What are the differences between the two health plans offered by the University?

HUGHP is the only health plan with an on-campus Member Services team. We’re located at the Smith Campus Center in Harvard Square. Visit us at your convenience; we’re always glad to help!

HUGHP premiums are between $20 and $50 less per month, which reflects an annual savings of $240 to $600.

The HUGHP primary care physician network includes Harvard University Health Services, Harvard Vanguard, and the other Atrius Medical Groups. This includes over 30 primary care physician groups throughout Eastern Massachusetts.

HUGHP is the only health plan that allows you access to all care at Harvard University Health Services.*

*Members enrolled on the Blue Cross Blue Shield HDHP can be seen at HUHS
**Which plan type is right for me?**

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Description</th>
<th>Offered to</th>
</tr>
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<tbody>
<tr>
<td><strong>HMO</strong></td>
<td>HMO plans are managed care plans. This means that almost all care must be coordinated by a network primary care physician. <strong>Services that do not need referrals:</strong> routine vision, acupuncture, chiropractor, OBGYN, behavioral health, and urgent and emergency care.</td>
<td>All benefits eligible employees</td>
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<td><strong>POS</strong></td>
<td>The POS plan covers the same services as the HMO plan; however, you have the flexibility to self-refer or see out-of-network (OON) providers. <strong>Note:</strong> out of pocket costs are higher for self-referred/OON care. Additionally, monthly premiums are higher than the HMO plan offering. In order for services to process as in-network (lowest cost sharing), you would need referrals from your network primary care physician. (See description under HMO plan for a list of services that do not need referrals.) Services will pay out-of-network (deductible, coinsurance, balance billing) when the following happens: • No PCP referral is on file • Member sees out-of-network provider</td>
<td>All benefits eligible employees</td>
</tr>
<tr>
<td><strong>POS +</strong></td>
<td>The POS+ plan offers the same benefits as the traditional POS plan, but without the deductible or coinsurance for in-network services. <strong>Note:</strong> monthly premiums are higher than the HMO and POS plan offerings.</td>
<td>Non-union benefits eligible employees</td>
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</table>
How can Member Services help me?

We take pride in doing the work for you.

Let us...

• Help you with a bill that you received
• Understand whether a particular service is covered
• Guide you on what your cost-share could be (copayment, deductible?)
• Locate network providers including, but not limited to, primary care physicians, therapists, medical specialties, and urgent care centers
• Facilitate prior authorization requests in partnership with your providers

Not because it’s our job. Because we want to.