



# Town of Northborough

## Office of the Treasurer/Collector

63 Main Street  
Northborough, MA 01532  
Phone: (508) 393-5045  
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## Health Insurance FAQ's February 2022

- **What are the significant changes from Fallon to the new Harvard Pilgrim Healthcare Plan?**

There are no plan design changes, so the co-pays and benefits remain the same as Fallon Healthcare.

Enhancements include:

- First two PCP office or virtual visits (non-preventive) - \$0 copay
- First two behavioral health office visits - \$0 copay
- Behavioral health virtual visits - \$0 copay
- Urgent care virtual visits with Doctor On-Demand - \$0 copay
- Unlimited chiropractic and acupuncture visits (copays apply)

- **When will this change occur?**

This change will happen automatically on July 1, 2022, if you are currently enrolled in any Fallon Plan with us. You will be automatically enrolled in the HPHC plan at your current election under the either individual or family plan.

- **How do I find out if my Health Care Provider accepts HPHC?**

Employees can go onto Harvard Pilgrim Health Care's website and search their online provider directory. After clicking on the link below, you should choose one of the following based on the plan option that is right for you.

- HMO or HMO Open Access for HPHC's full network HMO plan.
- Focus Network – MA HMO – 2022 for HPHC's limited network HMO plan.
- PPO for HPHC's PPO plan.
- Here is a direct link to the 'Find a Provider' page to see if your provider is in the network:

<https://www.harvardpilgrim.org/public/select-a-plan>



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- **I am currently enrolled in the Fallon Direct Care plan. Which HPHC plan is comparable?**

**Harvard Pilgrim's Focus Network plan.**

This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In this plan, members have coverage only from providers in the Focus HMO provider network.

- **What plan is comparable to the Fallon Select Care plan?**

**Harvard Pilgrim's HMO plan.**

This plan gives you access to Harvard Pilgrim's full New England network of providers and hospitals.

- **I work in the district but live outside of Massachusetts, what HPHC plan(s) are available to me?**

If you live in one of the New England states besides Massachusetts, you may enroll in Harvard Pilgrim's HMO plan.

If you live outside of New England, you must enroll in Harvard Pilgrim's PPO plan. With this plan, you may receive care from medical professionals and hospitals in or out of Harvard Pilgrim's network. HPHC's PPO network is vast, with thousands of participating providers and hospitals across the country. Chances are very good that you can receive all your care with in-network providers.

- **How can I find out if my prescriptions are covered under the new plan(s)?**

Please use the link below for the Premium 3 tier pharmacy look up:

[https://www.optumrx.com/oe\\_hphcpremium3t/landing?\\_ga=2.184393252.347236861.1643386073-464751252.1641910776](https://www.optumrx.com/oe_hphcpremium3t/landing?_ga=2.184393252.347236861.1643386073-464751252.1641910776)

- **Is there a plan that offers coverage for subscriber plus 1?**

Not currently. This change does not include any plan design changes.

- **Will I still be reimbursed for my fitness membership?**



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Harvard Pilgrim will reimburse you for fees you pay toward a fitness facility or other qualified membership, including virtual fitness subscriptions!

- **What qualifies for fitness reimbursement?**

Fitness reimbursement applies to monthly fees paid to a facility that provides cardiovascular and strength-training equipment for exercising and improving physical fitness (such as health clubs and community fitness centers). Monthly fees for a virtual subscription also qualify for reimbursement (i.e., OmPractice and Peloton memberships). Qualified facilities also include fitness studios and facilities that offer the following:

Yoga• Pilates• Zumba• Aerobic/group classes• Indoor cycling/spinning classes• Kickboxing• CrossFit• Strength training• Tennis• Indoor rock climbing• Personal training (taught by a certified instructor)

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 dependent is eligible for reimbursement. For plans with one covered member, the maximum reimbursement amount is \$150 per calendar year.

After four months of membership and enrollment in Harvard Pilgrim, employees may submit for reimbursement either online or by mail.

- **What types of discounts and savings are available?**

Harvard Pilgrim offers a wide variety of discounts from eyeglasses to weight management to virtual fitness as well as, savings on products and services for your body and mind. You can view them all at the link below.

[www.harvardpilgrim.org/discounts](http://www.harvardpilgrim.org/discounts).

- **What types of health and well-being services are offered? Including mental health.**

Employees who enroll in Harvard Pilgrim's Living WellSM program can earn up to \$120 in rewards for participating in a variety of fun, informative, and interactive activities.

NOTE: Covered dependents or employees who are not Harvard Pilgrim members can participate in a separate program where they can earn points towards monthly gift card drawings.



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With Harvard Pilgrim's Reduce My Costs program employees can pay less in out-of-pocket expenses for procedures and tests and even earn cash rewards. If you're scheduled to receive elective, outpatient medical procedures or diagnostic tests - this program can help you find lower cost providers and reward you for choosing to save money.

If you find yourself with a new diagnosis, living with a chronic condition, contemplating a procedure, facing hospitalization, newly pregnant or struggling with diabetes, asthma, or just staying on top of your medications, Harvard Pilgrim's Care Team of registered nurses, clinical social workers and certified health coaches can help. They can connect in the ways most helpful to you: your native language and preferred means of communicating (phone, email, or by secure mobile app).

Telemedicine with Doctor on Demand. Get care from wherever you are using your smartphone, tablet, or computer. Doctor on Demand is a convenient, cost-effective alternative to the emergency room for minor urgent care with a \$0 copay.

Harvard Pilgrim also provides a variety of behavioral health apps, digital tools and 24/7 support, so you can choose the path that's right for you including:

- 24/7 support: Behavioral Health Access Center
  - Licensed care advocates answer calls and assist if you have questions about behavioral health and substance use treatment options, including finding a provider.
- Live and Work Well
  - At [www.liveandworkwell.com](http://www.liveandworkwell.com), you get 24/7, confidential access to professional care, self-help programs and information wherever you are.
- Sanvello mobile app: On-demand stress management
  - Employees will have access to the Sanvello mobile app. This easy-to-use online tool can help you reduce the symptoms of stress, anxiety, and depression — anywhere, anytime.
- Talkspace: Behavioral therapy with digital messaging
  - This digital therapy service lets you connect to licensed therapists and medication management providers via secure digital messaging on your computer, smart phone, or tablet. Talkspace offers a convenient way to access outpatient therapy.