LIVE WELL
WITH HELP FROM HARVARD PILGRIM HEALTH CARE

Our benefits are designed to help you and your family achieve your potential in all aspects of your life. Whatever your health and wellness goals, Harvard Pilgrim's tools and resources can help you get there.

Estimate My Cost tool

Costs for common treatments and procedures can vary widely from one health care facility to the next, even if the two facilities are blocks away from each other or considered in-network. Harvard Pilgrim's online treatment cost estimator* gives you cost estimates for hundreds of medical services and treatments, so you can determine your out-of-pocket costs—before scheduling your next appointment. Here's how it works:

Log into www.harvardpilgrim.org

- Click "Tools & Resources" at the top of the page
- Click "Estimate My Cost"
- Enter a medical procedure or type in the procedure code provided by your doctor, filter your results and compare cost and quality ratings for multiple providers and specialties

Alternatives to the emergency room: Virtual Visits

Virtual visits allow you to connect with licensed health care and mental health professionals anytime, anywhere via telephone or live video. As a Harvard Pilgrim member, you can get care for common medical issues without leaving the comfort of your own home. Choose from the following options:

- **Doctor On Demand**: Go to www.doctorondemand.com or download the app from the Apple App Store or Google Play
- **Harvard Pilgrim Provider Network**: Consult with your primary care physician and other providers to see if they offer a telemedicine option

Fitness Club Reimbursement

If you are enrolled in a Harvard Pilgrim plan and belong to a qualified health and fitness club for four months in a calendar year, you can earn up to $150** for yourself and your covered dependents.

Here's how:

- Join a gym, fitness center, health club or studio that offers strength training and cardio classes and/or equipment.
- Visit the facility for at least four consecutive months within the current calendar year.
- Submit your request for reimbursement online at www.harvardpilgrim.org or call 888-333-4742 to receive a form in the mail.

*Available to members in Connecticut, Maine, Massachusetts and New Hampshire only.
** $150 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract). Must be currently enrolled in Harvard Pilgrim at time of reimbursement. If enrolled through an employer, available to the extent your employer has elected to offer this fitness reimbursement. Restrictions apply, and reimbursement is not available to all members. Certain employers will offer this program upon their annual enrollment/anniversary date. In these instances, you'll be eligible four months after the enrollment/anniversary date. For example: If your employer's enrollment/anniversary date is April 1, eligibility to submit for reimbursement begins no earlier than August 1 (as long as all other participation rules are met, including being an active member). For tax information, consult your employer or tax advisor.

Per the Patient Protection and Affordable Care Act, as of January 1, 2014, coverage for some small groups, and individuals who purchase plans directly from Harvard Pilgrim, includes fitness reimbursement that is different than the standard benefit. Please see your Benefit Handbook and Schedule of Benefits for details.

WEll-Being Program

Harvard Pilgrim's Well-being Program puts you in control. Through the digital engagement platform and app, powered by Limeade, you can access a variety of resources and activities to help you meet your personal goals or needs, including:

- Nutrition
- Fitness
- Finances
- Stress management
- Social connections
- Better sleep
- And more!

Harvard Pilgrim Health Care

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

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Even more good news—the Well-being Program is available to all of your family members ages 18 and up, even if they are not Harvard Pilgrim members.

Behavioral health services

There's no shame in asking for help. Harvard Pilgrim offers two options to help you achieve greater mental health:

- **Optum**: Choose from approximately 4,000 providers nationwide for help addressing general mental health conditions, such as depression and anxiety. Providers offer therapy services and can prescribe medication, when appropriate.
- **Doctor On Demand**: For those times you can't make an appointment, Doctor on Demand offers a virtual option. Receive treatment for anxiety, depression, relationship issues, stress, trauma, loss and more.

To access behavioral health services, go to www.harvardpilgrim.org and click on "Find a Provider" at the top of the page. Choose your plan and click "Behavioral Health Virtual Visits."

Note: If you are experiencing thoughts of suicide, call 800-273-8255.

Lifestyle Management Coach

Get personalized support in reaching your wellness goals with the help of a lifestyle management coach. Your coach will help you identify barriers to success, set realistic goals and monitor your progress. Turn to Lifestyle Management for help:

- Controlling your blood pressure
- Losing weight
- Improving your fitness level
- Quitting smoking
- Reducing stress
- Managing your back pain

To take advantage, call the Lifestyle Management Line at 877-594-7177.

Discounts & Savings

As a Harvard Pilgrim member, you have access to a variety of exclusive discounts:

- **Dental**, including up to 28% off membership fees and 20–50% off all procedures from participating providers
- **Vision**, including a free pair of prescription glasses with your routine exam and up to 40% off frames from Visionworks and Harvard Vanguard **Medical Associates**. You can also get 50% off laser vision correction surgery from Davis Vision, QualSight LASIK and US Laser Network locations in Massachusetts, Maine, New Hampshire and Connecticut
- **Hearing**, including 50% off hearing aids from Amplifon Hearing Health Care and $200 per hearing aid at Flynn Associates and Speech-Language and Hearing Associates of Greater Boston
- **Healthy eating**, including discounts on menu planning and meal delivery services, such as Jenny Craig
- **Fitness**, including discounts on fitness memberships, athletic products and workout gear
- **Holistic wellness**, including 30% off services received through the WholeHealth Networks and other meditation and mindfulness education services and programs
- **Tobacco cessation**, including discounts on the Craving to Quit and QuitSmart programs
- **Family and senior care services**, such as a $500 discount on SeniorAssist fees

For a complete list of available discounts, go to www.harvardpilgrim.org/discounts.

Questions?

Go to www.harvardpilgrim.org or call the number on your medical ID card to access these programs, tools and resources.

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This communication is intended to provide you with highlights of services provided by our insurance plan administrator. It is not intended to address all details. For further details on these services, please contact the plan administrator.

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