“I’VE BEEN A HUGHP MEMBER FOR ALL OF MY HARVARD CAREER—FIRST AS A NEWLY-MARRIED HUSBAND, AND NOW AS A FATHER OF FOUR CHILDREN.”
WHAT IS HARVARD UNIVERSITY GROUP HEALTH PLAN?

It’s health coverage only for the Harvard community.

As a member, you can receive care from primary care physicians at Harvard University Health Services, Harvard Vanguard Medical Associates or other Atrius Health locations — and specialists in convenient locations throughout Massachusetts, with affiliations at world-class Harvard teaching hospitals.
### Quality and Convenience, Customized

#### Quality Providers, Quality Care

Blue Cross Blue Shield of Massachusetts network physicians are affiliated with world-class hospitals, including:

+ Beth Israel Deaconess Medical Center
+ Boston Children’s Hospital
+ Brigham & Women’s Hospital
+ Dana-Farber Cancer Institute
+ Massachusetts General Hospital
+ Mount Auburn Hospital

#### Great Value for You and Your Family

+ Lower premiums
+ Discounts on health and wellness treatments at Harvard’s Center for Wellness and Health Promotion
+ Up to $150 toward membership or exercise classes at qualified health clubs
+ Up to $150 for qualified weight loss program fees
+ Reimbursements for childbirth classes
+ Free smoking cessation programs
CONVENIENCE AND OPTIONS

+ Choose Harvard University Health Services or any Atrius Health medical group location (including Harvard Vanguard) for all of your primary and specialty care

+ Your time is too valuable to wait on hold—walk right in to Member Services to get answers to all of your insurance questions any time during the work day

“WHEN MY COLLEAGUES SIGN UP FOR HUGHP, I TELL THEM ABOUT THE SECRET WEAPON—MEMBER SERVICES.”

ROBIN, SPOUSE OF FACULTY MEMBER AND RESIDENT AFFILIATE MEMBER FOR 15+ YEARS

EXPLORE SAVINGS AT HUGHP.HARVARD.EDU/SAVINGS
# THE CONVENIENCE OF CARE

Select a primary care physician at Atrius Health or Harvard University Health Services.

## Home

**Harvard Vanguard Medical Associates**
- Boston: Copley, Kenmore, Post Office Square, West Roxbury

**Dedham Medical Associates**
- Dedham, Norwood

**Granite Medical Group**
- Quincy

**Plymouth Medical Group**
- Bourne, Duxbury, Kingston, Plymouth

## Work

**+ Harvard Square**
Smith Campus Center, Cambridge

**+ Harvard Law School**
Pound Hall, Cambridge

**+ Longwood Medical Area**
Vanderbilt Hall, Boston

Find primary care near you at hughp.harvard.edu/locations
HARVARD UNIVERSITY HEALTH SERVICES

ONLY MEMBERS CAN RECEIVE CARE AT THIS MULTI-SPECIALTY MEDICAL PRACTICE DEDICATED TO SERVING THE HARVARD COMMUNITY

+ Primary Care
+ Behavioral Health
+ Several medical/surgical specialties
+ Urgent Care
+ Pharmacy
+ On-site laboratory/radiology
When it comes to my health plan...

I want the convenience of nearby care
Your choice of primary care physicians and specialists throughout Massachusetts, including on-campus locations

I want access to the best specialists
Specialty care at HUHS and Atrius Health (including Harvard Vanguard), plus access to the Blue Cross Blue Shield of Massachusetts network

I want options that fit my needs
Your choice of plans, low premiums, and wellness program discounts

I want real answers from real people
Walk-in, on-campus Member Services team gives you the one-on-one support you deserve
"I'VE NEVER THOUGHT ABOUT SWITCHING TO ANOTHER PLAN."

HOWARD, FACULTY MEMBER FOR 25+ YEARS
### HMO (Health Maintenance Organization)

**QUALITY COVERAGE AT A LOWER COST**

- Select a primary care physician at either Harvard University Health Services or any Atrius Health medical group location (including Harvard Vanguard)
- Your primary care physician will coordinate all of your care
- You pay lower deductibles and coinsurance and have lower out-of-pocket costs
- Preventive care is 100% covered

**HMO CASE EXAMPLE**

Natalie signed up for Harvard University Group Health Plan’s HMO for herself and her 3-year-old son. As a single mother, Natalie likes the value of the coverage she receives, as well as the convenience of having her primary care provider at Harvard University Health Services on campus. Her son’s pediatrician is located closer to her home at Harvard Vanguard Medical Group. Natalie appreciates the free preventive care and well-child visits that make it possible for her to safeguard her family’s health at an affordable cost.

### POS (Point of Service)

**FLEXIBILITY PLUS THE ADVANTAGES OF A NETWORK**

- The flexibility of choosing a provider outside of the Harvard University Group Health Plan network
- In-network and PCP-approved services cost less, so you pay lower deductibles and coinsurance, and have lower out-of-pocket costs
- Preventive care with a Harvard University Group Health Plan network PCP is 100% covered

**POS CASE EXAMPLE**

George and Maria chose Harvard University Group Health Plan’s POS option for their family, including two children. Maria loves the on-campus convenience of the Harvard University Health Services practice and Member Services. Their children’s pediatrician is located closer to their home at an in-network practice near their home, and George visits an out-of-network specialist he’s been seeing for years for a chronic health condition. The flexibility of the POS option lets them see the doctors they want.
POS PLUS
Point of Service Plus

MORE PREDICTABLE OUT-OF-POCKET COSTS AT THE POINT OF CARE

+ No deductibles for in-network care
+ No coinsurance for in-network care
+ Higher monthly premium compared to the POS plan
+ Same flexibility as the POS plan

POS PLUS CASE EXAMPLE
Thomas, with a busy career and home life, enrolled in POS Plus because he only sees in-network doctors. He likes the predictability of routine costs, and doesn’t want to worry about deductibles or coinsurance. Thomas still has the option of seeing a doctor out-of-network, but deductibles and coinsurance apply to his out-of-network care.

HDHP
High-Deductible Health Plan

CONTROL OVER YOUR HEALTH CARE DOLLARS

+ Lower premiums
+ In-network preventive care is 100% covered
+ Option of a pre-tax Health Savings Account
+ The only HDHP that gives you access to Harvard University Health Services
+ Flexibility of selecting any primary and specialty care provider in the Blue Cross Blue Shield of Massachusetts PPO network

HDHP CASE EXAMPLE
Mark is a single 30-year-old. He signed up for the HDHP offered through the Harvard University Group Health Plan. Mark likes the idea of being responsible for his own health and puts pre-tax dollars into his Health Savings Account, so the money is there if he needs it. Mark usually visits his in-network doctor only for his annual preventive visit, which is fully covered. With the HDHP, Mark saves money now to prepare for any future health care spending.
SELECT THE PLAN THAT’S RIGHT FOR YOU

HUGHP.HARVARD.EDU/ENROLL

HUGHP.HARVARD.EDU
617.495.2008
MSERVICES@HUHS.HARVARD.EDU