

We've got you covered

Your 2022
Harvard Pilgrim
plan options

MAPFRE USA



The choice is yours.

Harvard Pilgrim is proud to be MAPFRE USA's partner for health care coverage.

MAPFRE USA is offering one plan with new payment options for 2022:

- ✓ Value Health Savings Account (HSA) Option
- ✓ Super Value Health Savings Account (HSA) Option
- ✓ EPO Option

How the options are similar

With all three options, you have extensive network coverage when you visit Harvard Pilgrim's participating doctors, health professionals and hospitals in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's participating doctors, health professionals and hospitals in all other states. The Option does not share in the cost for services obtained outside of the network, with the exception of emergency care.

How the options differ

The amount you pay in premium contributions and the amount you pay in cost sharing are different for each option. Super Value HSA and Value HSA both offer an opportunity to contribute to a Health Savings Account (HSA).

Action to take during open enrollment

MAPFRE requires that all employees elect or decline medical coverage for 2022. If you elect coverage, you will receive a new member ID card in the mail before the end of the year. Coverage is effective January 1, 2022.



Please read through this brochure to learn more about MAPFRE's 2022 medical plan options. You can find additional information on the MAPFRE Connections Intranet.

**Questions?
We're here
to help.**



- Visit us online at www.harvardpilgrim.org
- Call us at **(888) 333-4742** (TTY: 711)

WHAT YOU NEED TO KNOW:

⊕ The Value HSA and the Super Value HSA Options

These flexible options are great for employees who want more control over their health care spending. For both, the cost sharing for covered services is similar, but the deductible and monthly premium amounts are different. To help offset the costs of qualified medical expenses*, these options allow you to contribute to a Health Savings Account (HSA) through pre-tax payroll deductions. MAPFRE will also contribute to your HSA—an annual contribution of \$500 per individual/\$1,000 per dual/family coverage for the Value HSA Option and an annual contribution of \$1,000 per individual/\$2,000 per dual/family coverage for the Super Value HSA Option. (The combined contribution from you and MAPFRE cannot exceed the annual contribution limit set by the IRS.)

As with all of the MAPFRE USA options, you're not required to have a primary care provider (PCP) — but it is strongly recommended — or get referrals to specialists. You have access to 5,700 hospitals and care from more than a million doctors and allied health professionals nationwide.

Fidelity Investments is MAPFRE USA's HSA administrator. For more information, visit www.netbenefits.com or call (800) 544-3716.

What are the benefits of having an HSA?

- **You'll benefit from tax savings:** Your contributions, interest and withdrawals for qualified health care expenses are all tax-free.**
- **Any unused amounts in your HSA can be carried over from year to year,** so you don't have to worry about forfeiting your contributions at the end of the year.
- **You own your HSA.** If you change jobs or retire, your money stays with you, to spend on qualified medical expenses or save for future health care needs.
- **Both you and MAPFRE USA can contribute,** and you can use funds to pay for certain health care services not covered under the Medical Option, such as laser eye surgery, or alternative care.

Cost-sharing highlights*

	Value HSA Option	Super Value HSA Option
Deductible	\$1,500 individual/\$3,000 family	\$3,000 individual/\$6,000 family
Deductible Embedded Status	Non-Embedded***	Embedded****
Coinsurance	You're responsible for 10%	You're responsible for 10%
Office visit	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Hospital inpatient	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Outpatient/day surgery	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Emergency room	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
30-day retail supply of drugs	Deductible, then: Tier 1: \$5 / Tier 2: \$25 / Tier 3: \$50 / Tier 4: \$75 / Tier 5: \$150	Deductible, then: Tier 1: \$5 / Tier 2: \$25 / Tier 3: \$50 / Tier 4: \$75 / Tier 5: \$150
90-day mail order supply of drugs	Deductible, then: Tier 1: \$10 / Tier 2: \$50 / Tier 3: \$100 / Tier 4: \$225 / Tier 5: \$450	Deductible, then: Tier 1: \$10 / Tier 2: \$50 / Tier 3: \$100 / Tier 4: \$225 / Tier 5: \$450

* Each plan's Schedule of Benefits has more details on benefits and cost sharing. It governs in the event that the information in this document is different. The Internal Revenue Service determines what expenses can be reimbursed and what cannot. Examples of qualified medical expenses include: acupuncture; alcohol and drug addiction treatment; breast reconstruction surgery; dental treatment; diagnostic tests and devices; doctor's visits; eyeglasses, contact lenses and exams; fertility enhancements; hearing aids and batteries; nursing services; operations/surgery (non-cosmetic); physical therapy; prescriptions; psychiatric care; and smoking cessation.

** Please note that contributions to an HSA are currently taxed in California and New Jersey. Earnings are taxed in New Hampshire and Tennessee.

*** On a family plan, a non-embedded deductible may be met by any combination of covered family members. The individual deductible component does not apply.

**** On a family plan, an embedded deductible has two components, an individual deductible and a family deductible. The maximum contribution by an individual toward the family deductible is limited to the individual deductible amount and allows for the individual to receive benefits before the family component is met. When any number of members collectively meet the family deductible, services for the entire family are covered for the remainder of the year.

WHAT YOU NEED TO KNOW:

EPO Option

Like the HSA options, the EPO option doesn't require referrals to specialists. In addition, you're not required to have a PCP, although we encourage you to have one to help coordinate your care. You have access to an extensive network of more than 5,700 hospitals and care from more than a million doctors and allied health professionals across the United States.

This option does not allow for participation in the tax-advantaged health savings account, and has the highest payroll contribution even if you don't have a lot of claims each year.

Cost-sharing highlight*	
	EPO Option
Deductible	\$750 individual / \$1,500 family
Deductible Embedded Status	Embedded**
Coinsurance	You're responsible for 10%
Office visit	\$30 copayment – PCP \$50 copayment – Specialist
Hospital inpatient	Deductible, then 10% coinsurance
Outpatient / day surgery	Deductible, then 10% coinsurance
Emergency room	\$200 copayment (Deductible does not apply)
Prescription drug coverage	
30-day retail supply of drugs	Tier 1: \$5 / Tier 2: \$25 / Tier 3: \$50 / Tier 4: \$75 / Tier 5: \$150
90-day mail order supply of drugs	Tier 1: \$10 / Tier 2: \$50 / Tier 3: \$100 / Tier 4: \$225 / Tier 5: \$450

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

** On a family plan, an embedded deductible has two components, an individual deductible and a family deductible. The maximum contribution by an individual toward the family deductible is limited to the individual deductible amount and allows for the individual to receive benefits before the family component is met. When any number of members collectively meet the family deductible, services for the entire family are covered for the remainder of the year.

Plan coverage for all options

Prescription coverage

All three options offer our Value 5-Tier prescription drug program. When you use a participating pharmacy, you receive up to a 30-day supply.

Use mail order and receive up to a 90-day supply of maintenance medications. You may also purchase a 90-day supply of maintenance medications at a participating retail pharmacy.

Preventive care

Preventive services, such as your annual physical, routine check-ups, screenings and immunizations, are covered free of charge when you receive these services from a network provider; no member cost sharing is required. Preventive care is care you receive when you're healthy and symptom-free. For a complete list of covered preventive services, go to www.harvardpilgrim.org.

Emergency care

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, shock, major blood loss, choking, severe head injury, loss of consciousness, seizures or convulsions). Just go to the nearest emergency facility or call 911 or another local emergency number. If you are hospitalized, call your PCP and Harvard Pilgrim within 48 hours, or as soon as you can (or ask someone to do this for you).

Urgent care

For non-emergency care (like a sore throat, earache or flu), you should call your doctor's office and ask for a same-day appointment. If your doctor is unavailable, you may be directed to a covering clinician or an urgent care facility. You may also visit a convenience care clinic, such as CVS/pharmacy MinuteClinic, or call Doctor On Demand for non-emergency, common illnesses; you'll pay the same copay amount as a doctor's office visit under the EPO option. Visit the Connections Intranet for more information on urgent care and Doctor On Demand.

Health coaches and nurse care managers

Need some extra help reaching your wellness goals? Harvard Pilgrim offers members (age 18 and older) personal health coaches — registered nurses who are certified in lifestyle management coaching. Health coaches can help you make informed decisions about lifestyle management opportunities, including blood pressure control, weight management, exercise, cholesterol management, nutrition, smoking cessation, and stress reduction and life balance. You and your coach will develop realistic and achievable goals, and your coach will stay in regular contact with you to encourage and support you. Harvard Pilgrim also has nurse care managers on staff to help with more serious health issues, such as diabetes, asthma, heart failure and more.



How does coverage work?

You can visit Harvard Pilgrim's participating doctors, health professionals and hospitals in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's participating doctors, health professionals and hospitals in all other states. Visit the Access America Value online provider directory at www.harvardpilgrim.org to see if your providers participate.

Do I need a primary care provider (PCP)?

No, although we encourage you to have one to help coordinate your care.

Do I need referrals to visit specialists?

No, you're not required to get referrals to see specialists.



Choose which option is right for you

SUPER VALUE HSA OPTION

Choose this option if you...

Want to pay the lowest monthly premium, and take advantage of a Health Savings Account to pay for qualified medical expenses or save for future health care needs.

VALUE HSA OPTION

Want to pay less toward the premium out of your paycheck, and take advantage of a Health Savings Account to pay for qualified medical expenses or save for future health care needs.

EPO OPTION

You pay more out of your paycheck toward the plan's premiums and less out of pocket when you receive care, and you are not interested in a Health Savings Account.



Need some more help? Be sure to schedule an appointment with MyHealthMath or use the Ask ALEX online decision support tool. More information is available on the Connections Intranet.

Savings on products and services to help you live a healthy lifestyle

Could you use a new pair of eyeglasses? Getting started on a weight loss option? Want to get reimbursed for your health and fitness club membership? Check out Harvard Pilgrim's discounts and savings program.

Get up to \$300 in fitness reimbursement

If you enroll in any of the MAPFRE USA's medical options, up to two covered members on a family option can be reimbursed for up to \$150 each, for a maximum fitness reimbursement of \$300. Any combination of subscriber, spouse or dependent is eligible for reimbursement. For options with one covered member, the maximum reimbursement amount is \$150. Reimbursement applies to fees you pay toward a fitness facility, fitness classes, or other qualified membership.* Eligible expenses include:

- Virtual fitness class subscriptions
- Membership fees paid toward a full-service health or fitness facility that has cardiovascular and strength-training equipment, and facilities for exercising and improving physical fitness
- Fitness classes, like yoga, Zumba, spin, kickboxing and more

Eyewear discounts

Purchase a complete pair of glasses and get 35% off frames, plus additional discounts on lenses and lens options. And save 20% on any frame or lens options purchased separately, or on any optical accessory. Locations include:

- LensCrafters®
- JCPenney Optical®
- Pearle Vision®
- Target Optical

Complementary and alternative medicine

Save up to 30% on a wide range of services offered through our partnership with WholeHealth Living Choices. With more than 20,000 credentialed practitioners nationwide, they manage one of the leading complementary and alternative medicine networks in the country. Choose from more than 30 options, including:

- Acupuncture
- Massage and bodywork
- Naturopathic medicine
- Yoga and Pilates
- Tai chi and qigong

More ways to save on your path to wellness

Plus, you can get discounts on dozens of other programs and services that can help you live a healthy life, including:

- Hearing aids
- Healthy eating
- Fitness
- Holistic wellness
- Smoking cessation
- Family and senior care



Find a complete list of discounts at www.harvardpilgrim.org/discounts.

*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. Fitness reimbursement may be considered taxable income. Members should consult your employer or tax advisor.

Contact us. We're here to help.

Visit us online at www.harvardpilgrim.org.

Or give us a call at **(888) 333-4742**.

For TTY service, call **711**.



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