



2025 BENEFITS OPEN ENROLLMENT

May 1, 2025– April 30, 2026

OVERVIEW

EFFECTIVE MAY 1, 2025

Welcome to the annual open enrollment period for Advanced Home Care Services medical and voluntary benefit programs! This is the time of the year to elect benefits or make changes to your existing coverage, add or drop dependents, and address any questions, issues, or concerns you may have.

- We will be staying with Harvard Pilgrim Health Care! There will be no interruption in your current care arrangements. You can continue to see the same health care providers and go to the same hospitals and outpatient settings!
- You will continue to have **three** medical plans to choose from to suit your needs.
- **Advanced Home Care Services continues to absorb most of the premium cost. However, due to rising healthcare costs this year there will be limited increase in premiums.**
- We will continue to offer Voluntary Life Insurance as well as Accident, and Critical Illness insurance through Colonial Life.

PLEASE CHOOSE CAREFULLY!

Under Federal Law, many of the elections you make during your open enrollment period must be maintained until the end of the plan year **April 30, 2026** unless you experience a “Qualifying Life Event” (QLE)

QLE Examples Include:

- Involuntary Loss of Other Coverage
- Change in Eligibility Status
- Change in dependent status (Birth / Death / Adoption / Marriage / Divorce, etc.)





MEDICAL COVERAGE

MEDICAL BENEFITS

HPHC HMO

Key Medical Benefits	HPHC HMO Plan 1
	In-Network Only
Deductible (Individual/Family)	\$5,000 / \$10,000
Out-of-Pocket Maximum (Individual/Family)	\$6,600 / \$13,200
Covered Services	
Office Visit (Physician/Specialist)	\$30/\$50 Copayment
Routine Preventive Care	Covered in Full
Outpatient Diagnostic Lab/X-ray	20% After Ded
Outpatient Surgery	20% After Ded
Inpatient Hospital Stay	20% After Ded
Emergency Room	\$150 Copayment*
Prescription Drugs (Tier 1/Tier 2/Tier 3)	
Retail Pharmacy (30-day supply)	\$5 / \$20 / \$30 / \$50 / 20% to max of \$250
Mail Order (90-day supply)	\$10 / \$40 / \$60 / \$150 / 20% to max of \$750

If you enroll in the HMO you must choose a primary care physician (PCP) from within the Harvard Pilgrim network to deliver or refer your care.

Referrals are required for Specialist visits.

There is no coverage for health care services delivered by health care providers outside the network.

Visit www.hphc.org to find a in-network provider in your area.

MEDICAL BENEFITS

HPHC HMO FOCUS

Key Medical Benefits	HPHC HMO Focus Plan 2
	In-Network Only
Deductible (Individual/Family)	\$5,000 / \$10,000
Out-of-Pocket Maximum (Individual/Family)	\$6,600 / \$13,200
Covered Services	
Office Visit (Physician/Specialist)	\$30/\$50 Copayment
Routine Preventive Care	Covered in Full
Outpatient Diagnostic Lab/X-ray	20% After Ded
Outpatient Surgery	20% After Ded
Inpatient Hospital Stay	20% After Ded
Emergency Room	\$150 Copayment*
Prescription Drugs (Tier 1/Tier 2/Tier 3)	
Retail Pharmacy (30-day supply)	\$5 / \$20 / \$30 / \$50 / 20% to max of \$250
Mail Order (90-day supply)	\$10 / \$40 / \$60 / \$150 / 20% to max of \$750

The Best Buy HMO - Focus Network Plan offers the same benefits as the traditional HMO plan but has a limited network. We encourage you to consider the Focus plan as it is a less expensive alternative.

To confirm whether or not your current PCP is in the HPHC Focus network, please visit the Harvard Pilgrim website at:

<https://hphc.providerlookuponlinesearch.com/search>

MEDICAL BENEFITS

HPHC PPO

Key Medical Benefits	HPHC PPO Plan 3
	In-Network and Out-of-Network
Deductible (Individual/Family)	\$6,350 / \$12,700
Out-of-Pocket Maximum (Individual/Family)	\$6,350 / \$12,700
Covered Services	
Office Visit (Physician/Specialist)	\$0 After Ded
Routine Preventive Care	Covered in Full
Outpatient Diagnostic Lab/X-ray	\$0 After Ded
Outpatient Surgery	\$0 After Ded
Inpatient Hospital Stay	\$0 After Ded
Emergency Room	\$0 After Ded
Prescription Drugs (Tier 1/Tier 2/Tier 3)	
Retail Pharmacy (30-day supply)	N/A
Mail Order (90-day supply)	N/A

IMPORTANT

- Employees who reside in the HPHC Service Area (ME, MA, NH, CT, RI, VT): You will have access to the **HPHC Network for In-Network** providers and services.
- Employees who reside outside the HPHC Service Area (ME, MA, NH, CT, RI, VT): You will have access to the **United Health Care Network**. **United Health Care will be the “in-network” network** for providers and services.

MAIL ORDER PRESCRIPTION PROGRAM

Mail Order Pharmacy is a home delivery program that makes it easy for you to receive your ongoing maintenance medications by mail. This program will save you time and help you better manage the medication you take regularly. Harvard Pilgrim uses OptumRx as their Pharmacy Benefit Manager and Mail Order Rx vendor.

Not only is home delivery safe and reliable, it also offers the following advantages:

Cost savings

You may pay less for your medication with a three-month supply through Harvard Pilgrim's Mail Order Pharmacy.

For many prescriptions, you will only pay for **two 30-day copayments** and **receive a 90-day supply!**

Convenience

Get free standard shipping on medications delivered to your mailbox.

24/7 access and reminders

Speak to a pharmacist who can answer your questions any time, any day. Even set-up text and email reminders to help you remember to take or refill your medications.

EMERGENCY ROOM ALTERNATIVES

RETAIL MEDICAL & URGENT CARE CENTERS

- + **Avoid costly emergency room visits for simple conditions**
- + If you need a prescription, it can be sent directly to the pharmacy
- + Receive care at convenient locations with shorter wait times
- + **Retail Medical & Urgent Care Services cost the same as a primary care doctor's visit**

*Some services MAY apply to your deductible

Examples of Treatable Conditions

- | | | | |
|-------------------|----------------------|---------------------|----------------|
| + Bronchitis | + Infections | + Cold and Flu | + Sore throat |
| + Cough | + Follow-up care | + Sprains & strains | + Fever |
| + Sinus infection | + Minor Cuts & Burns | + Broken bones | + Eye Injuries |

CALL 911 OR GO TO THE ER IF YOU EXPERIENCE:

- | | | | |
|----------------------|------------------|---------------------------|---------------------|
| ▶ Chest Pain | ▶ Fainting | ▶ Loss of Feeling in Limb | ▶ Severe Pain |
| ▶ Severe Bleeding | ▶ Weakness | ▶ Difficulty Speaking | ▶ Sudden Dizziness |
| ▶ Breathing Problems | ▶ Vision Changes | ▶ Allergic Reactions | ▶ Suicidal Feelings |

TELEMEDICINE

Administered by Dr. On Demand

Plan participants can see a doctor online for a range of issues, from minor illnesses and injuries, to chronic conditions and even behavioral health concerns.

Advantages for YOU

- + Avoid costly emergency room visits for simple conditions
- + Receive care and advice from wherever you happen to be, at any time
- + Access to secure, convenient online care
- + Reduce the time spent away from work or family for in-person doctor visits
- + If a member needs a prescription, it can be sent directly to the pharmacy
- + Online consultations cost the same as an office visit!



Examples of Treatable Conditions

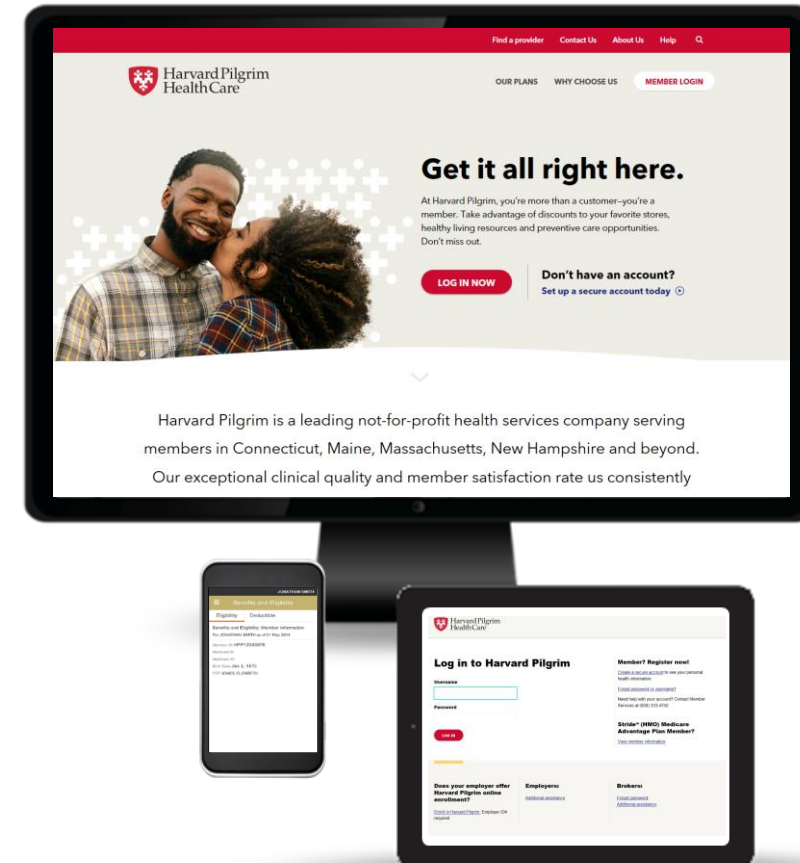
- | | | |
|-------------------|----------------------------|----------------------|
| + Bronchitis | + Fever | + Smoking cessation |
| + Cough | + Cold and Flu | + Depression |
| + Sinus infection | + Respiratory infection | + Anxiety |
| + Sore throat | + Reactions to medications | + Stress management |
| + Pinkeye | + Follow-up care | + Sleep difficulties |

Go to <https://www.harvardpilgrim.org/public/dr-on-demand> to access to the national network of doctors and therapists who offer Telemedicine services powered by Dr. On Demand

MANAGE YOUR PLAN ONLINE

WWW.HPHC.ORG

- ✓ Request an ID Card
- ✓ Track deductibles, claims and expenses
- ✓ Change your PCP
- ✓ Find network providers, care centers and pharmacies
- ✓ Find and compare medications
- ✓ Access your Mail-Order Pharmacy
- ✓ Estimate Healthcare Costs



Access your benefits, ID Card and get help anytime, with the HPHConnect Member App



WELL-BEING PROGRAM

Rewards you for taking an active role in your wellbeing!

Enroll online in the HPHC Well-being Program and start participating in single-step habit building activities including:

- Stress Management
- Healthy Eating
- Financial Literacy
- Understanding your Health Plan
- Environmental Wellness
- Self-Care
- Volunteerism
- Physical Activity

Earn points towards Amazon Gift Cards as you complete challenges!

Rewards are earned incrementally, so the longer you participate in the program, the more rewards you will earn. Up to **\$120** in Amazon Gift Cards **PLUS** the available **\$150 Wellness Reimbursement**

REWARDS EXAMPLES

<u>LEVEL 1</u>	<u>LEVEL 2</u>	<u>LEVEL 3</u>
		
Amazon Gift Card	Amazon Gift Card	Amazon Gift Card

Log in to www.hphc.org/livingwelleveryday to start earning rewards. Covered dependents or employees who are not HPHC members can participate in a program, where they can earn points towards monthly gifts card drawings. Visit www.hphc.org/livingwellcommunity to get started.

WELLNESS REIMBURSEMENT

- Up to **\$300*** per Harvard Pilgrim policyholder per calendar year
 - Up to two covered members on a family plan can be reimbursed for up to **\$150 each**, for a maximum reimbursement of \$300.
 - Any combination of subscriber, spouse, or eligible dependent is eligible for reimbursement.
 - Harvard Pilgrim membership must be at least **four months** in a calendar year and coincide with at least **four months** of health club or fitness facility membership.
- Qualified expenses include:
 - ✓ Fitness facility monthly fees
 - ✓ Virtual fitness class subscriptions
 - ✓ Studios or facilities that offer monthly fees or tuition for dance, gymnastics, swimming or martial arts
 - ✓ **Cardiovascular and strength training equipment**
 - ✓ **Athletic fees:** seasonal town, club or school
 - ✓ **Select nutrition programs:** PlateJoy, MyPlate Calorie Counter, Wondr, Noom, Eat Right Now, Weight Watchers, Savory Living, My Fitness Pal, Lose It!, EatLove, Stronger U, The Dinner Daily
 - ✓ **Select mindfulness meditation programs:** Calm, Ten Percent Happier, Headspace, The Mindfulness App, Meditation Studio, Insight Timer

NEWLY
EXPANDED
LIST OF
ELIGIBLE
EXPENSES!

NEW HPHC FAMILY CENTERED PROGRAMS



Included Health's **LGBTQ+ Health** offers whole person care focused on LGBTQ+ members and their needs while working within their health plan ecosystem to ensure members feel safe, understood and supported. Services include Provider Matching, Benefits Navigation, Education & Advocacy.



Wellthy helps members tackle the logistical and administrative tasks of caring for the ones they love, including themselves – across a wide array of needs. Services include concierge support, online planning tools & peer to peer community platform.



Evidence-based fertility, pregnancy and parenting support accessible through three (3) distinct mobile apps to meet a member's unique needs – Ovia Fertility, Ovia Pregnancy and Ovia Parenting.

Members will receive direct communications to enroll or sign up for these services.
Learn more at harvardpilgrim.org/family



REDUCE MY COSTS PROGRAM

GET INVOLVED, REDUCE YOUR COSTS & GET REWARDED!

When a doctor recommends you have a scheduled an outpatient test or procedure such as:

- **Bariatric surgery**
 - **Carpal tunnel surgery**
 - **Colonoscopy/endoscopy**
 - **Echocardiogram**
 - **High-tech imaging** (ultrasound, MRI, CT scan, X-ray)
 - **Hip replacement/knee replacement**
 - **Mammograms**
 - **AND MORE**
- Just Call the Reduce My Costs Team at **(855) 772-8366**
or
 - Login to your Harvard Pilgrim Member Account at www.harvardpilgrim.org

You will speak with an experienced nurse who will:

- Compare providers and get you information on high quality / lower-cost providers in your area.
- Assist you with scheduling or rescheduling appointments and help with any paperwork.
- If you decide to receive care from a lower-cost provider, ***you receive a cash reward!*** If you are ***already*** seeing a lower-cost provider, you ***receive a cash reward just for calling!***

REWARDS WILL BE BETWEEN \$10 and \$75 PER SERVICE, BASED ON SERVICE PROVIDED



DENTAL COVERAGE

 **DELTA DENTAL**

DENTAL BENEFITS



Key Dental Benefits	Delta Dental – PPO Plus Premier	
	In-Network	Out-of-Network
Deductible (Individual/Family)	\$50 / \$150	\$50 / \$150
Benefit Maximum (per Individual)	\$1,000	\$1,000
Covered Services		
Preventive Services	Covered in Full	Covered in Full
Basic Services	80% Coinsurance	80% Coinsurance
Major Services	50% Coinsurance	50% Coinsurance

IMPORTANT REMINDER

- Services provided by non-network dentists are paid at Delta Dental usual rate. If the amount billed is greater than the benefit provided, non network dentists may bill you the difference. This is called Balance Billing.
- Visit www.deltadentalma.com and click on “Find a Provider” to confirm your dentist is in the Delta network or to locate a participating dentist in your area

Open enrollment for the dental program will take place in June for a July 1, 2025 effective date.





MA PAID FAMILY & MEDICAL LEAVE

MASSACHUSETTS PAID FAMILY MEDICAL LEAVE

Employees can earn up to 80% of their weekly wage up to 50% of the state’s average weekly wage; employees who earn greater than this amount will be eligible to receive an additional amount at the rate of 50% of earnings

- Employees must meet certain eligibility requirements to qualify for leave benefits
- Benefit is capped at \$1,170.64 per week for 2025

Type of Leave	Leave Duration
Medical (for employee’s own serious health condition)	20 weeks
Family (to bond with a new child, or because of a qualifying military exigency)	12 weeks
Family (to care for a family member who is a covered service member with a serious health condition)	26 weeks
Family (to care for a family member with a serious health condition)	12 weeks
MAXIMUM COMBINED MEDICAL / FAMILY	26 weeks in one benefit year





SUPPLEMENTAL BENEFITS



INDIVIDUAL TERM & WHOLE LIFE INSURANCE

Whether you're a recent college graduate, getting married, having children, buying a home, or planning for retirement- **Life Insurance is a critical part of your financial planning.**



Term Life Insurance

Short-term solution for high-need years

- **Affordable coverage** that lasts **10, 15, 20 or 30 years**
- Benefits and premiums are **fixed** for the duration of your term
- **Coverage amounts** from \$10,000-\$250,000
- This coverage is **personally owned and portable**, meaning it's yours to keep even if you change jobs or retire
- **Rates DO NOT increase** if you leave employment and wish to keep your coverage
- **Guaranteed renewable** at the end of your term (with no EOI)
- Coverage available for you, your spouse, and children

Cash-Value Whole Life Insurance

Permanent solution for life-long protection

- Coverage through age **100**
- **Cost** is based on your age when you enroll, and **never increases** once you are enrolled
- This coverage is **personally owned and portable**
- **Builds a cash value** – policy accumulates **4.5% interest** annually; ability to take a loan against the cash value
- **Long Term Care** benefits are available within your policy
- Coverage is available to you, your spouse, and children*

ACCIDENT INSURANCE

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Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be!

- ✓ On & off job coverage
- ✓ Pays a schedule of cash benefits for common accidental injuries, initial treatment, and follow-up care
- ✓ Benefits are paid directly to you, in addition to any other coverage you have
- ✓ No limit to how many claims you can file
- ✓ Helps cover co-pays, deductibles, and other out-of-pocket expenses that result from an injury
- ✓ Great for active families, sports injuries, etc.

Sample injury & schedule of benefits

Imagine you fell from a ladder while cleaning the gutters at home and broke your arm. Or, perhaps a child fell off the swing and broke their arm. Here are the cash benefits you would receive:

Broken Arm = **\$770**

ER visit = **\$125**

X-Ray = **\$30**

3 Follow-up Dr. Visits = **\$150**

TOTAL = \$1,075 tax-free check paid to you by Colonial

CRITICAL ILLNESS INSURANCE

When life takes an unexpected turn due to a serious illness, such as a cancer diagnosis, heart attack or stroke, your focus should be on recovery — not finances. Critical illness insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

➤ **50+ Covered Illnesses, including (but not limited to):**

- ✓ Cancer
- ✓ Heart Attack
- ✓ Stroke
- ✓ Organ Transplant
- ✓ Permanent Paralysis
- ✓ End-Stage Renal Kidney Failure
- ✓ Coronary Artery Bypass Surgery
- ✓ **NEW** Infectious Disease Rider- includes COVID-19 coverage
- ✓ **NEW** Childhood Disease Rider

➤ **Choose your benefit amount: \$5,000-\$50,000**

➤ **Guaranteed coverage for employees up to \$30,000**

➤ **Use your cash benefit to help with:**

- ✓ Medical costs / Deductibles / Co-Payments
- ✓ Lengthy recovery periods, missed time from work
- ✓ Rehabilitation or private nursing care expenses
- ✓ Traveling and lodging expenses

HOW TO ENROLL

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If you are currently enrolled in the medical plan:

- **And do not want to make any changes:** You don't have to do anything – your current selections will just roll-over.
- **If you want to make changes:** Please complete the enrollment form provided by Human Resources, during this Open Enrollment period.

If you are not currently enrolled in the medical plan and want to enroll:

- This is the time to enroll. Please complete the enrollment form provided by Human Resources, during this Open Enrollment period.

If you would like to enroll in the Voluntary Colonial Life Benefits:

- Scan the QR Code or visit the link to schedule an appointment with an Enrollment Session with a benefit advisor by phone appointment.
- During your scheduled time, a benefit advisor will review your options, answer questions, and assist you to complete your enrollment



Scan with smartphone camera app or visit:

<https://outlook.office365.com/book/Booking-NewEnglandEnrollmentStrategiesCallCenter/@appriver3651012518.onmicrosoft.com/>

All enrollment forms must be completed and submitted to Human Resources by April 28, 2025.





QUESTIONS

If you have any questions please contact Human Resources at:
Isuf Restelica – isuf@advancedcarellc.com