

Harvard Pilgrim (Tufts)

Medical Plan Changes for the 2025 Benefits Plan Year

- Tufts has merged with Harvard Pilgrim (HPHC) and with that, effective January 1, 2025, all Tufts plans will be discontinued and replaced with new Harvard Pilgrim plans. The chart below outlines the most comparable new Harvard Pilgrim plan in relation to the current Tufts plan.

The comparison is based solely on plan attributes, **not** cost. **This may not be the same plan the worksite employee will be mapped to in the benefits enrollment site if they do not actively enroll.**

Worksite employees should carefully review their options within the benefits enrollment site to ensure they are **actively reviewing and electing** the best plan that fits their needs.

Current Plan Name	New Comparable Plan Name
Tufts HMO 20	HPHC HMO 20
Tufts HMO 20 MA	HPHC HMO 20 MA
Tufts HMO 30	HPHC HMO 30
Tufts HMO 30 MA	HPHC HMO 30 MA
Tufts Advantage HMO 2000	HPHC HMO 30
Tufts Advantage HMO 2000 MA	HPHC HMO 30 MA
Tufts PPO 500	HPHC PPO 500
Tufts PPO 500 MA	HPHC PPO 500 MA
Tufts PPO 1000	HPHC PPO 1000
Tufts PPO 1000 MA	HPHC PPO 1000 MA
Tufts PPO 2000	HPHC PPO 2000
Tufts PPO 2000 MA	HPHC PPO 2000 MA
Tufts PPO/HDHP 3000	HPHC PPO/HDHP 3500
Tufts PPO/HDHP 3000 MA	HPHC PPO/HDHP 3500 MA

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- Please see the chart below for important information for worksite employees currently enrolled in a Tufts plan and will move to a Harvard Pilgrim plan effective January 1, 2025.

Enrollee Impact	
Group Numbers	Group numbers will change for all enrollees
Member ID Numbers	ID numbers will change for all enrollees
ID Cards	New ID cards will be issued for all enrollees
Summaries of Benefits and Coverage (SBCs)	Summaries of Benefits and Coverage (SBCs) will be available for all plans. Worksite employees can view plan details within the benefits enrollment site
Disabled Child Eligibility	Carrier will transition eligibility for disabled children
Deductible & OOPM Accumulators	Deductibles and Out of Pocket Maximums (OOPM) will transfer
Medical Pre-authorizations	Pre-authorizations and referrals will transfer
Rx Pre-authorizations & Step-therapies	Rx pre-authorizations and step-therapies will transfer
Continuity of Care	Continuity of care program will be in place for 90 days
Adult Child Eligibility	Coverage will end on the last day of the month in which the dependent child turns 26 years of age
Telehealth	Telehealth provided through Doctor on Demand
HSA Carrier Bank	HSA carrier bank will change from PayFlex to Optum Bank. Enrollment details will be provided to those who remain enrolled in a high-deductible health plan (HDHP) with Harvard Pilgrim.
Termination Letters	Enrollees will receive termination letters from Tufts, but these can be disregarded.

In the event that any of your worksite employees' plans are eliminated and they are automatically enrolled in a different plan, if there is a conflict between the plan mapping on this document and the plan they are enrolled in (displayed on their confirmation statement), the plan on their confirmation statement shall control.

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