the 2021 IRS limits:
  – $3,600 Individual / $7,200 family: Your contributions go into your account each pre-tax pay period.

• If you will be age 55 or older by the end of 2020, you may contribute an additional $1,000 for the year.
Your Activity Summary

Sent once we receive a claim for your services.

**Deductible and Out Of Pocket Maximum Accumulator**

- Accumulator info for entire family displays on the subscriber’s statement.
- Subscriber’s statement shows deductible and OOP max for every member on the contract.
- Dependent’s statement only displays his/her own deductible and OOP max information.

---

**ACTIVITY SUMMARY**

<table>
<thead>
<tr>
<th>Family</th>
<th>Deductible</th>
<th>Out Of Pocket Max</th>
<th>Accumulator</th>
</tr>
</thead>
<tbody>
<tr>
<td>John R.</td>
<td>$2,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Mark L.</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Ann B.</td>
<td>$2,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Family</td>
<td>$4,000.00</td>
<td>$2,000.00</td>
<td>$2,000.00</td>
</tr>
</tbody>
</table>

**Key Words in Your Activity Summary**

- Retail price, negotiated price and amount charged to the member’s deductible
- Date and type of service, plus provider name

---

**Definitions**

- Deductible: The amount you must pay before your health plan pays for services.
- Out Of Pocket Max: The maximum amount you may spend on deductibles and other out of pocket expenses.
- Accumulator: The total amount paid by all members of the family for services.

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*Your Health Information Statement reflects all recent, covered health service rendered that have been processed on or after the date of service.*

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*This is not a bill. Members use E/M Member Services at 1-800-315-0475.*

PAGE 5
A Simple Way to Estimate Health Care Costs

Before you visit the doctor, get an X-ray or have surgery, find out what you’ll pay

Where you receive medical care can determine what you pay. For example, the cost of a common surgery can vary at two different hospitals, even if the same doctor is performing the procedure. An X-ray or MRI at one facility may cost much more than at another facility. Even the cost of a sick visit may vary among doctors.

Don’t wait until you get the bill to know your costs

Use your computer, smartphone or tablet anywhere, anytime to:

• Get cost estimates for hundreds of medical services and treatments—from office visits to surgery
• Find out what your out-of-pocket costs will be, based on your specific plan

Key features

Search: Enter a medical procedure, type of visit or procedure code provided by your doctor's office

Save: Print your estimates or save them for future reference

Filter: Narrow or expand your search results by location, specialty, gender, hospital affiliation and more

Learn: Read about specific medical treatments you may need

Compare: Weigh your options by comparing cost and quality ratings for multiple providers and facilities

How to get started

1. Log in to your member account at harvardpilgrim.org
2. Click “Tools & Resources” at the top of the page
3. Click “Estimate My Cost”
<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Annual Employee Premium</th>
<th>Plan Deductible</th>
<th>Wellesley HSA Contribution</th>
<th>Your Annual Cost to Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HMO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,329.44</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$6,312.96</td>
<td>No deductible</td>
<td>$0</td>
<td>Premium + copays</td>
</tr>
<tr>
<td>Individual $45,000 &lt;</td>
<td>$1,863.60</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family $45,000 &lt;</td>
<td>$5,050.32</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PPO Plus HSA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$1,782.00</td>
<td>$1,500</td>
<td>$750</td>
<td>$2,532.00</td>
</tr>
<tr>
<td>Family</td>
<td>$4,827.60</td>
<td>$3,000</td>
<td>$1,500</td>
<td>$6,327.60</td>
</tr>
<tr>
<td>Individual $45,000 &lt;</td>
<td>$1,584.00</td>
<td>$1,500</td>
<td>$750</td>
<td>$2,334.00</td>
</tr>
<tr>
<td>Family $45,000 &lt;</td>
<td>$4,291.20</td>
<td>$3,000</td>
<td>$1,500</td>
<td>$5,791.20</td>
</tr>
</tbody>
</table>
Value Added Programs
Living Well℠ at Home
Virtual well-being classes offered at no cost

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

**Yoga**
Mondays and Wednesdays
5:15 p.m. ET

**Guided mindfulness**
Tuesdays and Fridays
8:30 to 9 a.m. ET

**Zumba**
Tuesdays and Thursdays
5:15 p.m. ET

**Health and wellness webinars**
Wednesdays
1 to 1:30 p.m. ET
Women’s Health Initiative: Ovia Health

Supporting and empowering members to and through parenthood.

A series of evidence-based, clinically backed apps offering support to members navigating fertility, pregnancy and early parenting.

You’ll have access to enhanced, personalized health and wellness features:

- Health assessment and symptom tracking
- Receive alerts and predictive, personal coaching when Ovia detects a potential medical issue
- Over fifty physician-developed clinical programs to help you be as healthy as possible
- Engage with personalized health and wellness programs to help you navigate infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more
- Unlimited 1-on-1 coaching
- Message instantly with Registered Nurse health coaches to ask all your questions
- Benefits library
- Learn about and access your other company benefits from one centrally located, easy to find place
- Career and return-to-work programs
- Find coaching and career advice for preparing for maternity leave, returning to work, and being a working parent

Don’t miss out
If you don’t update your healthcare information in Ovia, you’ll only be able to access some of the features available to you:

- Health and menstrual cycle tracker
- Pregnancy calendar & daily baby updates
- Child’s development checklist
- Daily health and wellness content
- Data & symptom feedback

Put Harvard Pilgrim and Ovia Health to work for you—and embrace the journey ahead.

Download the Ovia app(s) right for you and activate your account

If you don’t have an Ovia Health account yet:
1. Download Ovia Fertility, Ovia Pregnancy or Ovia Parenting on your mobile device through the App Store or Google Play, or the landing page at https://connect.ovihealth.com/harvardpilgrim.
2. Select “Try it now” and then at the Welcome screen, customize your profile and create a new account.
3. After entering your email address and creating a password, select the toggle for “I have Ovia Health as a benefit.”
4. Select “Sign up.”
5. Select health plan and employer.
6. Enter first name and last name (as listed with your health plan), date of birth and zip code.
7. Accept the terms and conditions.
8. Explore Ovia Health!

If you have an Ovia consumer account already:
1. Tap “More” and tap “Update my healthcare information.”
2. Select health plan and employer.
3. Enter first name and last name (as listed with your health plan), date of birth and zip code.
4. Accept the terms and conditions.
5. Press the Save button at the top right and get started.
6. Explore Ovia Health!

Ovia apps are a great daily support system if you are:

- Interested in tracking and understanding your reproductive health and fertility
- Trying to start or grow your family, whether that’s through pregnancy, adoption or surrogacy
- Already pregnant
- The parent of a newborn, baby and/or toddler
- Preparing for or returning from parental leave
Sanvello mobile app

Sanvello empowers you to feel better, wherever you go.

The Sanvello mobile app* is a powerful online tool that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression—anywhere, anytime.

Plus, you can get the premium version complimentary when you register using your Harvard Pilgrim ID number.

It’s personal

Whether you have mild symptoms, trying to figure out if you should receive behavioral health treatment, or want to augment your current treatment, Sanvello’s powerful features help you to understand you—so you can feel more in control and happier over time.

- Track your mood daily—answer simple questions each day to capture your current mood, identify patterns and self-assess your progress
- Learn coping tools when you need them most
- Experience guided journeys—proven audio lessons, activities and other techniques
- Get personalized progress through weekly check-ins
- Participate and connect with others who understand you’re going through and will be there until you feel better

It’s based in science

Sanvello helps you build skills of resiliency using Cognitive Behavioral Therapy (CBT). The app uses DASS 21 (depression anxiety and stress symptom assessment) to track feelings over time, which can be used to assess if behavioral health treatment is recommended.

It’s easy to get started

- Download the app from Google Play or iTunes and use your Harvard Pilgrim ID number for complimentary access to the premium version
- Or, get the Sanvello app at liveandworkwell.com. To browse as a guest, use access code: HPHC

Questions?

Email info@sanvello.com
How to find care

For telemedicine services

Download the free Doctor On Demand telemedicine app. After registering and completing the screening process, you will be connected to a Doctor On Demand provider.

For convenience care clinics and urgent care centers

Visit harvardpilgrim.org and select “Find a provider” to search for:

CONVENIENCE CARE CLINICS: Select your plan, click “Other care providers” and then “Convenience Care Clinic” under “Specialty.”

URGENT CARE CENTERS: Select your plan, click “Other care providers” and then “Urgent Care Centers” under “Specialty.”

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

If you don’t have Internet access, you can call Harvard Pilgrim’s Member Services department at (888) 333-4742 for locations. For TTY service, call 711.

“When my PCP isn’t available, I’m glad to know I have options!”

We all have minor illnesses and accidents. There are times when we definitely need care right away, but it’s not life threatening. Visiting the ER can be time consuming and expensive.

56% of all ER visits are avoidable, according to NEHI, the New England Health Institute.

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER, no matter where you live or work, that will save you time and money.
Virtual visits allow you to get care from where you are with just a device and an internet connection.

**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. After each video visit, you can rate your experience and write a doctor review.

You can be ready for unexpected illnesses by downloading the free Doctor On Demand app from the App Store or Google Play to your mobile device now. Or create an account at doctorondemand.com.

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.

**Connect with Doctor On Demand providers**

1. Go to harvardpilgrim.org and click “Find a provider” at the top of the page
2. Choose your plan
3. Click “Doctor On Demand Urgent Care and Behavioral Health Virtual Visits”

**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, visit doctorondemand.com to set up an account, or download the app in the App Store or Google Play.

**Easily access behavioral health services**

1. Go to harvardpilgrim.org and click “Find a provider” at the top of the page
2. Choose your plan
3. Click “Behavioral Health Virtual Visit”

**Search by Provider Type:**
- Primary Care Providers (PCP)
- Specialists
- Behavioral Health Providers
- Hospitals
- Other Care Providers

**Search by Specialty:**
- Internal Medicine
- Family Practice
- Pediatrics
- Psychiatry
- Psychology
- Dermatology
- Neurology
- Oncology
- Physical Therapy
- Optometry
- Psychology
- Surgery

*Doctor On Demand physicians do not prescribe Schedule I/II DEA controlled medications, and may not treat or prescribe other medications based on what is clinically appropriate.*
Decision and Enrollment Support
Harvard Pilgrim SmartStart

Here to help you get started.

Before you enroll!

- Will my existing prior authorization for service be honored?
- Is my provider in network?
- Where do my out-of-state dependents get care?
- Can I still get the procedure I’m scheduled for?
- How do I make sure I get uninterrupted treatment for my condition?

(866) 874-0817
New Member Welcome Guide

Create your account at harvardpilgrim.org/login

- Verify contact information
- Race, ethnicity, and language preference survey
- Confirm primary care provider
- View/print ID cards
- Health questionnaire*
- Set permissions

*Answers will not affect your coverage
Your Harvard Pilgrim ID card made easy

View, download or print your ID card anytime, anywhere.

1. Log into your member account
2. Under “Top Tasks,” select “Get your ID cards”
3. Then select “View/Print”

Add your ID card to your Apple Wallet.

Retrieve your ID card with just one swipe!

1. Follow steps 1 and 2 above
2. Select the Apple Wallet icon and click “Add”

This feature is only available for iPhones and is not supported on an Android phone.
Helpful resources for members
www.harvardpilgrim.org

Mobile responsive design for use with any device, tablet and/or desktop.

Personalized and member-specific access to:

- Benefits and eligibility
- Deductible/OOP max status
- Claims
- Activity statement

Additional capabilities:

- Digital ID card
- Text and Email Communication
- Chat Bot
- Intelligent Provider Directory

To set up your account:

1. Visit 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.