



ME+

**HARVARD UNIVERSITY
GROUP HEALTH PLAN
2023**



**HARVARD UNIVERSITY
GROUP HEALTH PLAN**



MASSACHUSETTS

MEET OUR TEAM

Health Insurance Office



We don't just work for the plan - we're Harvard employees - just like you! Our mission is to support you, our colleagues and friends, and your families in any and every way possible. Our health plan is exclusive to the Harvard community, so we're experts at what we do. Join HUGHP and experience first hand why our members keep coming back.

WHAT IS THE HARVARD UNIVERSITY GROUP HEALTH PLAN?

Founded in 1973, Harvard University Group Health Plan (HUGHP) is a health insurance plan created exclusively for the Harvard community. HUGHP provides its members with high quality care, comprehensive health plan coverage, and personalized customer service through its dedicated Member Services team.

As a member, you can receive primary care on campus at Harvard University Health Services (HUHS) or closer to home with Atrius Health. While adults must have a primary care physician with HUHS or Atrius, child dependents under age 26 can select any Blue Cross Blue Shield HMO Blue Network pediatrician or family medicine physician in Massachusetts for their care. See the “How HUGHP Works” section included in this brochure for more details.

QUALITY AND CONVENIENCE, CUSTOMIZED

QUALITY PROVIDERS & CARE

HUGHP partners with Blue Cross Blue Shield of Massachusetts network specialists that 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 fitness reimbursement for participating in a qualified fitness program or purchase of fitness equipment
- + Up to \$150 for qualified weight loss program fees
- + Reimbursements for childbirth classes

CONVENIENCE AND OPTIONS

- + Choose Harvard University Health Services, Mount Auburn Pediatrics, or any Atrius Health medical group location (including Harvard Vanguard) for all of your primary and specialty care
- + Your time is valuable. HUGHP Member Services team understands that and is here to help. Contact us with your insurance questions. Call us at 617.495.2008 or email us at msservices@huhs.harvard.edu

**EXPLORE SAVINGS AT
HUGHP.HARVARD.EDU/WELLNESS SAVINGS**



ME+ CONVENIENCE

**“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**

HOW HUGHP WORKS

THROUGH OUR PARTNERSHIPS HUGHP PROVIDES EXPERTISE, REACH, AND ACCESS TO THE DOCTORS YOU NEED.

Harvard University Group Health Plan Network

Adult Primary Care

Harvard University Health Services

- Harvard Square
- Law School
- Longwood Medial Area

Atrius Health (26 locations)

- Harvard Vanguard Medical Associates
- Dedham Medial Group
- Granite Medical
- PMG Physician Associates

Pediatric Primary Care

- HMO Blue Network in MA pediatricians and family medicine physicians for child dependents (up to age 26)
- Atrius Health (26 locations)
- Mount Auburn Pediatrics (2 locations)

Specialty Care and Mental Health Services

HMO Blue Network - Massachusetts

In addition to the specialty care available at Harvard University Health Services and Atrius Health medical groups, HUGHP members also have access to Blue Cross Blue Shield of Massachusetts specialists.



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LEARN MORE AT [HUGHP.HARVARD.EDU/FIND-DOCTOR](https://hughp.harvard.edu/find-doctor)

HARVARD UNIVERSITY HEALTH SERVICES

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
 - + Physical Therapy
 - + On-site laboratory/radiology
-



ME+PLAN OPTIONS

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 HMO Blue 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

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

PLAN OPTIONS

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 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.

WHICH PLAN IS RIGHT FOR YOU?

HMO: The HMO plan is a managed care plan. This means almost all care must be coordinated by a network primary care provider.

Services that do not need referrals:

- Routine vision
- Acupuncture
- Chiropractor
- OBGYN
- Behavioral health
- Emergency care
- Nutrition counseling

POS: The POS plan cover the same services as the HMO plan; however, you have the flexibility to self-refer or see out-of-network providers.

NOTE: Out-of-pocket costs are higher for self-referred and out-of-network care. Additionally, monthly premiums are higher than the HMO plan. In order for services to process at the lowest cost sharing, you need a referral from your in-network primary care physician. Services will pay out-of-network (deductible, coinsurance, balance billing) when the following happens:

- No PCP referral is on file from your in-network PCP
- Member sees out-of-network provider

POS+: POS+ plan offers the same benefits as the traditional POS plan, but without the deductible or coinsurance for in-network services.

NOTE: monthly premiums are higher than the HMO and POS plan offerings.

SELECT THE PLAN THAT'S RIGHT FOR YOU

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