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
+ 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

EXPLORE SAVINGS AT HUGHP.HARVARD.EDU/SAVINGS

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

Primary Care  
Pediatrics  
Behavioral Health  
15 medical/surgical specialties  
24-hour Urgent Care  
Pharmacy  
On-site laboratory/radiology

“THE PRENATAL COVERAGE HAS BEEN OUTSTANDING. HAVING ACCESS TO DOCTORS AND NURSES ON CAMPUS MEANS I HAVE TO TAKE LESS TIME AWAY FROM WORK FOR MY APPOINTMENTS.”

ELIZABETH, STAFF | MEMBER FOR 5+ YEARS
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 four 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

**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 Harvard University Health Services on campus. Her primary care physician and her son’s pediatrician are both on campus, which makes it easy to schedule appointments during the work day. 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

**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 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

#### 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 A PLAN
THAT’S RIGHT FOR YOU
HUGHP.HARVARD.EDU/ENROLL