New plan. New benefits. Lots of questions?

Harvard Pilgrim welcomes you as a new member.

We want to make your switch to Harvard Pilgrim as easy as possible. Know that we are here to help and support you every step of the way!

You’re switching to a new health plan, and maybe you want to know:

- How soon do you get your ID card?
- How can you confirm coverage for an upcoming appointment or procedure?
- How will your medications will be covered?

Harvard Pilgrim SmartStart will guide you through this change.

**Talk to us!**

Contact us at SmartStart@harvardpilgrim.org or call (866) 874-0817 for answers to your questions.

We'll be happy to talk with you about your new benefits and put you in touch with clinical experts to discuss your medical concerns.

**Get set up online.**

Visit harvardpilgrim.org to set up your member account.

Use our New Member Welcome Guide to:

- **Verify** your contact information
- **Select** or change primary care providers
- **View** and print your Harvard Pilgrim ID card
- **Answer** a brief health questionnaire (responses will not affect coverage)
Count us in to help you find providers who accept Harvard Pilgrim.

Chances are very good that the doctors, health professionals and hospitals you know and trust accept Harvard Pilgrim. To find out if yours do, use our online provider directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

Go to [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and under Top Tasks, select “Find a provider.”

You’re now in our provider lookup tool. Under standard plans, choose either “HMO or POS” or “PPO.”

The next screen lets you search by name, facility, specialty or provider type.

If searching by provider type, you can narrow your search by:

- Using your ZIP code to find providers near you
- Selecting a certain specialty
- Choosing only providers accepting new patients
- Indicating your preferred provider gender
- Selecting providers who speak additional languages
- Selecting providers with admitting privileges at specific hospitals or affiliated with certain provider groups

Questions? If you have questions or need help, just give us a call.

Already a Harvard Pilgrim member? Call (888) 333-4742. Not yet a member? Call (800) 848-9995. For TTY service, call 711.
We all have minor illnesses and accidents. There are times when we definitely need care right away, but it’s not life threatening. Visiting the ER can be time consuming and expensive.

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER, no matter where you live or work, that will save you time and money.

If you are experiencing a life-threatening emergency such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.

The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.
Understanding your options

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Typical out-of-pocket costs</th>
<th>Common symptoms</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Telemedicine services</strong></td>
<td>$</td>
<td>Coughs, colds</td>
</tr>
<tr>
<td>Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer</td>
<td></td>
<td>Sore/Strep throat</td>
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<tr>
<td></td>
<td></td>
<td>Flu</td>
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<td>Pediatric issues</td>
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<tr>
<td></td>
<td></td>
<td>Sinus and allergies</td>
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<tr>
<td></td>
<td></td>
<td>Nausea/diarrhea</td>
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<td></td>
<td></td>
<td>Rashes and skin issues</td>
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<tr>
<td></td>
<td></td>
<td>Women’s health: UTIs, yeast infections</td>
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<tr>
<td></td>
<td></td>
<td>Sports injuries</td>
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<tr>
<td></td>
<td></td>
<td>Eye issues</td>
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<tr>
<td><strong>Convenience care/retail clinic</strong></td>
<td>$S$</td>
<td>Bronchitis</td>
</tr>
<tr>
<td>Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacy)</td>
<td></td>
<td>Ear infections</td>
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<tr>
<td></td>
<td></td>
<td>Eye infections</td>
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<tr>
<td></td>
<td></td>
<td>Skin conditions like poison ivy and ringworm</td>
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<tr>
<td></td>
<td></td>
<td>Strep throat</td>
</tr>
<tr>
<td><strong>Urgent care clinic</strong></td>
<td>$SS$</td>
<td>Burns, rashes, bites, cuts and bruises</td>
</tr>
<tr>
<td>Walk-in clinic for urgent care</td>
<td></td>
<td>Eye infections</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Respiratory infections</td>
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<tr>
<td></td>
<td></td>
<td>Sprains and strains</td>
</tr>
<tr>
<td><strong>Emergency room (ER)</strong></td>
<td>$SSSS$</td>
<td>Choking</td>
</tr>
<tr>
<td>Part of a local hospital</td>
<td></td>
<td>Convulsions</td>
</tr>
<tr>
<td>If you think you’re having a medical emergency, call 911 or go to the nearest ER.</td>
<td></td>
<td>Heart attack</td>
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<tr>
<td></td>
<td></td>
<td>Loss of consciousness</td>
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<td></td>
<td>Major blood loss</td>
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<td></td>
<td></td>
<td>Seizures</td>
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<td></td>
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<td>Severe head trauma</td>
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<td>Shock</td>
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<td>Stroke</td>
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<td>Respiratory infections</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sprains and strains</td>
</tr>
</tbody>
</table>

*What you pay out-of-pocket depends on your specific Harvard Pilgrim plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your plan documents for your specific benefit information.
How to find care

For telemedicine services

Download the free Doctor On Demand telemedicine app. After registering and completing the screening process, you will be connected to a Doctor On Demand provider.

For convenience care clinics and urgent care centers

Visit harvardpilgrim.org and select “Find a provider” to search for:

CONVENIENCE CARE CLINICS: Select your plan, click “Other care providers” and then “Convenience Care Clinic” under “Specialty.”

URGENT CARE CENTERS: Select your plan, click “Other care providers” and then “Urgent Care Centers” under “Specialty.”

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

If you don’t have Internet access, you can call Harvard Pilgrim’s Member Services department at (888) 333-4742 for locations. For TTY service, call 711.
Virtual Visits: get care using your smartphone, tablet or computer

“It’s convenient to get care without leaving the house.”

We all have minor illnesses and accidents. There are times when a PCP visit isn’t available and we need care right away, but it’s not life threatening. Visiting the ER can be time consuming and expensive.

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER*, no matter where you live or work, that can save you time and money.

As a Harvard Pilgrim member, you are covered to receive virtual visits, or teledicine/telemental health: urgent medical care and routine behavioral health care using live video on a smartphone, tablet or computer. Visits are typically subject to the applicable outpatient office visit cost sharing based on your plan.

*If you are experiencing a life-threatening emergency such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.

The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

Learn about our options for both urgent medical care and behavioral health.
Virtual visits allow you to get care from where you are with just a device and an internet connection.

- Get care from licensed medical doctors, psychologists and psychiatrists
- You won’t need to find a babysitter
- No need to travel to an office location
- You receive convenient and private care from your home or any location

Urgent Medical Care Options

**Doctor On Demand:** Using the Doctor On Demand app or website, members can receive treatment for common medical conditions such as cold & flu, asthma & allergies, bronchitis & sinus issues, upset stomach, rashes & skin issues, UTIs and eye issues. Physicians can send prescriptions directly for pick-up at your local pharmacy.* After each video visit, you can rate your experience and write a doctor review.

You can be ready for unexpected illnesses by downloading the free Doctor On Demand app from the App Store or Google Play to your mobile device now. Or create an account at doctorondemand.com.

**Harvard Pilgrim’s provider network:** Some providers may offer telemedicine services to patients. We recommend that you consult with your PCP office and/or the offices of other providers you see to learn about any offerings they have.

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*Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.*
Behavioral Health Care Options

**Optum:** Optum offers a behavioral health network of approximately 4,000 contracted providers in all 50 states. Providers can evaluate and treat general mental health conditions, such as depression and anxiety. They can also provide therapy, and when appropriate prescribe medications (subject to state licensure and regulatory requirements).

**Doctor On Demand:** Doctor On Demand also offers behavioral health care. The most common conditions that Doctor On Demand treats are depression, relationship issues, workplace stress, social anxiety, addiction, trauma and loss. The service is not meant for crisis or emergency situations. Anyone experiencing a crisis or emergency should call 911 or go to the nearest emergency room.

To get started, visit [doctorondemand.com](http://doctorondemand.com) to set up an account, or download the app in the App Store or Google Play.

Easily access behavioral health services

1. Go to [harvardpilgrim.org](http://harvardpilgrim.org) and click “Find a provider” at the top of the page
2. Choose your plan
3. Click “Behavioral Health Virtual Visits”
“I like knowing my medical costs ahead of time.”

With Harvard Pilgrim’s online treatment cost estimator, you can plan for your health care expenses before you visit the doctor—and help manage your out-of-pocket costs.

Read on for more details.

The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

FORM NO: NH_CC7846_0319
Before you visit the doctor, get an X-ray or have surgery, find out what you’ll pay

Where you receive medical care can determine what you pay. For example, the cost of a common surgery can vary at two different hospitals, even if the same doctor is performing the procedure. An X-ray or MRI at one facility may cost much more than at another facility. Even the cost of a sick visit may vary among doctors.

Don’t wait until you get the bill to know your costs

Use your computer, smartphone or tablet anywhere, anytime to:

- Get cost estimates for hundreds of medical services and treatments—from office visits to surgery
- Find out what your out-of-pocket costs will be, based on your specific plan

Key features

- **Search:** Enter a medical procedure, type of visit or procedure code provided by your doctor’s office
- **Save:** Print your estimates or save them for future reference
- **Filter:** Narrow or expand your search results by location, specialty, gender, hospital affiliation and more
- **Learn:** Read about specific medical treatments you may need
- **Compare:** Weigh your options by comparing cost and quality ratings for multiple providers and facilities

How to get started

1. Log in to your member account at harvardpilgrim.org
2. Click “Tools & Resources” at the top of the page
3. Click “Estimate My Cost”

Prices are generated by HealthTrio and Harvard Pilgrim. They are personalized estimates and may not reflect the actual total price. The estimates are based on the details of your Harvard Pilgrim plan as of today. If there is not enough cost information available for your specific plan, the pricing you see will be based on the experience of a wider range of Harvard Pilgrim plans. In these cases, the amount shown may be less accurate than a cost estimate based on your specific plan. Also, the actual cost may differ if you receive additional services, your coverage changes, or the provider bills the service differently. It’s important to note that you should not rely only on this or any other price estimate to make your health care purchasing decisions. Please note that some services may require a referral from your primary care provider or prior authorization before you receive the service. See your plan documents for more details.

Questions? Call us at (888) 333-4742.
For TTY, call 711.
“After one call, I saved.”

Pay less in out-of-pocket expenses for procedures and tests. And get cash rewards.

At Harvard Pilgrim, we help you save money. Like with our voluntary Reduce My Costs program.

If you’re scheduled to receive outpatient procedures or diagnostic tests, this voluntary program will help you find lower-cost providers. Plus, we’ll reward you for choosing to save money.

Read on for more details.

The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.
How Reduce My Costs* works

1. Call (855) 772-8366 whenever your doctor recommends an outpatient test or procedure such as:
   • Radiology (e.g., MRI and CT scan)
   • Lab work
   • Mammogram
   • Ultrasound
   • Bone density study
   • Colonoscopy
   • Other non-emergency outpatient tests and procedures

2. You’ll speak with an experienced nurse who will:
   • Compare provider costs and inform you of the lower-cost providers in your area
   • Assist with scheduling or rescheduling your appointment and help with any paperwork

3. If you’re already seeing a lower-cost provider, you’ll receive a reward just for calling.**

4. If you decide to receive care from a lower-cost provider, you will earn a cash reward, depending on the service and the associated cost savings.

• Radiology (e.g., MRI and CT scan)
• Lab work
• Mammogram
• Ultrasound
• Bone density study
• Colonoscopy
• Other non-emergency outpatient tests and procedures

*Not available with ElevateHealth and ElevateHealth Options plans. Your health plan may require a referral and/or prior authorization before you receive services from the lower-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742. Rewards are considered taxable income; please consult with your tax advisor. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.

**$150 minimum savings for reward.
Costs for the same in-network medical service can vary widely depending on the type of location of the facility performing the service, with no significant difference in quality. **So why pay more if you don’t have to?**

That’s where HMO-Flex and PPO-Flex come in. Harvard Pilgrim plans with the Flex benefit feature savings for members who use Flex facilities for general laboratory and day surgery services.

There are many different opportunities for savings with Flex. It could be for general lab work recommended by your doctor during a routine visit, or arthroscopic surgery to treat a knee injury.

### Receiving services at a Flex facility could save you hundreds, or possibly thousands of dollars in out-of-pocket costs!*

<table>
<thead>
<tr>
<th>Service</th>
<th>Total average cost (facility)</th>
<th>Member cost range at non-Flex facility</th>
<th>Member cost at a Flex facility</th>
</tr>
</thead>
<tbody>
<tr>
<td>General lab work</td>
<td>$10-$125</td>
<td>From $40 copay to deductible and $65 copay</td>
<td>$0*</td>
</tr>
<tr>
<td>Day surgery (e.g. knee arthroscopy)</td>
<td>$6,770-$7,117</td>
<td>From $500 copay to deductible and 30% coinsurance</td>
<td>$50-$250 copay*</td>
</tr>
</tbody>
</table>

*Copay varies based on your specific plan. Deductible applies for HSA plans.

**To find Flex facilities**, see the provider directory at [www.harvardpilgrim.org](http://www.harvardpilgrim.org). Choose HMO-Flex or PPO-Flex under **Standard Plans**, and then select **Other Care Providers**. Once in this search, select either **General Laboratory** or **Ambulatory Surgical Center**. Facilities that are eligible for lower cost-sharing show the Flex name. For plans with Health Saving Accounts, the Flex benefit applies after the deductible is met.

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**Talk to your doctor about Flex** … let your doctor know that you have the Flex benefit and that you’re interested in lowering your out-of-pocket costs by using a Flex facility.
Symptom Checker, powered by Boston Children’s Hospital, guides you to the right care for your child – and to peace of mind.

Nobody said parenthood was easy. And when a child is not well, it can get even more challenging … and stressful.

Through our free Parent Portal, you have 24/7 access to decision support tools and resources to help ensure your child receives the right care at the right time. And you may save time and money by avoiding unnecessary visits to the emergency room.

Read on for more details.

parentportal.harvardpilgrim.org

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FORM NO: NH_CC7494_1018
The Parent Portal brings you trusted information from a renowned source, along with convenience, peace of mind and savings opportunities.

Symptom Checker
Powered by Boston Children’s Hospital, this online tool helps you evaluate your sick child’s symptoms and ensure he or she receives the most appropriate care. For example, that may include over-the-counter medicine, a doctor’s office visit or more immediate care.

Get condition information and treatment options for the most common symptoms for children up to age 14, as well as a dosage calculator.

- Stomach pain
- Diarrhea
- Difficulty breathing
- Sore throat
- Rash
- Chills
- Nausea
- Fever

And over a dozen more.

Tools & Discounts
Through the Parent Portal, we offer digital tools and discounts on services to make managing your child’s health care – and parenting – easier.

- Caremap: a secure place to store medical information, notes and appointments
- Nod Coaching: real-time coaching and information for parents to support infant sleep
- Ivy Child: mindfulness education programs focused on meditation, yoga, art and music
- Wizdy: online games empowering healthy lifestyle habit.

Pediatric news and wellness information
Access to valuable resources supporting your child's health.

Child health and wellness tips on topics such as healthy eating, immunizations, behavioral health and much more.

Visit today: parentportal.harvardpilgrim.org

Stay active and get rewarded!

New for 2020: We'll reimburse your fitness club membership fees and/or costs paid toward a fitness tracker.

How it works
Up to two members on a family plan can be reimbursed:

• One member is eligible for reimbursement of $150 or one month of fitness club membership (whichever is greater) or up to $150 toward the cost of a fitness tracker.

• A second covered family member (dependent or spouse) can also be reimbursed up to $150 for fitness club membership and/or a fitness tracker.

For plans with one member, only the subscriber is eligible.

What types of fitness clubs qualify for reimbursement?
Fitness reimbursement applies to monthly fees paid to a facility that provides cardiovascular and strength-training equipment for exercising and improving physical fitness. Qualified facilities also include fitness studios and clubs that offer:

• Yoga
• Pilates
• Zumba
• Aerobic/group classes
• Kickboxing
• CrossFit
• Strength training
• Indoor cycling/spinning classes
• Tennis
• Indoor rock climbing
• Personal training (taught by a certified instructor)

Which fitness trackers qualify for reimbursement?
Many popular fitness trackers qualify, including Apple Watch, Fitbit, Garmin, Nike, Samsung Gear, and more.

Available to members on Massachusetts plans purchased on and off the Exchange, and on Massachusetts plans sold to small employer groups.

What does not qualify for reimbursement?
The following are not eligible for reimbursement:
• Fees you pay for group classes or personal training outside of a fitness facility/studio
• Health club initiation fees for instructional dance studios, country clubs, social clubs (such as ski, riding or hiking clubs), spas, gymnastics facilities, martial arts schools, pool-only facilities
• Road race fees, sport camps, ski passes, sports teams or leagues, and school sports athletic user fees

When can I submit my request?
You can request reimbursement:
• Starting May 1 of the current calendar year, and after you’ve been enrolled in a Harvard Pilgrim plan for four continuous months
• After four months of fitness club membership
• Once per calendar year, submitted by December 31 of the following year
• If you are requesting reimbursement for both a membership and fitness tracker, you must submit one request at the same time.

Getting reimbursed is simple.
1. Pay your monthly fees to your fitness club for four months and/or purchase a fitness tracker
2. Go to harvardpilgrim.org/fitnessreimbursement and pick one of these options:
   
   Online
   Click on the link to submit your request online.

   Mail
   Complete the paper form and mail to the address on the form, along with a copy of your fitness contract or receipt.

Questions? Call Member Services at (888) 333-4742

Subscribers may request reimbursement once per calendar year, and have until the end of the next calendar year to submit their request. For family contracts, reimbursement is limited to two members. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. For tax information, consult your employer or tax advisor.
Discounts & Savings for Massachusetts members

To help you and your family on your path to well-being

**Vision**

- **Visionworks:** Get a free pair of prescription eyeglasses with your covered routine eye exam.\(^1\) Also, save 40% on frames.

- **Vision discounts at popular locations:** Save 35% on frames when you buy a complete pair of glasses. Save 20% on any frame or lens options purchased separately, or save 20% on other lens add-ons and services. Locations include: Target Optical, JC Penney Optical, Pearle Vision, Lenscrafters and other EyeMed access network optical providers.\(^2\)

- **Harvard Vanguard Medical Associates:** Save 40% on frames and 20% on prescription sunglasses.

- **Laser vision correction:** Save up to 50% on procedures from Davis Vision, QualSight LASIK and US Laser Network locations in MA, ME, NH and CT.

**Healthy Eating**

- **DASH for Health:** Save 50% on a six-month online subscription. DASH is a flexible and balanced eating plan that helps create a heart-healthy eating style for life.

- **Eat Right Now:** Save 25% on a subscription to this mindful eating app that combines neuroscience and mindfulness to reduce your craving-related eating by 40%.

- **Green City Growers:** Save 15% on raised-bed organic vegetable garden installation and get one free session when you sign up for bi-weekly maintenance.

- **Jenny Craig:** Free three-month program (food not included), plus $120 in food savings (purchase required).\(^3\) Or, save 50% off their premium programs (food cost separate).\(^4\)

- **InsideTracker:** Save 25% on a science-based, personalized nutrition plan based on your blood test results.

- **PlateJoy:** Save $20 on any PlateJoy plan, and get personalized meal plans and fast recipes to fit your lifestyle.

- **Savor Health:** Save $15 on each week of fresh, nutritious menu plans or meals for cancer patients and their caregivers.

- **Savory Living:** Save 15% and try the first session for free. This online, healthy eating lifestyle program empowers you to take control of how you eat and feel.

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\(^1\) You must have an eye exam and choose eyeglasses during the same visit. Additional restrictions apply.

\(^2\) Valid at participating locations only. Restrictions apply.

\(^3\) Valid for 3-month trial membership. Weekly full menu average $156 (before discount) and any shipping costs not included. Discount split over 12 consecutive weeks with full menu purchase. Valid at participating centers and Jenny Craig Anywhere. New members only. No cash value. Not valid with any other offers or discounts. One offer per person.

\(^4\) 50% off enrollment and/or membership fees for eligible premium programs. Weekly full menu average $156 (before discount) and any shipping cost not included. No cash value. Not valid with any other offer or discounts. Valid at participating locations and Jenny Craig Anywhere. New members only.

These savings programs are not insurance products. Rather, they are discounts for programs and services designed to help keep members healthy and active. All programs subject to change without advance notice.

**Continued on reverse**
Fitness
- Appalachian Mountain Club: Save 20% on individual and family memberships. Use your membership for all kinds of outdoor activities to keep you healthy and fit.
- Boston Ski & Sports Club: Save 23% on annual membership, with access to fun ways to stay active and healthy, such as playing sports, skiing, traveling and connecting with other enthusiasts in the region.
- Marathon Sports: Save 15% on athletic footwear. Multiple locations in MA.
- ProSourceFit: Save 20% on your entire order of high performance products for strength and resistance workouts, yoga and Pilates, and muscle recovery.

Dental
- Universal Dental Plan: Save up to 28% on Universal Dental Plan’s membership fees, and 20-50% on all procedures from a network of participating dentists.5

Holistic Wellness
- Complementary and Alternative Medicine: Save up to 30% on services offered through our partnership with WholeHealth Networks, including: acupuncture6, chiropractic, tai chi, massage and body work, naturopathic medicine and more
- Center for Mindfulness (UMass Medical School): Save 15% on their eight-week programs to learn how to respond more effectively to stress, pain and illness. Choose from the Mindfulness Based Stress Reduction Program or the Mindfulness Based Cognitive Therapy Program.
- Center for Mindfulness and Compassion (Cambridge Health Alliance): Save 15% on their eight-week Mindfulness-Based Stress Reduction and Mindful Self-Compassion courses.
- Ivy Child: Save 15% on mindfulness health education programs that focus on meditation, yoga, art and music for children and teens.
- Magic Weighted Blanket: Save 15% on “the blanket that hugs you back.” These blankets have a calming, comforting and soothing effect and come in a wide assortment of fabrics, colors and sizes.
- Mighty Well: Save 15% on products that help patients manage their lives with dignity, confidence and style, including PICC line covers, cozy wraps and more.
- Mindful Magazine: Get 67% off the cover price when you subscribe.
- The Original Healing Threads by Spirited Sisters: Save 20% on their clothing, perfect for people with knee or hip replacements, leg and foot problems, upper body radiation and chemotherapy treatments, or recovery from heart surgery. Also ideal for nursing moms and anyone who has difficulty with gross motor skills.
- Unwinding Anxiety®: Save 25% on a subscription to this step-by-step program, available on your smartphone or tablet. Uncover triggers, identify your habits, break the cycle of worry and panic, and learn anti-anxiety tools.
- 10% Happier: Get the first month free. Subscribe to the rest of the program for $14.99 per month or $99 per year for this online meditation program.

Quit Smoking
- Craving to Quit: Save 25% on this smartphone-based program to help you quit smoking.
- QuitSmart: Save 30% on this program that offers hypnosis, medication recommendations and a patented simulated cigarette.

Family & Senior Care
- CareScout Advocacy Program: Save 20% on this program and connect with trained care advocates to help your family assess needs and find adult day care, home health care services or facility care.
- Great Call: Save 20% on innovative, easy-to-use mobile products that help aging consumers live more independent lives.
- Home Instead Senior Care: Get a one-time $100 credit toward charges for routine services at participating offices and get a free home safety inspection at the start-up of services.
- SeniorAssist (Senior Resource Center, Inc.): Save $500 on the lifetime flat fee for services.

5 Universal Dental Plan is not dental insurance and does not meet minimum creditable coverage under applicable state law. The plan provides discounts at specific dental providers for dental services. The plan does not make payments directly to the providers of dental services. The plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount dental plan organization. The range of discounts will vary depending on the services provided.

6 Does not replace or supplement coverage under your Harvard Pilgrim medical benefits plan. Some plans include chiropractic and/or acupuncture coverage, in which case the provider networks and benefits differ. Consult your Benefit Handbook or call Member Services for details.

Find more discounts at harvardpilgrim.org/discounts.
Already a member? (888) 333-4742
Not a member? (800) 848-9995
TTY: 711.
Finding care is just a few clicks away with Harvard Pilgrim.