



Brandeis University High Deductible Health Plan

a Point32Health company



Brandeis University Open Enrollment

Let's discuss:

- **NEW High Deductible Health Plan**
- **Provider Network: Finding Care**
- **Value Added Programs**
- **Decision & Enrollment Support**
- **Questions**

2024 High Deductible Plan Highlights

How does the High Deductible Plan work?

- You must choose a primary care physician (PCP) from our network. This physician will coordinate all of your care, including referrals to specialists.
- There is a deductible of \$1,600 for an individual and \$3,200 for a family. The deductible applies to both medical and pharmacy services. The family deductible is an aggregate and not capped individually.
- The out-of-pocket maximum (OOP Max) is \$2,500 for an individual and \$5,000 for a family. The family OOP Max is an aggregate and not capped individually.

How It Works:

Select Preventive Care Is Covered in Full

- Select routine office visits
 - Routine physicals for adults and children
 - Annual gyn
- Prenatal and post-partum care
- Immunizations
- Select disease screenings and tests
 - Mammogram and pap
 - PSA
 - Colorectal cancer screening
 - Routine blood work and urinalysis

How It Works:

Other Services Are Subject to Deductible

- Diagnostics, including (but not limited to)
 - Non-preventive office visits
 - Imaging (x-ray, MRI, CT scan)
 - Non-preventive laboratory
 - Emergency services
- Treatments, including (but not limited to)
 - Inpatient services and day surgery
 - Emergency services
 - Outpatient therapies such as chemo and radiation
 - Behavioral and substance abuse counseling
 - Prescription drugs

Plan Overview

HSA-Eligible HMO



In-network coverage only



You must select a primary care physician (PCP)



Services subject to deductible, including prescriptions



Eligible to open a Health Savings Account (HSA)

	Best Buy HSA HMO- In-Network Only
Annual Deductible	
Individual	\$1,600
Family	\$3,200
Annual Out-of-Pocket Maximum	
Individual	\$2,500
Family	\$5,000
Annual Physical (preventive)	Covered in full
Office Visit	Deductible, then covered in full
Specialist Visit	Deductible, then covered in full
Diagnostic X-Ray/Lab Tests	Deductible, then covered in full
Inpatient Hospital (including maternity)	Deductible, then covered in full
Outpatient Hospital	Deductible, then covered in full
Inpatient Mental Health	Deductible, then covered in full
Outpatient Mental Health	Deductible, then covered in full
Emergency Room Visit (waived if admitted)	Deductible, then covered in full
Physical Therapy (60 visits per calendar year)	Deductible, then covered in full

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.

Key Words in Your Activity Summary

DEFINITIONS

MEDICAL CLAIMS

A **B** **C** **D** **E** **F** **G** **H** **I**



ACTIVITY SUMMARY

Summary Period: 2/1/2010-2/28/2010
Member Name: Joseph Smith
ID#: HPP123456-00

Want a copy of a previous Activity Summary, your latest claims information or your detailed plan coverage?
Log in to [HPHConnect](#), your secure member account, at [www.harvardpilgrim.org](#).

	FAMILY DEDUCTIBLE SUMMARY YEAR-TO-DATE			FAMILY OUT-OF-POCKET MAXIMUM SUMMARY YEAR-TO-DATE		
	Annual	IN-NETWORK Applied	Remaining	Annual	OUT-OF-NETWORK Applied	Remaining
John B.	\$1,000.00	\$920.48	\$79.52	\$2,000.00	\$980.48	\$1,019.52
Mark L.	\$1,000.00	\$34.56	\$965.44	\$2,000.00	\$34.56	\$1,965.44
Amy R.	\$1,000.00	\$141.00	\$859.00	\$2,000.00	\$141.00	\$1,859.00
Edward G.	\$1,000.00	\$0.00	\$1,000.00	\$2,000.00	\$0.00	\$2,000.00
Family	\$2,000.00	\$1,096.04	\$903.96	\$4,000.00	\$1,196.04	\$2,843.96

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

Your Out-of-Pocket Maximum Summary reflects all medical, behavioral health and pharmacy claims that have been processed as of 2/28/2011.

DEDUCTIBLE: A dollar amount you must pay yearly before certain services are covered under your health plan. This means you may be required to pay all or part of a provider bill until you have paid your full deductible amount.
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.

This is not a bill. Questions? Call Member Services at (888) 333-4742.
PAGE 3

hospital or clinician) billed Harvard Pilgrim for this service. Amount appears in this field, refer to the Explanation of Code field for more information.

denied and the reason for the action taken.

pays the provider based on our contract with that service.

you must pay before your health plan begins all or part of a provider bill until you have paid your deductible, when applicable.

es. You may have already paid your copayment at the time of service. If prior approval is not received when required, you may be required to pay a copayment, deductible, coinsurance and deductibles until you have already paid your copayment.

more information to process your claim

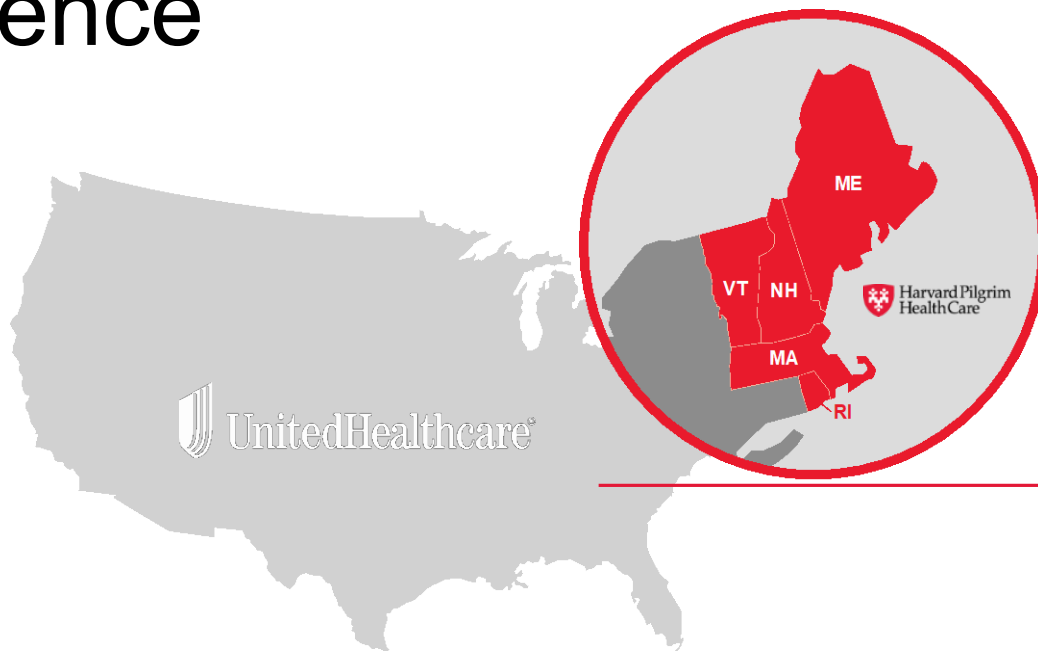
ation Note field. If the note says we need more information about the claim, you or your provider must submit the information within 45 days from the date of this claim. If your provider fails to submit the information within 45 days from the date of this claim, or a portion of it, may remain under review.

→ Date and type of service, plus provider name

→ Retail price, negotiated price and amount charged to the member's deductible

Harvard Pilgrim Networks

Regional Carrier with a National Reputation for Excellence



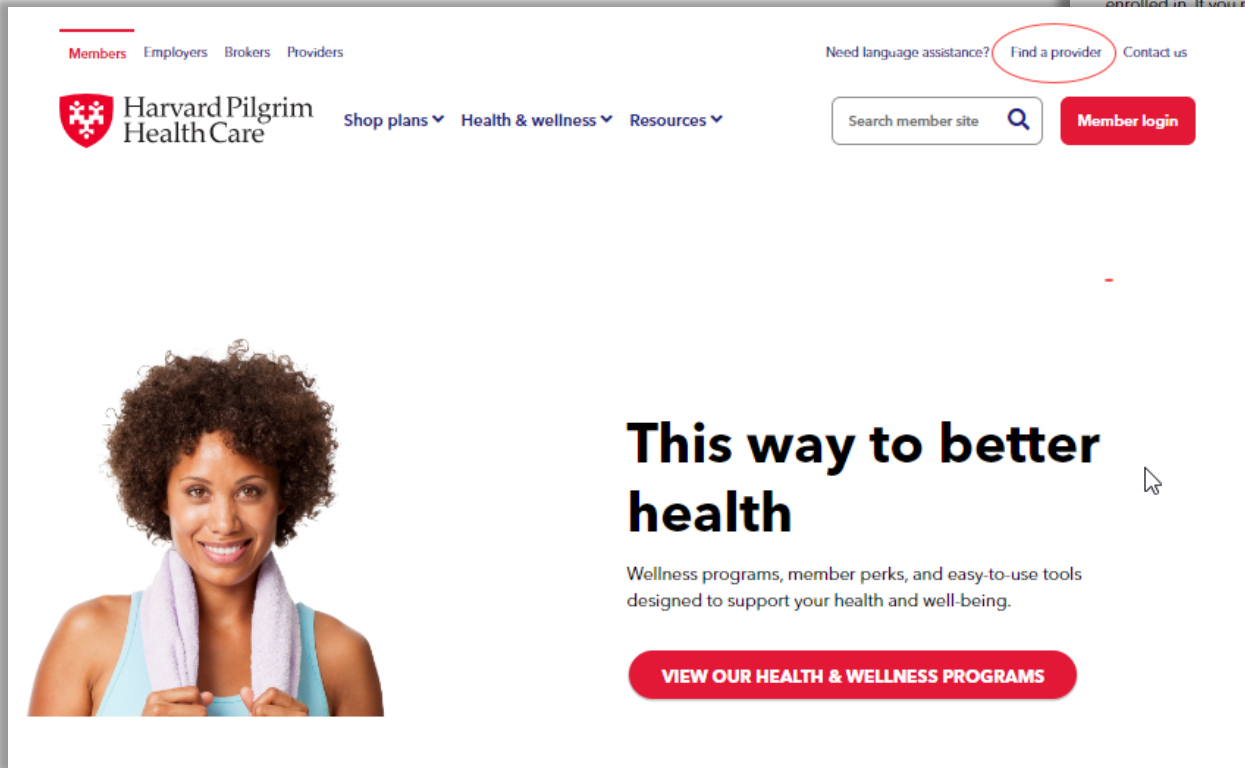
80,000 doctors and other clinicians and **153 hospitals** across Harvard Pilgrim's network

Access to the largest national network in the USA with **1.5 million+ providers** and more than **6,700+ hospitals** provided by UnitedHealthcare

HMO:

- Must select a PCP from our network.
- Referrals required for most specialty care
- Urgent care services covered in-network only
- Out of network services with the exception of emergency room services are not covered
- Emergency services covered **worldwide**

Provider Search: How to Find Doctors and Care




Members Employers Brokers Providers

Harvard Pilgrim Health Care

Shop plans Health & wellness Resources

Need language assistance? Find a provider Contact us

Search member site Member login

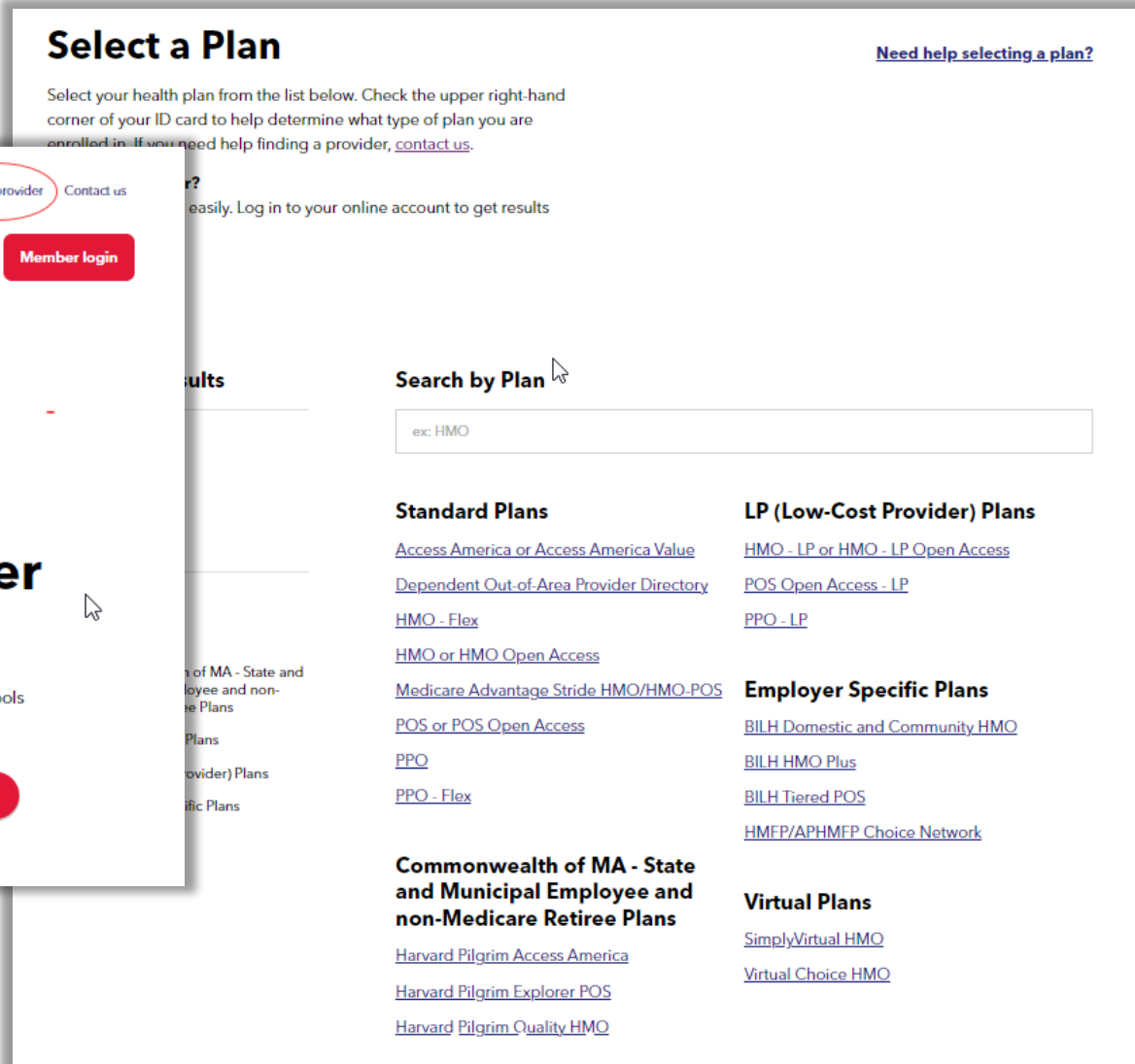


This way to better health

Wellness programs, member perks, and easy-to-use tools designed to support your health and well-being.

[VIEW OUR HEALTH & WELLNESS PROGRAMS](#)

<https://www.harvardpilgrim.org>



Select a Plan

[Need help selecting a plan?](#)

Select your health plan from the list below. Check the upper right-hand corner of your ID card to help determine what type of plan you are enrolled in. If you need help finding a provider, [contact us](#).

Need language assistance? Find a provider Contact us

Search member site Member login

Log in to your online account to get results easily.

Search by Plan

ex: HMO

Standard Plans	LP (Low-Cost Provider) Plans
Access America or Access America Value	HMO - LP or HMO - LP Open Access
Dependent Out-of-Area Provider Directory	POS Open Access - LP
HMO - Flex	PPO - LP
HMO or HMO Open Access	
Medicare Advantage Stride HMO/HMO-POS	Employer Specific Plans
POS or POS Open Access	BILH Domestic and Community HMO
PPO	BILH HMO Plus
PPO - Flex	BILH Tiered POS
	HMEFP/APHMFP Choice Network
Commonwealth of MA - State and Municipal Employee and non-Medicare Retiree Plans	Virtual Plans
Harvard Pilgrim Access America	SimplyVirtual HMO
Harvard Pilgrim Explorer POS	Virtual Choice HMO
Harvard Pilgrim Quality HMO	

Easily Find Your Providers Online

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org)

Start your search

[Important Plan Details](#)

You can search by:

- Location** – Enter the address, city, state or ZIP code
- Name, Facility or Specialty** – Select your option and type the provider, facility or specialty name
- Provider Type** – Select one of the provider type links

To start a new search with a different plan, [Change Plan](#).

Health Plan

HMO or HMO Open Access

Location

(Address, City, State, or ZIP Code)

Search by

Name or Facility Specialty

Ex. John Doe

SEARCH PROVIDERS

[Howard M Lanney, MD](#)

Virtual Visits/Telehealth Accepting New Patients
Yes

Distance from You: 0.40 miles

Address
1575 Blue Hill Ave
Mattapan, MA 02126

[Map](#)

Phone
 (617) 296-0061

Provider Type
Primary Care Provider (PCP)

Provider ID
12124330

Hospital Affiliation Group Affiliation
[Boston Medical Center](#) Mattapan Community Health Ctr

[Compare](#) + [Add to My List](#)

Note: Primary Care Providers have a Provider ID number.

Value Added Programs

Telehealth options with Doctor On Demand

Non-emergency virtual care 24/7

- Connect with a U.S. board-certified physician in less than 15 minutes from your smartphone, tablet or computer
- Get care for concerns such as bronchitis, sinus issues, pink eye, UTIs, or skin rashes

Confidential behavioral health therapy

- Licensed providers can help with anxiety, depression, grief, family issues, trauma or PTSD
- Choose from a variety of therapists with different backgrounds and specialties, and build a relationship with the provider who best meets your needs

Providers can order prescriptions* at the member's local pharmacy when medically necessary

* Doctor On Demand physicians do not prescribe controlled substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

What members are saying



95% case resolution rate



4.5 min average wait time



4.9 out of 5 stars average rating



Providers with 17+ years average experience and diverse background



60%
Female



69%
Parents



20%
LGBTQ+

Behavioral Health: Service Navigation Team

Our 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 complex health care system through enhanced personalized interactions



Connect to Harvard Pilgrims' support and programs, such as care managers



Locate providers and obtain timely behavioral health appointments



Learn more about the innovative tools and services we offer to support your needs

Decision & Enrollment Support

NEW! Effective 10/1/2023 - MyConnect

Personalized, convenient support along your health care journey

MyConnect, a Member Advocate service team, is your direct connection with Harvard Pilgrim. Available to you and your family members, whether you have questions about benefits, need help finding care or you're trying to meet your healthy lifestyle goals. You'll have one-on-one support, so the focus is always on your needs.*

We can help:

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

Contact us: Call 866-623-0184

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

- Send a secure message through your Harvard Pilgrim online member account at [harvardpilgrim.org](https://www.harvardpilgrim.org)

Decision Doc

Helps you choose the right health plan for you and your family.

Decision Doc

Why Use Decision Doc?



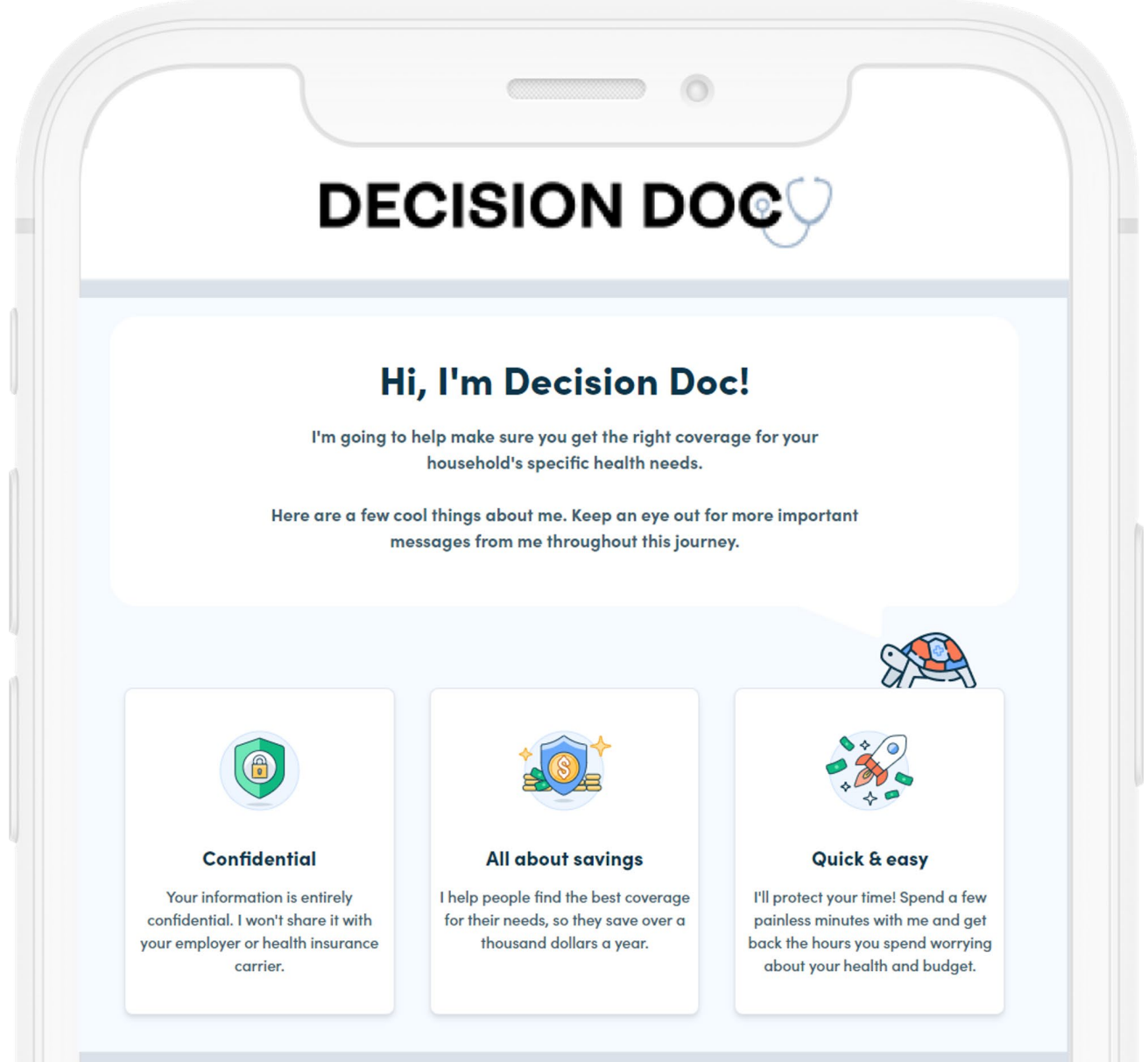
~\$1,300 savings per employee



5-10 minutes to complete



All information is **secure and confidential**



Get Started Today

Choosing the right coverage is complicated. Make it easy with **Decision Doc**—full coverage, digital guidance.



Access Decision Doc here:

www.myhyke.com/brandeis2024



How it works

Share your medical and pharmacy needs in
~5 minutes

Here are some common health events. Do any of these apply to you or your household?

- Specialists Visits or Special Health Consults
- Pregnancy or Fertility Treatment
- Surgeries and Procedures
- X-Rays, Imaging, or Lab Tests
- I don't need any of these services.

Receive personalized guidance on optimal plan

Check out how your plans stack up! I've crunched the numbers so you can make the right choice for your household. Scroll down to view all the details.

WINNER: **HMO 250**

Individual You
Key Factors: Minimal Usage Reported

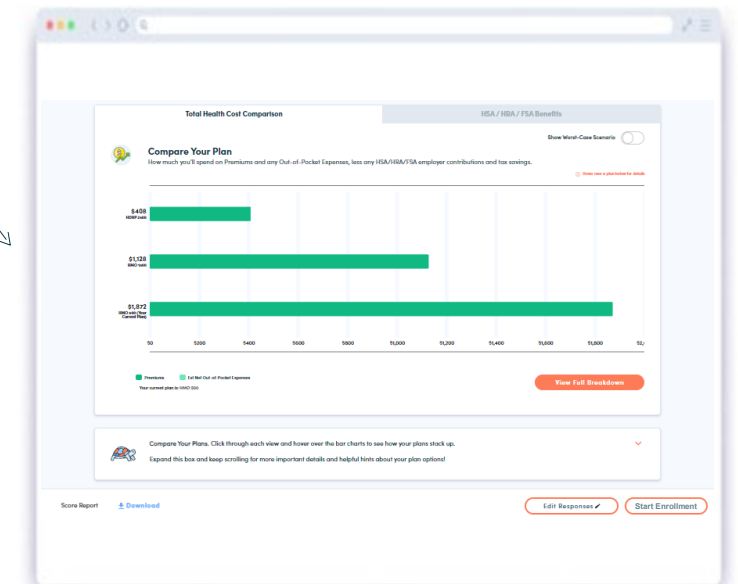
Your Winning Plan Breakdown
This breakdown shows you the numbers I think are most important.

\$408 TOTAL HEALTH COSTS	\$408 Annual Premium	\$0 Est. Net Out-of-Pocket Costs
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Find out more. Here are a few great features of your winning plan we would like to show you.

Premium Savings
Your winning plan will save you \$720/year in premiums. Consider putting this amount into your HSA, tax free, to help pay for services!

Enroll & save!



Member Experience: Services, Tools & Opportunities

Our digital tools are designed to educate members, encourage healthy behaviors, maximize plan benefits and create a seamless transition.

Communications & support

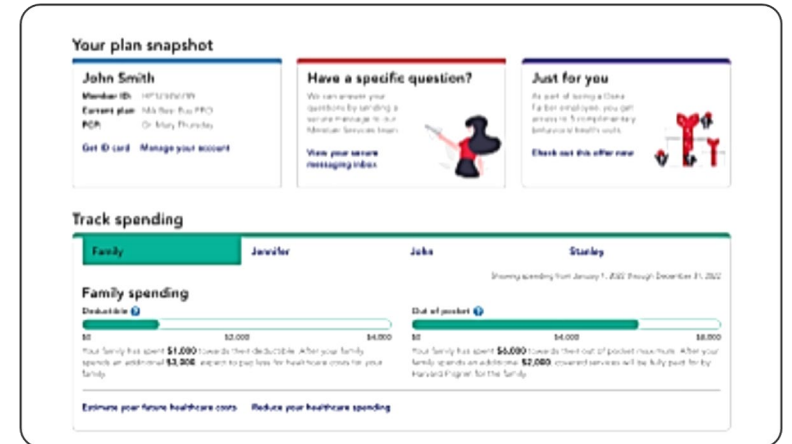
- Welcome Communications
- Member Portal dashboard
- Text-based Messaging
- Digital Welcome Guide
- Quarterly Member Newsletter
- Open Enrollment Materials
- Dedicated phone support
- Secure email, mobile app & Chat Bot support

Cost savings tools

- Cost calculator tool (*Estimate My Cost*)
- Cost comparison tool (*Reduce My Costs*)

Digital care & well-being tools

- Virtual wellness platform, education and classes
- Mindfulness
- Personal health coaching
- Behavioral health-focused tools
- Maternal health-focused tools
- Telehealth for 24/7 support – non-emergency

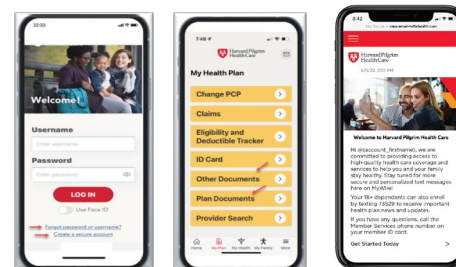


Guided Mindfulness Sessions

Experiment with short bursts of mindfulness instruction, followed by mini meditations, led by our team of expert instructors.

Tuesdays from 8:30 to 9:00 a.m. ET
[JOIN THIS SESSION](#)

Thursdays from 8:30 to 9:00 a.m. ET
[JOIN THIS SESSION](#)



Ask HaPi

Hi, welcome to Ask HaPi! I'm here to help answer your questions. You may access the links or type in your question below.

- [Disclosures](#)
- [Our Plans including Medicare](#)
- [Find a Provider](#)
- [Prescription Drug Lookup](#)
- [Estimate My Service Cost](#) or [Reduce My Cost](#)
- [Join our Living Well Program](#)

Your feedback is valuable to us,
 Ask a question [Send](#)

New for 2024: Wellness Reimbursement

Get reimbursed for fees you pay toward wellness activities — up to \$300

Fitness Reimbursement

Up to \$400 for Dana-Farber Cancer Institute

What qualifies for reimbursement?

- Membership fees for gyms or fitness facilities
- Virtual fitness class subscriptions
- Studios or facilities that offer membership or tuition
- Seasonal town, club or school athletic fees
- Select nutrition programs

Studios and facilities that qualify for reimbursement include:

- Dance
- Yoga
- Pilates
- CrossFit
- Martial arts
- Aerobic group classes
- Cross
- Spin
- Stand
- Mind
- Hike
- Indoor cycling/spinning classes
- Pickleball
- Tai Chi
- Weight Watchers
- The Driver Daily
- Spinning classes
- Pickleball
- CrossFit
- Strength training
- Tai Chi
- Indoor rock climbing
- Personal training (taught by a certified instructor)

Qualified nutrition programs include:

- Calm
- The Present Happier
- HeadSpace
- The Mindfulness App
- Meditation Studio
- Insight Timer

Qualified mindfulness programs include:

- Calm
- The Present Happier
- HeadSpace
- The Mindfulness App
- Meditation Studio
- Insight Timer

Your Secure Member Account

Visit [harvardpilgrim.org](https://www.harvardpilgrim.org) and select “Member login”

The screenshot shows the Harvard Pilgrim Health Care member account dashboard. At the top, there is a navigation bar with the Harvard Pilgrim Health Care logo, a search bar, and links for "Need language assistance?", "Find a provider", "Contact us", "Secure message inbox", "Your account", and "Log out". Below the navigation bar, there are tabs for "Home", "Benefits & coverage", "Claims", "Personal health record", and "Tools & resources". The main content area is titled "Your plan snapshot" and features three cards: "John Doe" (Member ID: HP1234567-00, Plan: MA HMO-Best Buy, PCP: MD Obli C M Mani), "Check your messages", and "COVID-19 Info". Below this is a "Track spending" section with tabs for "Family", "Spouse", and "Child1". The "Family" tab is selected, showing "In network" and "Out of pocket" progress bars. The "In network" bar shows a deductible of \$375.71 paid out of a \$3,000.00 total, with a remaining amount of \$2,624.29. The "Out of pocket" bar shows \$519.11 paid out of a \$6,000.00 total, with a remaining amount of \$5,480.89. At the bottom, there is a link to "Estimate your future health care costs".

In your account, you can:

Search for in-network providers

Review your claims

Learn about lower-cost alternatives to the Emergency Room

Look up the costs and tiers of your medications

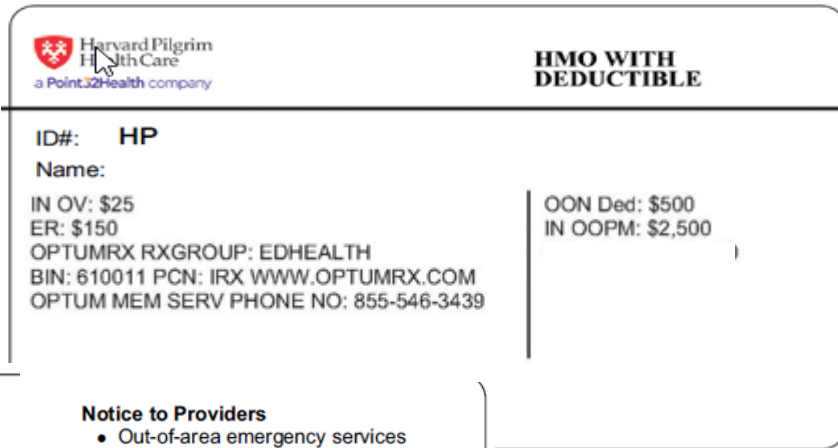
Apply for fitness reimbursement

Print a member ID card or add your ID card to your Apple Wallet or Google Pay

Your Member ID Card

Will arrive in the mail before your plan effective date – and available through your secure member account

Sample ID card (front and back)



Notice to Members

- For Member Services, call: **888-333-HPHC (4742)**
- In a medical emergency, go to the nearest emergency facility or call **911** or other local emergency number
- If hospitalized, notify your Primary Care Physician within 48 hours
- Call your Primary Care Physician for all other care

Notice to Providers

- Out-of-area emergency services will be paid by the Plan
- In MA, ME, NH, RI, VT: **800-708-4414** or www.harvardpilgrim.org
Claims: Payer ID: 04271 HPHC, PO Box 699183, Quincy MA 02269-9183
- Other States: **800-693-5254**
United Health Shared Services
Claims: Payer ID 39026
Group Number: 11-123456
PO Box 30783, Salt Lake City, UT 84130-0783 • <https://uhss.umr.com>

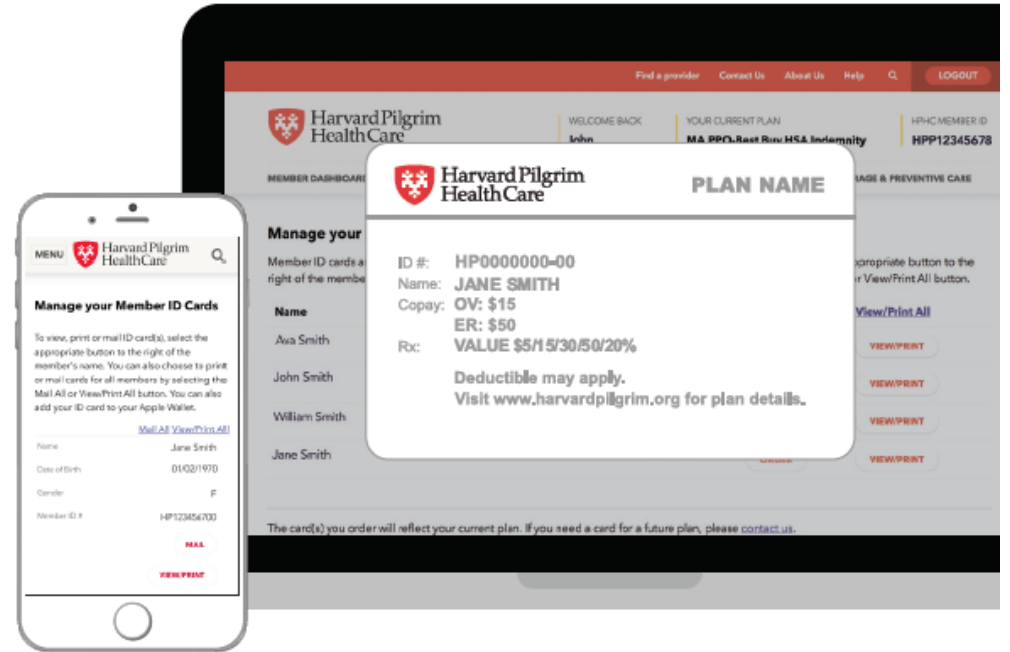
Please refer to your evidence of coverage for a full description of your benefits.

www.harvardpilgrim.org

UnitedHealthcare®
Options PPO Network



MD



Digital Member ID Card Access

- Access through **mobile app** or secure member account at harvardpilgrim.org
- **Apple Wallet compatible**, Android users save as a PDF
- Member ID card is **dynamic** – updates in real time



Questions?

a Point32Health company

