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Insights Updates

MASSACHUSETTS | JULY 2024

Harvard Pilgrim Resources

Tufts Health Plan Resources

Community Support

Company News



Product Migration Reminder

As a reminder, we will continue to migrate Tufts Health Plan (large group; Massachusetts) accounts to Harvard Pilgrim products in 2025. During this time, our account management teams will partner with you on planning and client-specific needs. Thank you for your continued partnership.



Tufts Medicare
Preferred Group



Supplement Update

As we shared with you in a **previous communication**, Tufts Medicare Preferred Group Supplement Plans will no longer be offered as of January 1, 2025. Instead, Harvard Pilgrim Health Care and its Medicare Enhance product will be offered for group retiree coverage.

What You Need to Know:

- If an employer group's current Tufts Medicare Preferred Group Supplement Plan includes a Prescription Drug Plan (PDP) and has at least 25 retirees, they will transition to Medicare Enhance with Aetna Medicare Rx offered by SilverScript (PDP).
- If the employer group has less than 25 retirees, it does not qualify for the Aetna PDP. These groups can transfer to Medicare Enhance, which has an optional prescription drug rider.

Reminder: Medicare Part D Creditable Coverage

The Medicare Modernization Act (MMA) requires entities (Employers and Union groups) who offer prescription drug coverage to Medicare Part D eligible individuals to disclose to both CMS and members whether the drug coverage provided is "creditable prescription drug coverage."

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[Tufts Health Plan >](#)



Helping You Do Business



Support for Brokers & Employer Clients

Harvard Pilgrim offers an array of tools and resources to help you and our mutual clients, including during open enrollment periods. Our public website offers 2024 plan and product information, as well as access to your secure broker account. 2025 plan documents and details will be available in early fall.

Broker Resources:

- **Plan Comparison Tool:** Compare plans quickly and create an easy-to-read chart to share with clients.
- **Plan descriptions:** Learn about products by state, group and plan type.
- **Schedule of benefits & SBCs:** Locate documents by state, group and plan type.
- **Resource Hub:** One-stop shopping for plan information, administrative forms and other broker tools.
- **Insights & Updates:** View our current and past broker newsletters.

Employer Resources:

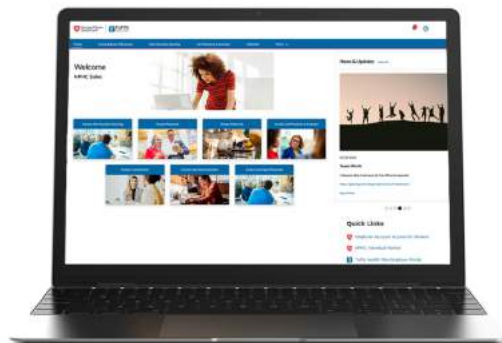
- **Employer Secure Account:** Tools to help employers easily manage their groups, update enrollments and more.
- **Decision Doc:** Empowers large employer groups with HYKE's personalized decision-support platform to optimize plan selection and savings.
- **SmartStart:** Our fully integrated clinical and administrative program helps members with a smooth transition to their new health plan.

New Member Support:

- New members receive welcome communications, member ID cards and benefit documents when they join our plan. Plus, we provide **important information** about our available programs, services and savings to improve their well-being.

Improved Broker Account Experience

Simply **log in** to experience a refreshed home page, personalized dashboards, user friendly navigation and much more. As a reminder, a step-by-step demo is available in the *News & Updates* section on your Broker Account home page. We appreciate the opportunity to improve your user experience.



Reminder: 2025 Exchange Certificates

Brokers who sell Exchange Individual Market business in New Hampshire need to submit a copy of your 2025 Exchange Certificate through your Broker Account or via email at **Broker_Relations@Point32Health.org**.

Upcoming Webinar

Save the Date



Fall Broker Webinar
9:00 – 10:00 a.m.

Watch your email for registration information coming soon or visit our Broker Events pages for updates.

[Harvard Pilgrim Broker Events](#)

[Tufts Health Plan Broker Events](#)

Questions?

Contact your account executive or call **800-637-4751**.

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