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.
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)

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

Date and type of service, plus provider name
Retail price, negotiated price and amount charged to the member's deductible
Regional Carrier with a National Reputation for Excellence

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

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

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

*Must remain in network for all other services
Provider Search: How to Find Doctors and Care

https://www.harvardpilgrim.org
Easily Find Your Providers Online

Visit harvardpilgrim.org

Note: Primary Care Providers have a Provider ID number.
Value Added Programs
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.
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

*Access to MyConnect is provided through edHEALTH — a healthcare solution for higher education institutions and secondary schools along with their faculty, staff, and family members.
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

Receive personalized guidance on optimal plan

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

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**Guided Mindfulness Sessions**

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

- Tuesdays from 6:30 to 8:00 a.m. ET
- Thursdays from 8:00 to 9:30 a.m. ET

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**Cost calculator tool**

- *Estimate My Cost*

**Cost comparison tool**

- *Reduce My Costs*

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**Digital care & well-being tools**

- Virtual wellness platform, education and classes
- Mindfulness
- Personal health coaching
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Your Secure Member Account

Visit harvardpilgrim.org and select “Member login”

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)

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?