

YOUR MEMBER SavingsSM

Discover big discounts on your path to wellness.



Up to
\$150
Fitness
Reimbursement
DETAILS INSIDE

**Free
Eyewear
Program**

DETAILS INSIDE



20%-50%
DISCOUNTS
on dental
procedures
DETAILS INSIDE



Harvard Pilgrim
HealthCare

Free eyewear program at Visionworks®

Have your routine eye exam¹ at participating Visionworks and get a free pair of prescription eyeglasses from a select store collection. Just show your Harvard Pilgrim ID card upon arrival for your appointment. You must choose and order your free eyewear on the day of your exam.

With a covered eye exam, you get FREE:

- Frames from the Harvard Pilgrim Tier 1 Collection
- Single vision, non-coated plastic lenses (or single vision polycarbonate lenses for children ages 14 and under)

If you upgrade your frames and lenses, you'll still receive great savings on Harvard Pilgrim's Tier 2 Collection, bifocal lenses, and standard progressive/multifocal lenses. Visit www.harvardpilgrim.org/savings for details.

More eyewear savings

Save big at many popular locations²

Purchase a complete pair of glasses and get 35% off frames. Or, save 20% on any frame or lens options purchased separately, or on any optical accessory.³ (Be sure to provide discount code **9248683** at the time of your purchase.) Locations include:

- LensCrafters®
- Pearle Vision®
- JCPenney Optical®
- Sears Optical
- Target Optical
- And other participating providers

You can also get 40% off frames at Harvard Vanguard Medical Associates and a 20% discount on prescription sunglasses.

Get more savings at many independent eyewear providers

To learn more about these savings, visit www.harvardpilgrim.org/savings or call us at one of the numbers listed on the back cover.

**Wear contact lenses?
Great savings available
at many of our
eyewear partners.**

**Be sure to present
your Harvard Pilgrim
ID card along with
your valid written
vision prescription at
any of these locations.**



→ **Up to 50%
off laser vision
correction
procedures**

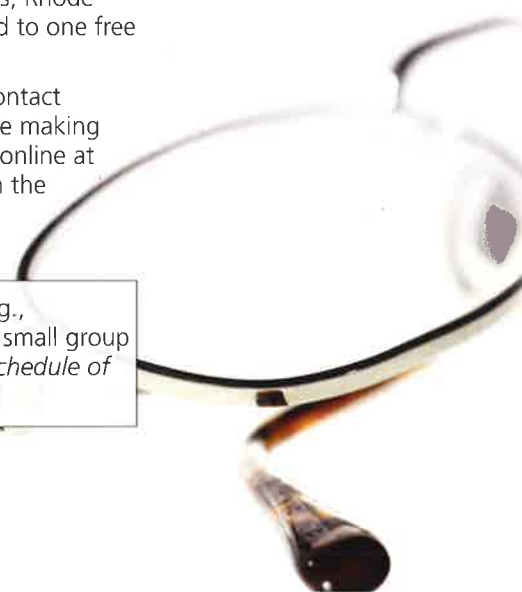
Two great options to save on laser vision procedures, including LASIK and Photorefractive Keratectomy (PRK)! Choose from more than 20 facilities in Massachusetts, Maine and New Hampshire. Visit www.harvardpilgrim.org/savings for details.

¹ Free eyewear program is available only at select participating locations in Massachusetts, Rhode Island, Connecticut, New Hampshire and New York. Offer subject to restrictions; limited to one free pair of eyeglasses per member per year.

² Participating eyewear providers offer special savings on items such as eyeglasses and contact lenses. Not all are contracted with Harvard Pilgrim to provide covered eye exams. Before making an appointment, refer to the most up-to-date listing of contracted eye exam providers online at www.harvardpilgrim.org/savings or call Harvard Pilgrim at one of the numbers listed on the back of this brochure.

³ Valid at participating locations only. Restrictions apply.

Coverage for routine eye exams varies according to your specific health plan design (e.g., copayments or coinsurance). Per the Patient Protection and Affordable Care Act, some small group and individual plans include coverage for some prescription eyewear. Please see your *Schedule of Benefits* and applicable Rider for details.





Fitness pays!

Harvard Pilgrim members who belong to a qualifying health and fitness facility for four months can get up to \$150 back.⁴

How you're eligible

You're eligible for money back as long as your employer offers fitness reimbursement or you're enrolled in one of our Buy Direct plans. You can receive up to \$150 reimbursement when you're both a member of Harvard Pilgrim and any qualifying health and fitness facility⁵ for four months in the current calendar year. Don't wait to get fit. It pays!

Most health and fitness facilities qualify

If your health and fitness facility is a full-service facility that offers cardiovascular and strength-training equipment and facilities for exercising and improving physical fitness, it likely qualifies. Most "traditional" health and fitness facilities, YMCAs and Jewish Community Centers (JCCs) qualify.

Qualifying facilities also include fitness studios/facilities that offer yoga, Pilates, Zumba, aerobic/group classes, indoor cycling/spinning classes, kickboxing, CrossFit, strength training, tennis, indoor rock climbing and personal training (taught by a certified instructor).

The following are not eligible for reimbursement: fees you pay for group classes or personal training outside of a fitness facility/studio, and health club initiation fees you pay for instructional dance studios, country clubs, social clubs (such as ski, riding or hiking clubs), spas, gymnastics facilities, martial arts schools, pool-only facilities, road race fees, sport camps, ski passes, sports teams or leagues, and school sports athletic user fees.

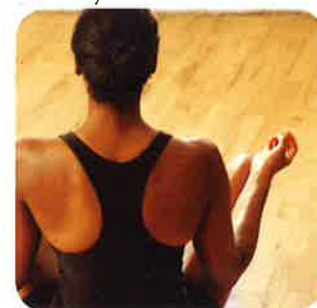
Complementary and Alternative Medicine

Take a balanced approach to wellness—and save up to 30%

Save 10%-30% on a wide range of services offered through our partnership with Healthways Whole-Health Networks. With more than 38,000 credentialed practitioners *nationwide*, Healthways manages one of the leading Complementary and Alternative Medicine networks in the country.

Choose from more than 30 options, including:

- Acupuncture⁶
- Chiropractic⁶
- Massage and bodywork
- Chinese herbal medicine
- Naturopathic medicine
- Yoga and Pilates
- Tai chi and qigong
- And more



Visit www.harvardpilgrim.org/cam to learn more.

⁴ Up to \$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family policy). Restrictions apply; reimbursement is not available to all members. Visit www.harvardpilgrim.org/savings or call us for details. (For tax information, consult with your employer.)

⁵ A full-service facility is one that is open to the general public with multiple pieces of equipment designed for cardiac and strength training.

⁶ Program does not replace or supplement coverage under your Harvard Pilgrim medical benefits plan. Some plans include chiropractic and/or acupuncture coverage, in which case the provider networks and office visit benefits differ. Once a member, consult with your plan administrator for information or call for details.

Per the Patient Protection and Affordable Care Act, some small group and individual plans include coverage for fitness reimbursement. Please see your *Benefit Handbook* and *Schedule of Benefits* for details.

Universal Dental Plan

A reason to smile

Universal Dental Plan is a unique solution to the high cost of dental care. An independent discount dental plan, Universal Dental Plan provides member-only discounts of **20%-50% on all procedures** from a network of participating dentists in Massachusetts, Maine, New Hampshire and Connecticut.

Harvard Pilgrim members also get up to 28% off Universal Dental Plan's membership fees.

How it works

- 1 Select one of three options.** Choose from Individual, Individual +1 or Family.
- 2 Pay the membership fee.** Choose between a monthly or an annual payment.
- 3 Make an appointment with the dentist.** Select a dentist from Universal Dental Plan's network of dentists, and schedule an appointment using your Universal Dental Plan membership ID number.⁷
- 4 Save immediately.** Pay your dentist at the time of the visit and save up to 50%. Universal Dental Plan's discounted prices are pre-negotiated and displayed on the fee schedule online at www.universaldentalplan.com/hphc.



Go to
www.universaldentalplan.com/hphc
to view the current Universal Dental
Plan Fee Schedule of discounted
prices.

Universal Dental Plan member advantages

Universal Dental Plan is transparent, hassle-free and very easy to use. Because it's not dental insurance, you'll enjoy:

- **The dental care you need when you need it.** Universal Dental Plan has no waiting periods, no restrictions and no limitations, no matter how complicated your dental care need is.
- **No procedure limits or annual maximums.** There is no annual cap (maximum) on how much you can save, and there are no frequency limits on any type of procedure. You can go to the dentist as much as you need and save every time.
- **No age limitations.** Everyone is accepted; Universal Dental Plan is truly universal!

Become a member now

- Visit www.universaldentalplan.com/hphc. Or, call (617) 859-1777 or (800) 894-8984.
- When enrolling as a Universal Dental Plan member, be sure to use promotional code **HP4742**.
- Review the Universal Dental Plan Online Dentist Directory at www.universaldentalplan.com/hphc to see if your current dentist accepts Universal Dental Plan.
- All members receive a 60-day "no hassle" money-back guarantee.

⁷ Universal Dental Plan membership ID number is assigned immediately upon every completed enrollment.

Universal Dental Plan is not dental insurance. This plan does not meet minimum creditable coverage under applicable state law. The plan provides discounts at specific dental providers for dental services. The plan does not make payments directly to the providers of dental services. The plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount dental plan organization. The range of discounts will vary depending on the services provided. The plan is offered to all eligible Harvard Pilgrim members and may be discontinued at any time. For questions concerning the Plan, including a listing of network providers, please contact Universal Dental Plan: 20 Park Plaza 4th Floor, Boston, MA 02116. (800) 894-8984, www.universaldentalplan.com, info@universaldentalplan.com.

More ways to save on your path to wellness

Nutrition programs

- **DASH for Health® Online Program**
- 50% off a six-month subscription
- **Diet.com**
- Save up to 35% off membership
- **iDiet in-person or online programs**
- 15% off the 12-week program
- **Jenny Craig®**
- Free 30-day trial program⁸
- 25% off a premium program
- **Savor Health – 10% off meals for cancer patients and their caregivers**
- **Weight Watchers®**
Registration fee waived at traditional meetings⁹
- In Maine, registration fee is waived with purchase of monthly pass

Fitness and sports clubs

- **Select fitness network**
- Special discounts at select fitness clubs
- **Boston Ski & Sports Club**
- Save 23% on membership
- **Appalachian Mountain Club (AMC)**
- Save 20% on membership
- **Genavix Wellness Network**
- Discounts on “90 Day Commit To Get Fit” program and comprehensive wellness assessment

Health and fitness magazine subscriptions

- **Save up to 83% on magazine subscriptions through Healthways**

New parent support

- **Safe Beginnings®**
- 15% off merchandise
- **The Happiest Baby™**
- 40% off select CDs and DVDs

Complementary and Alternative Medicine

- **Headspace**
- Save on a subscription for online meditation tools
- **Ivy Child**
- 15% off mindfulness programs for children
- **Massage Envy Spa**
- Savings in MA, ME and NH
- **Mindful magazine**
- 25% off subscription
- **Mindfulness course (UMass Medical School)**
- 15% discount

Athletic needs

- **Marathon Sports, Northampton Running Co., & Runner's Alley**
- Save 15% on athletic footwear
- **Workout Fitness Store**
- Save 5% on exercise equipment and services

Eldercare

- **Home Instead Senior Care**
- \$100 credit at participating offices and free home safety inspection
- **SeniorAssist for caregivers**
- \$500 off lifetime flat fee for services
- **My Vigorous Mind**
- Save up to 25% on memberships
- **CareScout**
- 20% discount on the Eldercare Advocacy Program

Hearing aids

Save at the following locations:

- **Amplifon Hearing Health Care**
- **Flynn Associates**
- **Speech-Language and Hearing Associates of Greater Boston, PC**

Smoking cessation

- **Craving to quit**
- 25% off this smartphone-based program
- **QuitSmart®**
- 18% off smoking cessation programs

More ways to save!

- **My Notification Service**
- 50% discount on membership
- **Newbury Hypnotherapy**
- 35% off hypnosis services
- **Care.com**
- Up to 25% off membership
- **Green City Growers**
- 15% off installation
- **Community health education programs**
- Up to 25% off programs
- **MedMinder electronic pill dispensers**
- 20% off membership fee
- **The Original Healing Threads™ by Spirited Sisters, Inc.**
- 15% off clothing
- **Hug Patrol**
- 15% discount on comforting therapeutic and weighted products
- **In Control Crash Program**
- 15% discount for member and family
- **Personal Emergency Response System**
- 10% discount
- **New England Spas**
- Save \$300 on hot tub or spa

Want all the details?

Visit www.harvardpilgrim.org/savings or call us at one of the numbers listed on the back cover. ➔

⁸ Food and, if applicable, shipping not included. Offer applies to initial membership fee only and is valid at participating U.S., Canada and Puerto Rico centres and through Jenny Craig At Home®.

⁹ Discount available at all Weight Watchers North America locations. Some locations are owned locally and may not honor this discount. Discount does not include Weight Watchers online programs.

Per the Patient Protection and Affordable Care Act, some small group and individual plans include coverage for weight loss programs. Please see your *Benefit Handbook* and *Schedule of Benefits* for details.

Learn all the program details. Visit
www.harvardpilgrim.org/savings.

If you don't have Internet access or you have additional questions, call us.

If you're an existing Harvard Pilgrim member, please call the
Member Services department toll-free at **(888) 333-4742**.

If you're not currently a member, call **(800) 848-9995**.

For TTY service call **711**.

Harvard Pilgrim is pleased to make these savings available to you. Your Member Savings is not an insurance product. Rather, it's a program that offers our existing health plan members discounts for programs and services designed to help keep you healthy and active. To the fullest extent permitted by applicable law, we bear no responsibility or liability for any injury or damages that might arise out of or result from use of any of these products or services. We also recommend that you check with your physician before starting any exercise program. Programs, discounts and prices are subject to change without advance notice. Please visit www.harvardpilgrim.org/savings for the most current information.



**Harvard Pilgrim
HealthCare**

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care,
Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care
of New England and HPHC Insurance Company.