

The choices your clients want at competitive prices.

Explore our enhanced
Connecticut product portfolio.

Read on for more details.



Why choose Harvard Pilgrim?

Harvard Pilgrim has been guiding communities across New England to better health for more than 50 years, and we can help you guide your clients to the best coverage solutions for their needs. What's more:



Harvard Pilgrim SmartStart makes switching health insurance a hassle-free experience for new accounts and members



Our robust prescription drug program gives prescribers access to a wide range of covered medications, creates positive outcomes for members and features a nationwide network of 67,000+ retail pharmacies



We're a local partner with the strength of a national network

- Our broad, seamless New England network has outstanding providers that members know and trust
- A relationship with UnitedHealthcare gives our PPO plans a national reach



95% of our members are satisfied with their Harvard Pilgrim plan¹

¹ Data compiled from 2020 Harvard Pilgrim Voice of the Customer surveys.

The options clients and members want

Our full range of health insurance solutions deliver outstanding coverage, choice and value for your clients and their employees.

	HMO	Focus CT SM HMO	PPO	Network Choice CT SM PPO	Simply Virtual SM HMO ²
Clients can cover employees located outside of New England			×	×	
PCPs and referrals required		×			×
Members can get care from providers outside the plan's network			×	×	
Lowest premium cost		×		×	×
Most services covered up front	×	×	×	×	×
			In-network services only		
HSA-compatible designs available	×	×	×	×	×

² Available 1/1/21 for Connecticut-based employers in the Large Group market.

³ Deductible may apply.

⁴ Available for quoting by the end of 2020.

New products for 2021

Available to Connecticut employer groups of all sizes at significant savings over our standard offerings. High-deductible, HSA-compatible designs available.

Focus CTSM HMOs⁵ are built around a network of select providers across Connecticut, plus thousands of other participating providers in Harvard Pilgrim's New England network.

- Members can receive care from 85,000 Focus CTSM HMO clinicians and 172 hospitals^{6, 7}
- Primary care providers and referrals required
 - \$50 gift card incentive for annual PCP visits⁸
 - Two free PCP visits with non-HSA plans
- No-cost telemedicine with Doctor On Demand⁹

Network Choice CTSM PPOs¹⁰ are flexible, easy-to-use plans that let members save money on out-of-pocket costs based on the in-network providers they choose.

- Plans feature access to two tiers of in-network providers

Tier 1 (\$ = lower in-network cost sharing)

- 85,000 participating providers throughout Harvard Pilgrim's New England network

Tier 2 (\$\$ = higher in-network cost sharing)

- Providers affiliated with Yale New Haven Health System and Stamford Health
- Participating UnitedHealthcare providers outside of New England
- Members can receive care for covered services from out-of-network providers as well
- No-cost telemedicine with Doctor On Demand⁷

SimplyVirtualSM HMO¹¹ is built around the concept of virtual preventive care. Adult members will have a virtual PCP through Doctor On Demand. All PCP appointments will be conducted through a telemedicine virtual visit, which members will access using their smartphone, tablet or computer. Members under the age of 19 will still have an office-based PCP in the Harvard Pilgrim provider network.

Features:

- **Voice and video communication** via a digital platform for mobile device or computer
- **Lower cost share** than office-based offerings
- **Seamless service and continuity of care**, with in-network referrals for specialist visits
- **Compassionate and efficient, relationship-centered care with an emphasis on shared decision making.**
 - PCPs take the time to guide members
 - A dedicated care team. Members have access to an entire care team, including nurses, care managers, nutritionists and personalized care plans, 24/7/365.
- **Prescriptions and refills** available at local and select mail order pharmacies

Upon enrollment, members will:

- Register with Doctor on Demand
- Select and virtually meet their PCP ¹²
- Receive Care Kit: includes thermometer, blood pressure cuff and welcome materials

Once the member is registered, Doctor On Demand will contact them with more resources:

- Welcome to Doctor On Demand
- Walkthrough kit
- Information on how to set up a wellness appointment

⁵ This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In this plan, members have coverage only from providers in the Focus CTSM HMO provider network. Please consult the Focus CTSM HMO provider directory or visit the provider search tool at www.harvardpilgrim.org for a list of providers in Focus CTSM HMO. You may also call Harvard Pilgrim to request a paper copy of the provider directory free of charge.

⁶ On the rare occasion when specialty care is not available from a Focus CTSM HMO specialist or facility, we have a limited number of additional Authorized Access providers. Members or their providers must obtain prior authorization from Harvard Pilgrim to receive care from Authorized Access providers and hospitals and for the plan to provide coverage for the services.

⁷ In a medical emergency, members do not have to use Focus CTSM HMO providers or obtain PCP referrals. The plan will provide coverage for emergency services from any provider.

⁸ Subscribers and covered dependents age 18 and over can receive a \$50 gift card for completing an annual visit with their PCP.

⁹ Does not apply to HSA plans.

¹⁰ In these plans, members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or medical supply. A provider's benefit tier may change at any time. To determine a provider's tier in a specific plan's network, please search the Harvard Pilgrim provider directory by plan name. You also may call Harvard Pilgrim to request a paper copy of the provider directory at no charge.

¹¹ Available 1/1/21 for Connecticut-based employers in the Large Group market.

¹² A member must establish a relationship with a provider by registering with Doctor On Demand, and completing a PCP appointment in the same state.

Learn more

Contact your Harvard Pilgrim account executive today to learn more about our options for Connecticut employers.



Harvard Pilgrim
Health Care

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