



Which Plan is Right for You?

Choosing your plan is an important decision.

For 2025, all colleagues nationwide can choose from the four health plans detailed below, selecting the one that best meets your individual or family health insurance coverage needs. None of these plans require you to designate a Primary Care Physician (PCP), and referrals for specialist care are not necessary.

The pharmacy benefit plans provide access to the Premium 4-Tier formulary.

Here's a three-step process that will help you evaluate your options and make the right choice.

1 Decision support tools

SmartStart program

Use our SmartStart Program resources to connect with digital tools and a dedicated member services professional to review which plan options will be best for your unique needs.

- > **Dedicated, pre-enrollment support** to help you understand the details of your health benefits and coverage.
Email Smartstart@point32health.org or call (866) 874-0817
- > **Clinical transition support** from nurse care managers, allowing you to easily transition your care, including prior authorizations and pharmacy coverage

HYKE access

Access HYKE, a decision support tool, to help you understand the real cost of your health care, and choose the plan that fits your needs and gives you the best value. myhyke.com/point32health2025

2 Answer these questions to think through your options



How important is the amount deducted from my paycheck?



Do I want my plan to have a deductible?



Can I see a doctor who is out-of-network?



How much might I pay in out-of-pocket costs given my medical history?



Am I happy with in-network coverage only?



Do I want out-of-network access for behavioral health or substance use disorder treatment?



Are my current providers in-network?

3 Compare plan benefits and costs

Use this chart to help you consider what is important to you as you make your health plan decisions.

	Access America Value No Deductible	Access America Value with Deductible	Access America with Deductible	Access America HSA with Deductible	Comments
PCP required	No	No	No	No	
Referrals required	No	No	No	No	
Out-of-network coverage	No - Emergency Coverage Only	No - Emergency Coverage Only	Yes	Yes	<p>With few exceptions, care is not covered for Access America Value No Deductible and Access America Value with Deductible members if you visit non-participating providers.</p> <p>Access America with Deductible and Access America HSA with Deductible members have the added choice of seeing providers who do not participate in the network. Any out-of-network services will be applied at the out-of-network level of benefits.</p>
Deductible	IN: No Deductible OON: N/A	IN: Deductible OON: N/A	IN: Deductible OON: Deductible IN & OON are combined	IN: Deductible OON: Deductible IN & OON are combined	<p>Access America Value No Deductible members do not have an annual deductible.</p> <p>Access America Value with Deductible members have an annual \$1,000 individual/\$2,000 family deductible.</p> <p>Access America with Deductible members have an annual in-network deductible of \$1,000 individual/\$2,000 family, and an out-of-network deductible of \$2,000/\$4,000.</p> <p>Access America HSA with Deductible members have an annual in-network deductible of \$2,000 individual/\$4,000 family, and an out-of-network deductible of \$3,000 individual/\$6,000 family. Deductible costs can be offset with your Health Savings Account (HSA). Point32Health contributes \$500 (individual) and \$1,000 (family) to this account as your employer.</p>
Telehealth vendor	Doctor On Demand	Doctor On Demand	Doctor On Demand	Doctor On Demand	<p>Non-emergency, urgent 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. Dermatology via vendor application is not available.</p> <p>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</p> <p>Access visits via your mobile app, phone or web by downloading the free Doctor On Demand app. You can also create an account at doctorondemand.com.</p>

These are summaries only and not a complete listing of all benefit information. Please see your Plan documents for complete details. The Plan documents constitute the truth source in the event of a discrepancy.

	Access America Value No Deductible	Access America Value with Deductible	Access America with Deductible	Access America HSA with Deductible	Comments
HSA partner	N/A	N/A	N/A	Fidelity	<p>Fidelity is our 2025 Health Savings Account (HSA) partner. Your HSA is a special type of savings account that lets you put aside pretax money to pay for qualified medical expenses now or in the future—money you don't lose if you don't spend it. Your savings can be used for copays or deductibles, prescription medications, vision care and much more.</p> <p>The HSA is only available for members who elect the Access America HSA with Deductible plan.</p>
FSA partner	WEX	WEX	WEX	WEX	<p>The Health Care FSA operates like an HSA account — a special savings account that can be used for copays, deductibles, prescription medication, vision care and more. There are a few exceptions that help differentiate between the accounts.</p> <p>A Health Care FSA is only available to members that are enrolled in the Access America Value No Deductible, Access America with Deductible, and Access America HSA with Deductible plans.</p> <p>A Limited Purpose FSA is available for Access America HSA with Deductible plan.</p> <p>Unused dollars do not roll over from previous years and your employer does not contribute to the account. Therefore, if you do not spend the money you've saved during the year, you will forfeit the savings.</p>
Pharmacy benefit	Optum Rx	Optum Rx	Optum Rx	Optum Rx	<p>All plans provide pharmacy benefits and offer the Premium 4-Tier formulary coverage.</p> <p>The Access America HSA with Deductible plan includes a Preventive Drug Benefit. Please visit point32health.org/employeebenefits for pharmacy information.</p> <p>Check the Premium 4-Tier formulary for coverage details and cost share prior to the start of the plan.</p>

These are summaries only and not a complete listing of all benefit information. Please see your Plan documents for complete details. The Plan documents constitute the truth source in the event of a discrepancy.

Use this chart to help you compare benefits and costs.

	Access America Value No Deductible	Access America Value with Deductible	Access America with Deductible	Access America HSA with Deductible
Annual deductible¹	N/A	Individual: \$1,000 Family: \$2,000	IN: Individual: \$1,000 IN: Family: \$2,000 OON: Individual: \$2,000 OON: Family: \$4,000	IN: Individual: \$2,000 IN: Family: \$4,000 OON: Individual: \$3,000 OON: Family: \$6,000
HSA to offset deductible²	N/A	N/A	N/A	Point32Health contributes: Individual: \$500 Family: \$1,000
Annual out-of-pocket maximum³	Individual: \$1,500 Family: \$3,000	Individual: \$2,000 Family: \$4,000	IN: Individual: \$2,000 IN: Family: \$4,000 OON: Individual: \$4,000 OON: Family: \$8,000	IN: Individual: \$4,000 IN: Family: \$8,000 OON: Individual: \$6,000 OON: Family: \$12,000
Office visit copayment⁴	\$20/\$35 copay per visit	\$25/\$40 copay per visit	IN: \$25/\$40 copay per visit OON: Deductible, then 20% coinsurance	IN: Deductible, then no charge OON: Deductible, then 20% coinsurance
Select preventive care services	No charge	No charge	IN: No charge OON: Deductible, then 20% coinsurance	IN: No charge OON: 20% coinsurance
Emergency room care	\$200 copay	\$200 copay	IN: \$200 copay OON: \$200 copay	IN: Deductible, then no charge OON: Deductible, then no charge

¹ Annual deductible is combined for IN and OON services.

² The amount listed is provided by Point32Health. Employees have the option to contribute more.

³ Annual out-of-pocket maximum is combined for IN and OON services.

⁴ Services provided during an office visit may be subject to the deductible. Check your Plan documents for details.

	Access America Value No Deductible	Access America Value with Deductible	Access America with Deductible	Access America HSA with Deductible
Inpatient admission	\$250 copay	Deductible, then no charge	IN: Deductible, then no charge OON: Deductible, then 20% coinsurance	IN: Deductible, then no charge OON: Deductible, then 20% coinsurance
Outpatient surgery (freestanding)	\$200 copay	Deductible, then no charge	IN: Deductible, then no charge OON: Deductible, then 20% coinsurance	IN: Deductible, then no charge OON: Deductible, then 20% coinsurance
Outpatient mental health coverage	Individual therapy: \$20 copay Group therapy: \$10 per visit	Individual therapy: \$25 copay Group therapy: \$10 per visit	IN: Individual therapy: \$25 copay Group therapy: \$10 per OON: Deductible, then 20% coinsurance	Individual therapy: Deductible, then no charge Group therapy: Deductible, no charge
Prescription drugs	Retail 30-day Supply: Tier 1: \$5 Tier 2: \$15 Tier 3: \$35 Tier 4: \$60 Mail Order 90-day Supply: Tier 1: \$10 Tier 2: \$30 Tier 3: \$70 Tier 4: \$120	Retail 30-day Supply: Tier 1: \$5 Tier 2: \$15 Tier 3: \$35 Tier 4: \$60 Mail Order 90-day Supply: Tier 1: \$10 Tier 2: \$30 Tier 3: \$70 Tier 4: \$120	Retail 30-day Supply: Tier 1: \$5 Tier 2: \$15 Tier 3: \$35 Tier 4: \$60 Mail Order 90-day Supply: Tier 1: \$10 Tier 2: \$30 Tier 3: \$70 Tier 4: \$120	Retail 30-day Supply Preventive Drugs: Preventive drugs are not subject to the deductible. All other drugs are subject to an in-network deductible, then: Tier 1: \$5 Tier 2: \$15 Tier 3: \$35 Tier 4: \$60 Mail Order 90-day Supply: Tier 1: \$10 Tier 2: \$30 Tier 3: \$70 Tier 4: \$120

If you need more information, we're here to help. We are committed to providing you with a variety of health plan choices and support to select the plan that best meets your needs.

➤ Visit point32health.org/employeebenefits

Access resources and information on your health plan options

➤ Contact SmartStart by email at Smartstart@point32health.org or call (866) 874-0817

Speak with Harvard Pilgrim Health Care Member Services: (888) 333-4742