

Point32Health

2025 Benefits Open Enrollment

Effective January 1

Key Dates

Welcome to Point32Health Open Enrollment!

<http://point32health.org/employeebenefits>



Enrollment Dates: **Tuesday, October 29 – Wednesday, November 13**

Coverage Effective: **January 1, 2025**

Active enrollment: Action Needed for coverage effective January 1, 2025:

✓ **FSA/HSA** – You must make new 2025 annual elections for these plans.

Passive enrollment: Current enrollment remains if no changes made for:

✓ Medical, Dental, Vision, Supplemental Life, Disability, Voluntary Benefits including current Long-Term Care (LTC) through Unum or Individual Disability Income (IDI).

What's new for 2025?

- ✓ Back-up Care with Wellthy
 - Designed to help you prepare for and navigate disruptions to family care arrangements (including pets!)
- ✓ meQuilibrium
 - The well-being program and resource that helps you build resilience is now available to family members, too.

Starting in 2025, spouses, partners and dependents aged 18 and older can access meQ at no cost.



**Your benefits.
Your choice.**

**Open Enrollment
for 2025 Benefits**

October 29–November 13, 2024

 **Available Now**
Visit the Employee Benefits site at
Point32Health.org/EmployeeBenefits
for resources and tools.

Point32Health

2025 Benefits Overview Sessions

Sign up for Open Enrollment sessions today on [Workday Learning](#)
When registering, remember to add to calendar!

Participate in the live virtual benefits overview sessions where representatives from our benefit carriers will provide an in-depth review of the following benefits:

Benefit	Provider	Dates / One-hour Timeframe
2025 Benefits Overview	Point32Health Benefits Team	<ul style="list-style-type: none">• Oct. 29: 3:00 – 4:00 p.m. ET• Nov. 7: 12:00 – 1:00 p.m. ET• Nov. 13: 10:00 – 11:00 a.m. ET
2025 Medical/Pharmacy Plan Overview	Harvard Pilgrim Health Care	<ul style="list-style-type: none">• Oct. 30: 11:00 – 12:00 p.m. ET• Nov. 8: 10:00 – 11:00 a.m. ET• Nov. 13: 12:00 – 1:00 p.m. ET

2025 Benefits Overview Sessions (continued, page 2)

Sign up for Open Enrollment sessions today on [Workday Learning](#)

When registering, remember to add to calendar!

Participate in the live virtual benefits fair where representatives from our benefit carriers will provide an in-depth review of the following benefits:

Benefit	Provider	Dates / One-hour Timeframe (^ = 30 mins)	
401(k) / Health Savings Account	Fidelity*	Oct. 29: 11:00 am	Nov. 4: 10:00 am
Employee Assistance Program	KGA	Oct. 30: 10:00 am	
Vision	EyeMed	Oct. 31: 10:00 am	Nov. 5: 11:00 am
Tuition Program	Bright Horizons	Oct. 30: 1:00 pm^	
Caregiver / Backup Care	Wellthy	Nov. 1: 1:00 pm	Nov. 7: 11:00 am

*For Fidelity, after clicking “Add to Calendar”, follow the Zoom link in the invite to pre-register for the info session on Fidelity’s web-site. You’ll receive an email confirmation from Dan Shea from Fidelity with an updated calendar invite and Zoom meeting link

2025 Benefits Overview Sessions (continued, page 3)

Sign up for Open Enrollment sessions today on [Workday Learning](#)

When registering, remember to add to calendar!

Participate in the live virtual benefits fair where representatives from our benefit carriers will provide an in-depth review of the following benefits:

Benefit	Provider	Dates / One-hour Timeframe (^ = 30 mins)
Life and Voluntary Benefits	Unum	Nov. 4: 12:00 pm
Benefits Decision Support Tool	HYKE	Nov. 5: 11:00 am^
Tuition Program / College Coach	Bright Horizons	Nov. 7: 9:00 am
Dental	Delta Dental	Nov. 8: 12:00 pm
LGBTQ+ Support	Included Health	Nov. 8: 2:00 pm^
Flexible Spending Accounts	Wex	Nov. 12: 11:00 am

Employee Benefits Site

Own Your Health – Your Benefits, Your Choice!

<http://point32health.org/employeebenefits>



About us + News + Careers + Dental & vision + Providers **Point32Health** Harvard Pilgrim Health Care Tufts Health Plan

Own your health.
Your benefits.
Your choice.

- Member login
Login to your Harvard Pilgrim member
- Explore your 2025 benefits
- Choose your benefits
Select your benefits or make changes
- Important forms and documents

Explore your 2025 employee benefits

Health plans Medical plans Dental benefit Vision benefit Medicare & Social Security Flexible spending accounts	Health and well-being programs Employee assistance program Well-being rewards meQ digital resilience companion Wellthy and more...	Financial well-being 401(k) retirement plan Adoption subsidy Dependent care FSA Disability Identity theft Life insurance Group legal	Discounts & perks Family support and pet care Commuter benefits Tuition program UNUM voluntary benefits and more...
View all health benefits	View all programs	View all financial benefits	View all discounts and perks

Benefits Eligibility & Enrollment

Eligibility - All benefits are available to regular colleagues working 20+ hours/week

Dependents - Follow the dependent enrollment instructions in Workday.

- Spouse/Domestic Partner or Children/Children of Domestic Partner
 - Children dependents are eligible through the end of the month they reach age 26
 - Domestic Partner coverage subject to Imputed Income
 - An ex-spouse is not an eligible dependent
- **Dependent Audit:** All covered dependents not previously audit approved may subject to a dependent verification audit. Ensure that you are enrolling eligible dependents only to your benefits coverage.

Once you make pre-tax payroll elections for medical, dental, vision or a flexible spending account, you

Event	Coverage Effective Date	Enrollment Period
New Hire	Date of Hire	30 days*
Qualifying Life Event	Life Event Date	30 days*
Open Enrollment	January 1	November of preceding year

*Payroll deductions are retroactive to the effective date of coverage.

ID Cards

Do not discard your current member ID cards, HSA or FSA debit cards.

Benefit	New ID Card?
Medical	New enrollees or if making a change to your current plan or adding a new dependent(s)
Dental	New enrollees or if making a change to your current plan
Vision	New enrollees only
HSA	All enrollments in the Access America HSA with Deductible
FSA	New enrollees only (unless current card is set to expire)



How to Enroll in Your 2025 Benefits

How to Enroll in Benefits in Workday

Look in your Workday task “Awaiting Your Action” beginning Tuesday, October 29.

- ✓ The Change/Confirm Benefits for Open Enrollment task will be available through **Wednesday, November 13 11:59 pm ET**.
- ✓ You can change and Submit your elections multiple times, however the final election you make by **Wednesday, November 13 at 11:59 pm ET** will be your final election saved.

The screenshot displays the Workday user interface. On the left, a sidebar shows a 'Hello There' greeting and a task titled 'Awaiting Your Action'. This task is 'Change/Confirm Benefits for Open Enrollment', which is 4 days old and due on 11/13/2024. A link 'Go to My Tasks (1)' is provided. The main content area shows a 'MENU' icon, a '32' badge, and a search bar. Below the menu, there's a section for 'All Items' with a search bar and a list of tasks. The first task is 'Change/Confirm Benefits for Open Enrollment', dated 10/29/2024, with a due date of 11/13/2024 and an effective date of 01/01/2025. On the right, a detailed view of the 'Change Benefits for Open Enrollment' task is shown, including the enrollment period (10/29/2024 - 11/13/2024) and a 'Let's Get Started' button.

Hello There

Awaiting Your Action

Change/Confirm Benefits for Open Enrollment:

My Tasks - 4 day(s) ago
DUE 11/13/2024

[Go to My Tasks \(1\)](#)

32

Search

All Items 1 item

Search: All Items

[Advanced Search](#)

Change/Confirm Benefits for Open Enrollment: 10/29/2024

Due: 11/13/2024
Effective: 01/01/2025

Change Benefits for Open Enrollment

Open Enrollment 10/29/2024 - 11/13/2024

Choose new plans or re-enroll in the plans you currently have.


Let's Get Started

How to Enroll in Benefits in Workday (continued)

Each benefit plan displays in separate tiles.

- ✓ Click “**Enroll**” for each benefit plan you would like to enroll or review current coverage and dependents.
- ✓ The coverage level you select for medical can be different for dental and vision, etc.
- ✓ Once you click “**Enroll**” for a plan, “**Reviewed**” will appear indicating plans you either reviewed and made no changes or changed your election.

Health Care and Accounts



UPDATED

Medical


Harvard Pilgrim Health Care

Cost per paycheck

Coverage Employee + Spouse

Dependents 1

[Manage](#)



REVIEWED

Dental

Waived

[Enroll](#)

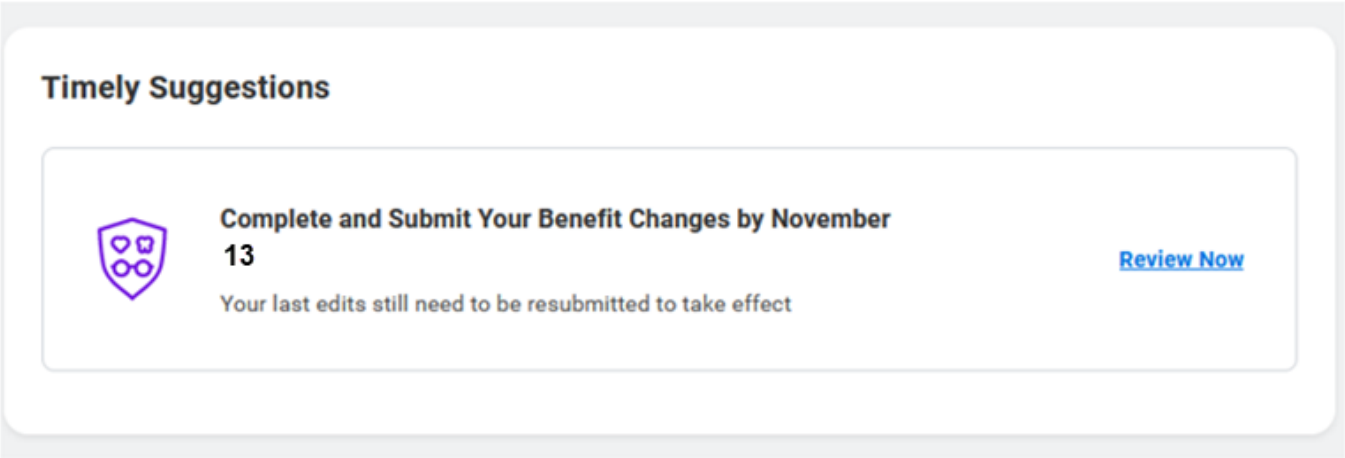
**Your Medical changes have been updated,
but not submitted**

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

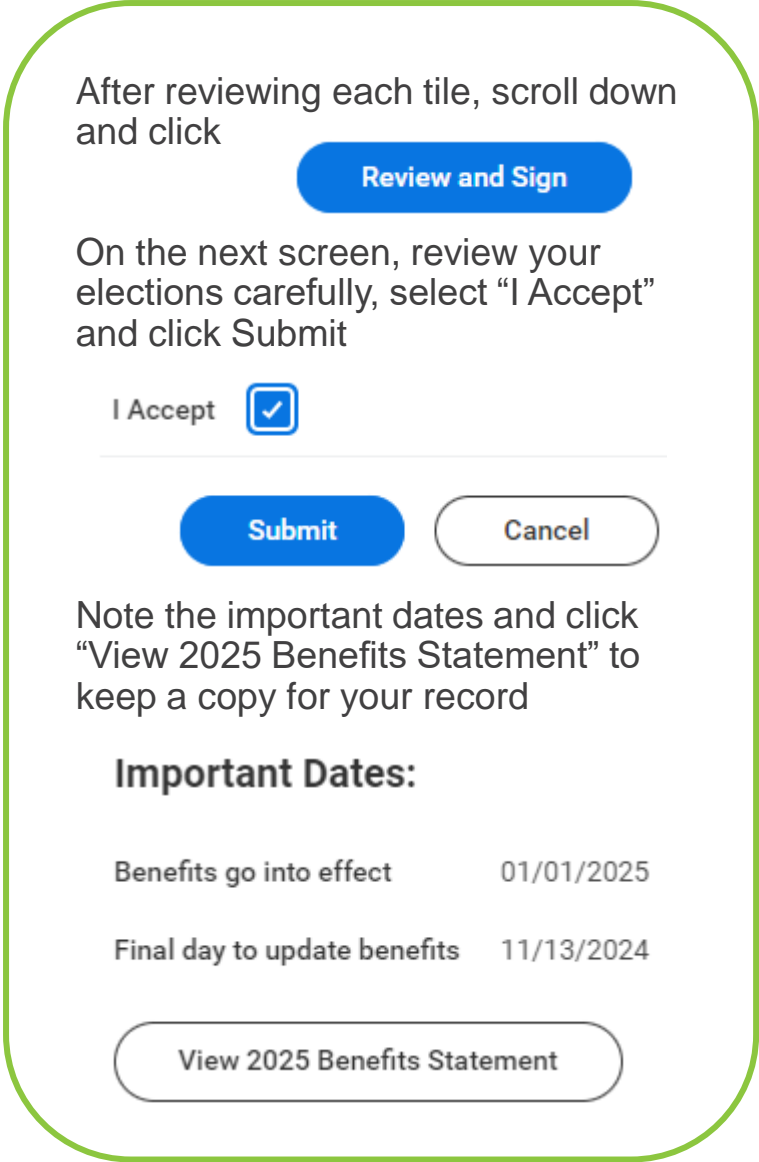
**A reminder will appear that
you must “Submit” to Save
your elections.**

Submit Elections in Workday

If you see this “**Timely Suggestion**” in Workday, you have **not submitted** your enrollment elections.



Be sure to submit all benefit changes by 11:59 p.m., ET on Wednesday, November 13.



2025 Medical & Pharmacy Plan Options

Colleagues who are already dependent members of a Point32Health medical plan must request restricted internal access to claims information; it does not occur automatically.

Medical Plan Definitions



A **deductible** is a specific dollar amount that you must pay out-of-pocket each year before the health plan begins to cover the cost of certain medical and pharmacy services.



A **copayment** is a fixed dollar amount that you pay for a covered medical service, prescription or medication.



The **coinsurance** typically applies after your annual deductible has been met. This is a fixed percentage of costs that you and the medical plan pay for covered services.



An **out-of-pocket maximum** is the most you have to pay for covered services in a plan year. Once this limit is reached (includes deductibles, copayments, or coinsurance for covered claims) the health plan will cover all additional covered health care costs.

- An **embedded deductible / out-of-pocket maximum** means that **one person will not exceed the individual deductible / out-of-pocket maximum** amount for a family plan.
- A **non-embedded deductible / out-of-pocket maximum** means **the total family deductible must be paid out-of-pocket** before health insurance starts paying for the health care services incurred by **any** family member.

You pay deductible and / or copayment

Plan pays most for coinsurance;
You may pay a portion

Once out-of-pocket max is met, plan pays 100%

Harvard Pilgrim Medical Plan Options

Access America Value & Access America Network Medical Plans:

HPHC Access America Value No Deductible, in-network only

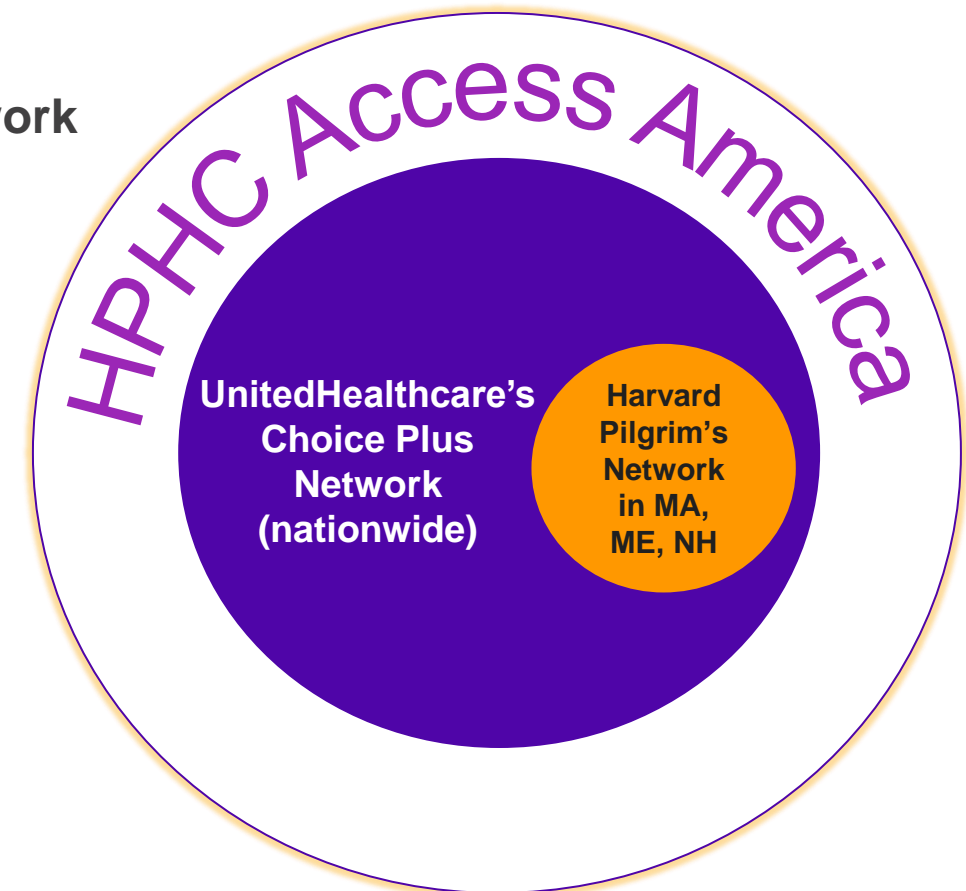
HPHC Access America Value with Deductible, in-network only

HPHC Access America with Deductible, in and out-of-network

HPHC Access America HSA with Deductible, in and out-of-network

Plan Features:

- ✓ Primary Care Physician (PCP) and referrals are not required.
- ✓ Residents across the U.S. may enroll in any plan.
- ✓ **Services in MA, ME & NH:** **Harvard Pilgrim** network providers & facilities are covered as in-network.
- ✓ **Services outside MA, ME & NH:** UnitedHealthcare's Choice Plus network providers & facilities are covered as in-network. To ensure accurate claims processing, share [this letter with your provider](#).
- ✓ Pharmacy coverage through OptumRx.
- ✓ View the ["Which Plan is Right for You"](#) comparison chart.



HPHC Access America Value Plans

Plan Design	HPHC Access America Value No Deductible	HPHC Access America Value with Deductible *
	In-Network Benefits Only	In-Network Benefits Only
Out-of-Network Benefits	No	No
Annual Deductible	No	\$1,000 Individual / \$2,000 Family Individual embedded in Family contract
Once met, other member cost sharing may apply Medical & pharmacy cross accumulate		
Annual Out-of-Pocket Maximum	\$1,500 Individual / \$3,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
Includes all member cost sharing Medical & pharmacy cross accumulate		
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	No charge
Office Visits: PCP/Specialist	\$20 copay / \$35 copay	\$25 copay / \$40 copay
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	\$20 copay
Emergency Room Care	\$200 copay	\$200 copay
Urgent Care Services – Doctor on Demand	No charge	No charge
Inpatient Hospitalization	\$250 copay	Deductible, then no charge
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	\$35 copay	Deductible, then no charge
Diagnostic Scopic Procedures (colonoscopy, etc.)	\$200 copay	Deductible, then no charge
PT/OT (60 visits combined)	\$35 copay	\$40 copay
Pedi Dental & Tooth Extraction	Not covered	Not covered
Prescription Drugs	Premium 4-Tier Formulary	
30-Day Retail	\$5 / \$15 / \$35 / \$60	
90-Day Mail Order	\$10 / \$30 / \$70 / \$120	

*** HPHC Access America Value with Deductible coverage mirrors HPHC Access America with Deductible In-Network coverage**

The same in-network cost share with the option to elect out-of-network coverage

HPHC Access America Value with Deductible *		HPHC Access America with Deductible	
In-Network Benefits Only		In-Network Benefits *	Out-of-Network Benefits
No		Yes	
\$1,000 Individual / \$2,000 Family Individual embedded in Family contract		\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
\$2,000 Individual / \$4,000 Family Individual embedded in Family contract		\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	\$4,000 Individual / \$8,000 Family Individual embedded in Family contract
No charge		No charge	No charge
\$25 copay / \$40 copay		\$25 copay / \$40 copay	Deductible, then 20% coinsurance
\$20 copay		\$20 copay	Deductible, then 20% coinsurance
\$200 copay		\$200 copay	\$200 copay
No charge		No charge	No charge
Deductible, then no charge		Deductible, then no charge	Deductible, then 20% coinsurance
Deductible, then no charge		Deductible, then no charge	Deductible, then 20% coinsurance
Deductible, then no charge		Deductible, then no charge	Deductible, then 20% coinsurance
\$40 copay		\$40 copay	Deductible, then 20% coinsurance
Not covered		Not covered	Not covered

HPHC Access America with Deductible

Plan Design		HPHC Access America with Deductible	
	In-Network Benefits *	Out-of-Network Benefits	
Out-of-Network Benefits		Yes	
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate. IN & OON combine	\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	\$4,000 Individual / \$8,000 Family Individual embedded in Family contract	
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	No charge	
Office Visits: PCP/Specialist	\$25 copay / \$40 copay	Deductible, then 20% coinsurance	
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	Deductible, then 20% coinsurance	
Emergency Room Care	\$200 copay	\$200 copay	
Urgent Care Services – Doctor on Demand	No charge	No charge	
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% coinsurance	
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	Deductible, then no charge	Deductible, then 20% coinsurance	
Diagnostic Scopic Procedures (colonoscopy, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance	
PT/OT (60 visits combined)	\$40 copay	Deductible, then 20% coinsurance	
Pedi Dental & Tooth Extraction	Not covered	Not covered	
Prescription Drugs – Premium 4-Tier Formulary			
30-Day Retail		\$5 / \$15 / \$35 / \$60	
90-Day Mail Order		\$10 / \$30 / \$70 / \$120	

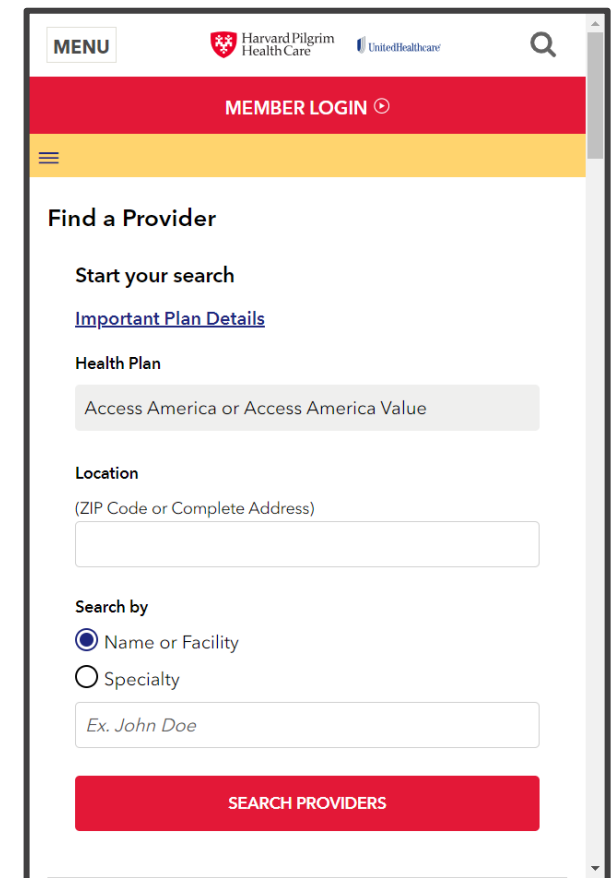
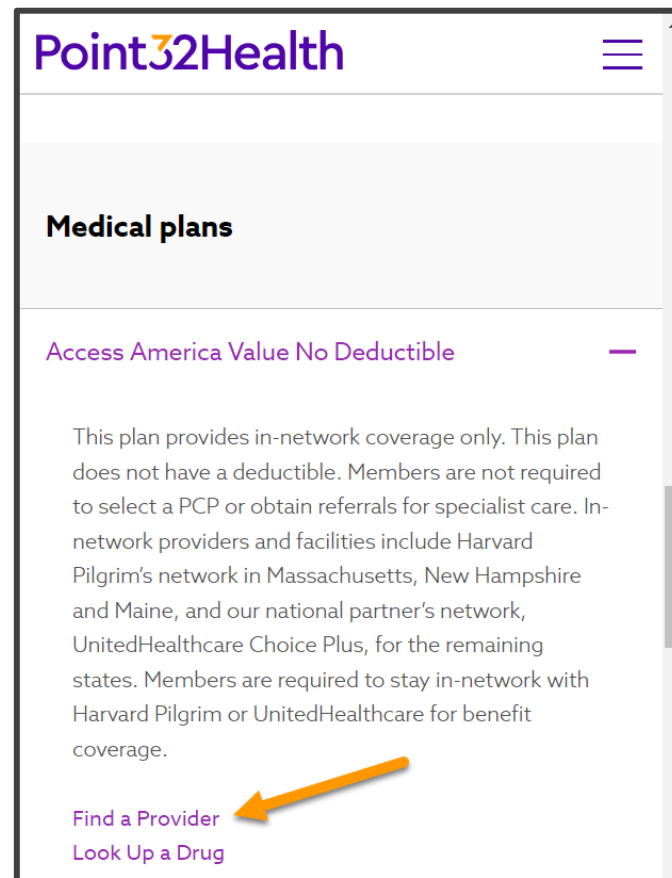
*** Access America with Deductible In-Network coverage mirrors Access America Value with Deductible coverage**

HPHC Access America HSA with Deductible

Plan Design		HPHC Access America HSA with Deductible	
	In-Network Benefits	Out-of-Network Benefits	
Out-of-Network Benefits		Yes	
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate. IN & OON combine	\$2,000 Individual / \$4,000 Family Individual <u>not</u> embedded in Family contract	\$3,000 Individual / \$6,000 Family Individual <u>not</u> embedded in Family contract	
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$4,000 Individual / \$8,000 Family Individual <u>not</u> embedded in Family contract	\$6,000 Individual / \$12,000 Family Individual <u>not</u> embedded in Family contract	
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	20% coinsurance	
Office Visits: PCP/Specialist	Deductible, then no charge	Deductible, then 20% coinsurance	
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	20% coinsurance	
Emergency Room Care	Deductible, then no charge	Deductible, then no charge	
Urgent Care Services – Doctor on Demand	Deductible, then no charge	Deductible, then no charge	
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% coinsurance	
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	Deductible, then no charge	Deductible, then 20% coinsurance	
Diagnostic Scopic Procedures (colonoscopy, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance	
PT/OT (60 visits combined)	Deductible, then no charge	Deductible, then 20% coinsurance	
Pedi Dental & Tooth Extraction	Not covered	Not covered	
Prescription Drugs – Premium 4-Tier Formulary Preventive Drug Rider			
30-Day Retail	Deductible, then \$5 / \$15 / \$35 / \$60		
90-Day Mail Order	Deductible, then \$10 / \$30 / \$70 / \$120		

2025 Provider Search: How to Find Doctors and Care

- **Important:** Confirm your providers, specialists and hospitals participate in the **Access America Value** or **Access America** network for in-network level benefit coverage.
- This is the **same** directory for all 4 medical plans regardless of the state you live in.
- Visit Point32health.org/EmployeeBenefits/



2025 Prescription Drug Coverage Overview



- ✓ OptumRx, the pharmacy benefit manager, provides retail and mail order medications
 - Retail medications are available for 30 or 90-day supply
 - Mail order is available for 90-day supply of maintenance drugs
 - Mail order provides a savings equal to one 30-day supply copay
- ✓ Optum Specialty provides specialty drugs
- ✓ Access America HSA with Deductible provides a preventive drug rider
 - Certain preventive drugs are exempt from the HSA Deductible; you are responsible for the copay
 - Preventive drugs include certain medications that treat chronic conditions and illnesses





Visit welcome.optumrx.com/hphcppremium4ty2 (Premium 4-Tier formulary)

2025 Prescription Drug Lookup



Visit welcome.optumrx.com/hphcpremium4ty2 (Premium 4-Tier formulary)



a **Point32Health** company

[Home](#) [Find a network pharmacy](#) [Drug pricing tool](#) [Prescription Drug List](#) [Contact Us](#)


2025 Premium 4-Tier prescription drug coverage


Harvard Pilgrim Health Care works with OptumRx for pharmacy benefit management services.

Find an OptumRx network pharmacy near you. See what drugs your plan covers, and if you have a deductible for prescriptions, use the Drug Pricing Tool to learn how much your drugs may cost before you reach the annual deductible.

[Home](#) > Prescription drug list

Prescription drug list


Plan options 

2025 Premium 4-Tier 

Search your plan's formulary or prescription drug list to find covered products and additional details.

Search by drug name

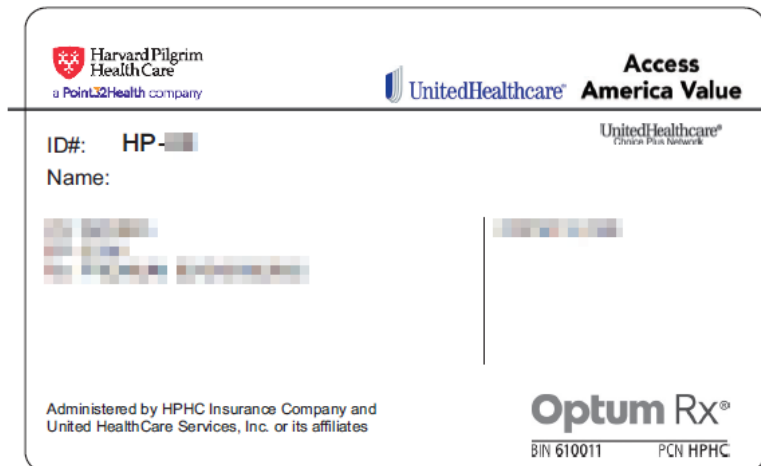
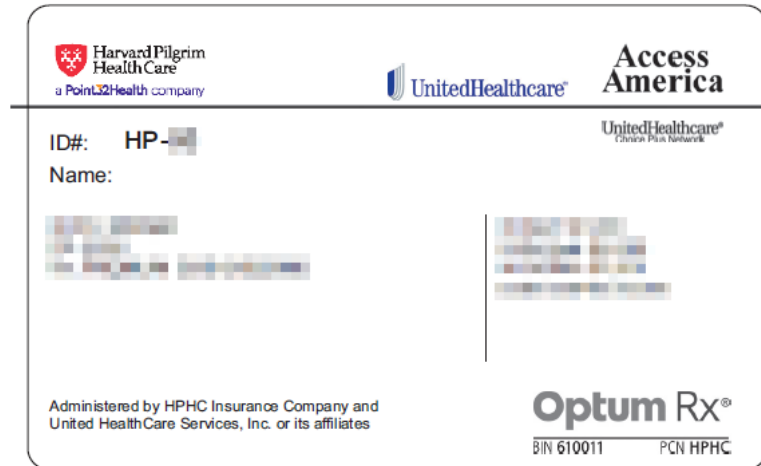
Drug name



Please have the name and dosage of your medication on hand. Some names may differ from the label on your prescription; for example, Levothyroxine may show as Levothyroxine Sodium.

Your Harvard Pilgrim Member ID card

- **Dual logos:** Harvard Pilgrim and UnitedHealthcare
- Mailed out via USPS within 2-3 weeks when elections are made
- Educate your provider's office – for providers outside MA, ME & NH, be certain to call attention to the claims address on the back of your card and ask that they take a picture of your card details



Visit us at www.harvardpilgrim.org
DEDUCTIBLE AND/OR CO-INSURANCE MAY APPLY

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 emergency number.
- If hospitalized, notify the Plan within 48 hours.
- Contact the Plan at **800-708-4414** to request approval for:
 - admission by a non-participating physician and/or hospital.
 - all services listed in the Schedule of Benefits requiring approval.

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

Notice to Providers

- In MA, ME, NH: **800-708-4414** or www.harvardpilgrim.org
 Claims: Payer ID: 04271
 HPHC, PO Box 699183,
 Quincy, MA 02269-9183
- Outside MA, ME, NH: **800-693-5254**
UnitedHealth Shared Services
 Claims: Payer ID: 39026
 Group Number: 11-123456
 PO Box 30783, Salt Lake City
 UT 84130-0783 • <https://uhss.umar.com>

UnitedHealthcare® Choice Plus Network MultiPlan

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Visit us at www.harvardpilgrim.org
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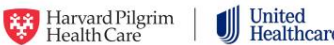
UnitedHealthcare® Choice Plus Network MultiPlan

OB

When receiving care across the country (outside MA, ME, NH)

- ✓ Download the flyer and give it to your provider and their billing office
- ✓ Highlight the Dear UnitedHealthcare Participating Provider letter on page two
- ✓ The important details will serve to facilitate eligibility and benefit coverage questions, and will direct the provider's claims appropriately

Find the flyer on the benefits website at point32health.org/employeebenefits



Receiving care outside of Massachusetts, Maine and New Hampshire

Please bring this document when you visit a participating UnitedHealthcare provider or facility for the first time

Harvard Pilgrim's Access America™ plan features Harvard Pilgrim's broad network of providers in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's extensive network of providers in other states across the nation.

We recognize that providers throughout the country see members of many insurance plans and that some offices may not be familiar with your ID card.

Please show the back of this document to participating UnitedHealthcare providers outside of Massachusetts, Maine and New Hampshire.

Questions? We're here to help.

Your ID card also includes the phone number for Harvard Pilgrim Member Services. When you have any questions about your claims or coverage, please call **888-333-4742**. For TTY service, call **711**.

Representatives are available:

- Monday, Tuesday, Thursday and Friday from 8 a.m. to 8 p.m. (ET)
- Wednesday from 10 a.m. to 6 p.m. (ET)

Please show this to your provider

Dear UnitedHealthcare Participating Provider,


UnitedHealthcare providers outside of Massachusetts, Maine and New Hampshire participate in this Harvard Pilgrim plan. If you're a provider outside of Massachusetts, Maine and New Hampshire, please call the numbers listed below.


For questions about:	Contact:
Eligibility or claims	UnitedHealthcare Shared Services at 800-493-5254 <ul style="list-style-type: none">Press 1 for Provider, then options include:<ul style="list-style-type: none">For notifications, press 1For calls and claims regarding behavioral health services, press 2For eligibility, benefits, and claim mailing address information, press 3<ul style="list-style-type: none">Verbally state the first nine characters of the member ID, including letters and numbersVerbally state the member's date of birthTo receive claims status information for this member, press 4
Prior authorization for services, except genetic testing OR Prior authorization for prescription drugs <ul style="list-style-type: none">Pharmacy drugsMedical drugsSpecialty drugs	Harvard Pilgrim's Provider Service Center at 800-708-4414 and select 1 or 2 based on the member's identification number. If you selected 1: <ul style="list-style-type: none">For advanced imaging services through National Imaging Associates (NIA), press 2For behavioral health services, press 5For all authorizations including medical services and prescription drugs, benefits, claims status, eligibility, and referrals, press 7 If you selected 2: <ul style="list-style-type: none">For all notifications and authorizations including medical services and prescription drugs, press 1For benefits, eligibility, or claims information, press 2For provider credentialing or demographic changes, press 3
Prior approval for genetic testing services	Carelon Medical Benefits Management at 855-574-6476

Send claims to:
United Health Shared Services, P.O. Box 30783, Salt Lake City, UT 84130-0783

Pharmacies: Call Harvard Pilgrim Provider Services at **800-708-4414** with questions about a member's coverage or associated claims

SAMPLE Member ID Card (front and back):





2025 Harvard Pilgrim Medical Plan Bi-weekly Rates

	Annual Salary Under \$65,000		Annual Salary \$65,000 and Over	
Access America Value No Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$80	\$424	\$111	\$393
Employee + Spouse	\$169	\$890	\$233	\$826
Employee + Child(ren)	\$153	\$806	\$211	\$747
Family	\$258	\$1,356	\$355	\$1,259
Access America Value with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$75	\$391	\$102	\$364
Employee + Spouse	\$156	\$823	\$216	\$763
Employee + Child(ren)	\$142	\$744	\$195	\$691
Family	\$239	\$1,253	\$328	\$1,164
Access America with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$79	\$416	\$109	\$386
Employee + Spouse	\$166	\$873	\$229	\$810
Employee + Child(ren)	\$151	\$789	\$207	\$733
Family	\$253	\$1,330	\$349	\$1,235
Access America HSA with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$67	\$353	\$92	\$328
Employee + Spouse	\$141	\$741	\$194	\$688
Employee + Child(ren)	\$128	\$670	\$176	\$622
Family	\$216	\$1,129	\$296	\$1,048

Medical Plan Decision Support Tools

SmartStart Decision Support Assistance

Pre-enrollment support for **medical and pharmacy** to guide you through this change.



Email SmartStart to ask questions regarding your **new medical/pharmacy benefits**.

- Email SmartStart@harvardpilgrim.org

Call SmartStart to discuss **your unique complex medical concerns** with clinical experts.

- Call **(866) 874-0817**

Hours of operation:

Monday, Tuesday, Thursday & Friday

8:30 a.m. – 5 p.m. ET

Wednesday

10 a.m. – 5 p.m. ET

SmartStart is not an enrollment tool. To complete your elections, you must enroll in Workday.

HYKE Decision Support Tool



Choosing your health plan just got easier. HYKE helps you select the plan that best matches your specific needs.

To get started go to:

www.myhyke.com/point32health2025

You'll be asked to provide information such as the frequency of your doctor visits, prescribed medications, expected surgeries, family planning and more.

Once you've completed the online survey, you can engage with a live representative. Calls typically last 15 minutes or respond online at your own pace.

[Watch this video](#)

Review your Report:

- HYKE is quick, free, and confidential.
- You will receive an instant report showing you which plan will save you the most money and provides the best value for you and your family.
- Edit responses to see how different medical needs may change your results.

Have questions about the Report:

Reach out to questions@letshyke.com

HYKE is not an enrollment tool. To complete your elections, you must enroll in Workday.

Accounts to Support Health Benefits

Accounts to Support Health Benefits

Health Savings Account (HSA)



Pay for qualified medical, prescription, dental and vision expenses for yourself and/or covered tax qualified dependents; or pay medical expenses in retirement.

Your HSA balance is always accessible!

Limited Purpose Flexible Spending Account (FSA)



Annual account set up to pay for qualified dental and vision expenses only for yourself and/or eligible dependents.

Important: FSA plans are considered Use it or Lose it!

Healthcare Flexible Spending Account (FSA)



Annual account set up to pay for qualified medical, prescription, dental and vision expenses for yourself and/or eligible dependents.

Important: FSA plans are considered Use it or Lose it!

An HSA or Limited Purpose FSA are only available to employees enrolled in the Point32Health **HPHC Access America HSA with Deductible** medical Plan, which is considered a HDHP

A Healthcare FSA is only available to employees not enrolled in a HDHP

Health Savings Account (HSA) with Fidelity

	Point32Health Annual HSA Contribution	2025 IRS Maximum Contributions
Employee only	\$500	\$4,300
Family	\$1,000	\$8,550 <i>Additional \$1,000/year if age 55+</i>

- You may make biweekly pre-tax payroll contributions into your account, however you are not required to contribute in order to receive the automatic Point32Health annual contribution.
- Must be enrolled in the **HPHC Access America HSA with Deductible** plan
- The IRS allows changes to your HSA pre-tax payroll contribution election once per month.
- **IRS restrictions apply for Medicare Part A enrollees.**

Plan Administrator: Fidelity

Successfully opened accounts will receive a home mailing including a debit card.

Your pre-tax payroll contributions post to your account on payroll dates.

The 2025 Point32Health contributions will post to your Fidelity HSA as soon as administratively practicable.

You can easily invest HSA funds.

If you currently have an HSA from a prior employer, you can transfer your funds to Fidelity.

Reminders

Tax Trifecta



Funds deposit tax free, grow tax free, and you can make tax free withdrawals for qualified expenses!



Account balances roll over and are accessible if you leave Point32Health or change medical plans.

Account Balances

Flexible Spending Account (FSA) with Wex

2025 IRS Maximum Employee Contributions

\$3,200

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
 - Limited Purpose FSA:** Pay for eligible dental and vision expenses only for yourself and eligible dependents (children dependents up to age 26). Only available if enrolled in the **HPHC Access America HSA with Deductible** plan.
 - Healthcare FSA:** Pay for eligible medical, pharmacy, dental and vision expenses for yourself and eligible dependents (children dependent up to age 26). Only available with the **HPHC Access America Value** plans and the **HPHC Access America with Deductible** plan.
- The IRS does not allow changes to your annual election unless a mid-year IRS eligible qualifying life event occurs.

Plan Administrator: Wex

New enrollments will automatically receive a home mailing including a debit card.

The entire annual amount you elect will be available immediately on your debit card.

FSA plans are Use it or Lose It!

2025 plan year: There is a 2 ½ month carryover provision where you can incur eligible claims through March 15, 2026. All claims must be submitted by April 30, 2026.

Funds remaining after this date will be forfeited.

Reminders



Use it or Lose it!

Review your annual election carefully



Wex

Log into the Wex site at
<https://benefitslogin.Wexhealth.com/>

2025 Benefit Plans

Delta Dental of Massachusetts

- The **Delta Dental PPO Plus Premier** network provides access to dentists in both Delta Dental’s PPO Network or Premier Network. Visit [Delta Dental’s Find a Dentist](#) page to locate a provider.
- You will receive the greatest savings when you receive your dental care from a Delta Dental dentist, as they agree to accept deeper discounted fees.
- You can choose to see a dentist that is not in network and still receive coverage. However, you may be responsible for the difference between the non-participating dentist’s fee and the maximum plan allowance.

Coverage Tier	Bi-weekly Pre-tax Rate	
	Standard	High
Employee	\$6.01	\$14.54
Employee + Spouse/Domestic Partner	\$13.75	\$31.71
Employee + Child(ren)/DP Child(ren)	\$14.43	\$33.30
Family	\$24.05	\$55.50

Did you know?

You can ask your dentist to submit a pre-estimate to Delta Dental for any procedure that exceeds \$300. This can help you estimate your out-of-pocket expenses that you may incur and confirm the services are covered under the plan.

Delta Dental of MA

Category	Standard Option	High Option
Calendar Year Max	\$1,500 per family member	\$2,000 per family member
Annual Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Diagnostic & Preventive Care • Exams, cleanings, X-rays	100%	100%
Restorative Care • Fillings, Inlays	80%	90%
Major Restorative Care • Dentures, bridges, implants	50%	60%
Orthodontia	\$1,500 lifetime max per member	\$2,000 lifetime max per member
Rollover Max	\$500	\$600

Rollover Max allows a rollover of unused yearly benefit in one year to increase the benefit for the following year and beyond. To qualify:

- ✓ Yearly claims must include one oral exam or cleaning
- ✓ Total yearly claims not to exceed \$700/Standard Plan and \$800/High Plan.

EyeMed Vision Plan – Materials Only

- **Annual comprehensive eye exam (\$20 copayment):** You must be enrolled in the Point32Health employee medical plan. Participating providers can be found on [Harvard Pilgrim's Find a Provider site](#).
- Discounts for HPHC members found on [Harvard Pilgrim's Discounts and Savings](#) site.
- **EyeMed Materials Services:** EyeMed's **Insight Network** includes thousands of providers from independent eye doctors, retail stores, or online options. Visit [EyeMed.com](#) and follow the "Find an Eye Doctor" link.

Benefit	Frequency	In-network Co-pay / Discount
Lenses for glasses	Once every plan year	\$25 co-pay for single, bifocal, trifocal, lenticular, standard progressive and premium progressive lenses Higher co-pay for other lens options
Frames	Once every plan year	\$0 co-pay, \$180 allowance, 20% off balance over \$180
Contact lenses	Once every plan year	\$0 co-pay, \$180 allowance, 15% off balance over \$180

Plan allows member to receive either contacts and frame, or frames and lens services

Did you know?

Freedom Pass is a special offer that goes above and beyond frame allowance.

You can choose most frames at LensCrafters or Target Optical and pay nothing!

	Bi-weekly Pre-tax Rate
Coverage Tier	Vision
Employee	\$1.33
Employee + Spouse/Domestic Partner	\$2.67
Employee + Child(ren)/DP Child(ren)	\$2.53
Family	\$3.92

Unum Short-term and Long-term Disability

	Short-term Disability		Long-term Disability*
	Core Benefit: Company Paid	Buy-up: Employee Paid	Core Benefit: Company Paid
Benefit	60% of salary	66.67% of salary**	60% of salary with <i>tax choice</i> option
Elimination Period	7 days		26 weeks
Benefit Duration	26 weeks The payment portion is the Benefit Duration minus the Elimination Period.		Benefits are payable for the period during which you continue to meet the definition of disability.

Long-term Disability Tax Choice

This election gives you the option to pay taxes upfront on the value of the LTD benefit now, so in the event you become eligible for an LTD benefit, payments will be non-taxable.

*Review the Plan documents for specifics, as there are also age provisions.

**Only available if annual salary is below \$216,000

Unum Life and AD&D Insurance

	Life		Accidental Death & Dismemberment*
	Benefit	EOI Required?	
Core Benefit <i>Company Paid</i>	1x Annual Salary rounded to next \$1,000, \$1M max	No	1x Annual Salary rounded to next \$1,000, \$1M max
Optional Employee Life (Self)	1x - 5x Annual Salary, \$1.5M max	Yes, new enrollments or increases in coverage**	\$10,000 increments, up to lesser of 10x annual salary or \$1.0 million
Supplemental Life (Spouse)	\$10,000 increments, \$600,000 max	Yes, for new enrollments or increases in coverage**	N/A
Supplemental Life (Child)	\$5,000 or \$10,000	No	N/A
Family	N/A	N/A	\$10,000 increments, up to lesser of 10x annual salary or \$1M

Reminder

Be sure to designate a beneficiary for the core benefit. If you enroll in optional employee life, you will need to make a separate beneficiary designation for that coverage.

*EOI (Evidence of Insurability) is not required for the Core Benefit, or for AD&D

**EOI process will start once your Open Enrollment event closes – check *Announcements* section in Workday after Nov. 15 to get started

Voluntary Benefits – Employee-Paid

Plan	Carrier	Enrollment/Billing Method	Enrollment Period
ID Theft	IDWatchdog	Workday/payroll deductions	Anytime
Accident	Unum	Workday/payroll deductions	New Hire, Open Enrollment, or Qualifying Life Event
Critical Illness			
Hospital Indemnity			
Legal	Arag	Workday/payroll deductions	New Hire, Open Enrollment or Qualifying Life Event
Auto Insurance Home Insurance	Liberty Mutual	Contact Liberty Mutual/payroll deductions	Anytime
Pet Insurance	Nationwide	Contact Nationwide/home bill	Anytime
Commuter Benefits	Wex	Wex/payroll deductions	Anytime

For more information, including rates, go to point32health.org/employeebenefits

Planning for retirement – Point32Health 401(k) Plan

Payroll contribution:

- Pre-tax contributions are taken from your paycheck before it is taxed, which means you pay less in income taxes now.
- Roth after-tax payroll 401(k) contributions are considered tax free for qualified distributions at retirement.

Plan Information:

- Vesting in employer contributions grows over the first three years of your employment at 33.33% each year.
- Annual Point32Health non-elective retirement contribution for active employees that are employed on the last business day of the year. (Credited in quarter 1)
- Visit Fidelity.com/Schedule to schedule a 1:1 meeting with a Fidelity Financial consultant at no cost to you!

Employer Match

Match provides dollar-for-dollar on the first 3% deferred, plus \$0.50 on the dollar for the next 2% deferred (applies to both pre-tax and Roth contributions)

Your Contribution	Point32Health Match
0%	0%
1%	1%
2%	2%
3%	3%
4%	3.5%
5% and up	4%

To change your contribution election, investment elections, or beneficiary designation, visit NetBenefits.com/AtWork

Beneficiaries

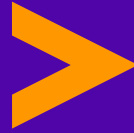
ALWAYS keep your beneficiaries up to date, especially if you experience a life event:

- Marriage – add your new spouse
- Divorce – change your beneficiary (unless mandated by divorce decree)
- Birth/Adoption – add your children as beneficiaries
- Death of family member – update your designations

Life insurance beneficiary elections are made directly in Workday.

401(k) and HSA beneficiary elections are made on Fidelity's web-site





Additional Benefits

Health and Well-being Benefits

Point32Health is a place where **holistic well-being** is a key element to delivering on our **purpose** and **vision** and is a key **priority** for the **People Organization**.

Our **comprehensive** program embraces six key well-being pillars:

- ✓ Physically Thriving
- ✓ Connected and Supported
- ✓ Meaning and Purpose
- ✓ Financially Secure
- ✓ Emotionally Resilient
- ✓ Safe and Empowered

To learn about the Well-being Programs – Visit the [Health and Well-Being Programs Page on Compass](#)

Well-being Benefits: Fitness Programs & Health Center

Fitness Programs

- **On-site and virtual members**
- Personalized exercise programs
- On-site and virtual group exercise classes range from yoga to strength training
- Personal Training (on-site & virtual)
- Motivational programming
- Over 50 pieces of cardiovascular fitness machines and weight training equipment
- Showers, changing areas and lockers

Open 24 hours, staffed:

Monday – Thursday, 6 AM to 7 PM

Friday, 6 AM to 3 PM

Health Center

- **On-site and virtual visits**
- Care and treatment of common illnesses such as sore throats, headaches, ear infections
- Annual Physicals
- Blood Pressure monitoring
- Allergy injections and flu shots
- Travel medicine, including immunizations and more
- Personalized exercise programs

Monday – Thursday, 8 AM to 5 PM

Friday, 8 AM to 3 PM

To receive a personal tour:



Email fitness@point32health.org

Call the Health Center at 781-612-1751



Well-being Programs

Well-Being Rewards

- IncentFit
- Living Well

Mindfulness Programs

- MeQuilibrium ([meQ](#))
- Mindfulness Meditation / Events



Programs Offered at No Cost to You

- Included Health – LGBTQ+ Care
- [Wellthy - Care Concierge](#)
- [Dana Farber](#) – Oncology Concierge

Other Programs

- Mental Health Advocate Program
- Wellthy Back-up Care
- Bright Horizons EdAssist [Tuition Program](#)

To Learn More:

Visit: [Health and Well-Being Programs on Compass](#)

Employee Assistance Program

KGA administers our free, confidential employee assistance program



Who's Eligible?

You and adult household members age 18 and above.

Supporting all Colleagues

Our goal is to support all people in recognizing who they are and by bringing forward solutions that:

- Reflect the full community we support
- Are culturally fluent
- Match language preferences
- Reflect racial and ethnic identities
- Align expertise and experience with people's situations

How can KGA help?

You have free and confidential access to support in these areas:

- Emotional Health
- Parenting
- Care for parents
- Nutrition Consult
- Legal Consult
- Financial Consult
- Convenience Services
- Guidance to help with safe housing and transportation
- Emotional support for racism, discrimination and violence
- Crisis Support

Did you know?

Anyone eligible is able to receive **five** free phone or video counseling sessions

Get in Touch

[My.KGALifeServices.com](https://my.kgaliveservices.com)
Company Code: p32h



800-648-9557
info@kgreer.com
App: KGA Mobile

Dependent Care Flexible Spending Account with Wex

2025 IRS Maximum Employee Contributions

\$5,000 (\$2,500 if married and filing separately)

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
- Funds will become available in your account as your bi-weekly payroll contributions are made.
- Pay for **eligible expenses incurred for child (up to age 13) or care of a parent** so you and your spouse can work.
- The IRS does not allow changes to your annual election unless a mid-year IRS eligible qualifying life event occurs.
- Point32Health subsidizes the 1st bi-weekly contribution for colleagues with an annual salary less than \$70,000.

Plan Administrator: Wex

New enrollments will automatically receive a home mailing including a debit card.

2025 plan year: All claims must be submitted by April 30, 2026.

Funds remaining after this date will be forfeited.

Per IRS regulation, Point32Health may restrict annual contribution elections for Highly Compensated Employees

Reminders



Use it or Lose it!

Review your annual election carefully



Wex

Log into the Wex site at
<https://benefitslogin.Wexhealth.com/>

Open Enrollment Checklist

- ✓ Is action required?
Action is required for FSA, HSA; or if you want to change any of your existing benefit options
- ✓ Research your plan options
 - Attend virtual informational sessions on [Workday Learning](#)
 - Use medical decision support tools (HYKE, SmartStart)
 - Review plan documents
- ✓ Log in & complete your elections in Workday by 11:59 p.m. ET on Wednesday, Nov. 13
 - Complete Evidence of Insurability (EOI) for life insurance election, if applicable
- ✓ Ensure you are only enrolling eligible dependents on your benefits
- ✓ Confirm your beneficiaries are up to date

Enrollment & Questions

Review, enroll or make changes in Workday by 11:59 p.m. ET on November 13, 2024.

HYKE Decision Support Tool – www.myhyke.com/point32health2025

Provide information such as the frequency of your doctor visits, prescribed medications, expected surgeries, family planning and more. Once you've completed the online survey, you can engage with a live representative. Calls typically last 15 minutes.

SmartStart Decision Support Assistance (medical/pharmacy questions only)

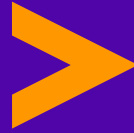
- E-mail smartstart@point32health.org or call at 866-874-0817

View the **“Which Plan is Right for You” Guide** comparison chart.

Have additional questions?

- Use the [Workday Help Center](#) to create a Workday Benefit Support Case request and include **“Open Enrollment”** in the case title.

Tip: Colleagues who are already dependent members of a Point32Health medical plan must request restricted internal access to claims information; it does not occur automatically.



Thank you!