



Introducing

EdgeBenefits

An Exclusive Partnership Between MassBio and Harvard Pilgrim Health Care

The *Edge Benefits* program includes a comprehensive array of benefit offerings, including medical, dental, life and disability, vision, and voluntary plans—administered via a state-of-the-art benefit administration platform.

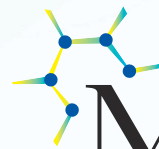
With *Edge Benefits*, MassBio member companies that qualify as large groups* can purchase quality health plans featuring a higher level of benefits and outstanding service at lower costs.

*This program is available to MassBio member companies that qualify as large groups (over 50 full time equivalent employees) and are fully-insured. Self-insured programs are also available.



Plans deliver 5-10%

initial savings on premium,
with potential for more
in future years.



MassBio[®]

MASSACHUSETTS BIOTECHNOLOGY COUNCIL

in collaboration with



**Harvard Pilgrim
Health Care**

Health insurance products are underwritten by Harvard Pilgrim Health Care
or its affiliate, HPHC Insurance Company.

Why Choose Harvard Pilgrim and **Edge** Benefits?

It's about great value with superior service for you and your employees.

A broad spectrum of competitive products with rich benefits

Includes HMO, PPO, and national network solutions with deductible options starting as low as \$500/\$1,000 for Individual/Family

- **Special preferred pricing** for MassBio member companies. This pricing is not available outside of Edge Benefits as our partnership with Harvard Pilgrim has given us the ability to expand the risk pool and lower costs.
- **Varied product options** to choose from to meet your company's unique needs.
- **Health plan transition support** with the Harvard Pilgrim SmartStart program, a best-in-class onboarding solution assuring ease of transition and uninterrupted care. Includes MyHealthMath¹, a leading decision support service to help members with plan selection.
- **Exclusive benefit enhancements** not found in standard health plans.
- **\$0 copayments for:**
 - Three PCP office visits²
 - Three behavioral health office visits²
 - Visits at retail clinics (effective 9/01/2020)

Convenient access to care with telemedicine virtual visits with \$0 copay

- Care from licensed medical doctors, psychologists, and psychiatrists
- Treatment for common medical conditions such as cold and flu, asthma and allergies, bronchitis, upset stomach, skin rashes, and more
- Convenient and private care received in the home or any location using a smartphone, tablet, or computer
- Available to Harvard Pilgrim members traveling internationally³

¹ Available only to fully-insured groups (100+ subscribers) that offer two or more Harvard Pilgrim plans; one must be HSA-qualified

² Covered in full for non-routine in-office or virtual visits

³ Urgent care virtual visits through Doctor on Demand are available to members traveling internationally, excluding U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands) and certain other countries (e.g., nations on the U.S. Sanctions List). Physicians will not order prescriptions for patients calling from outside the U.S.

Comprehensive well-being solutions and rewards including up to \$420 in member reimbursements

- \$150 per year towards the cost of fitness membership or a wearable fitness device
- \$150 per year for complementary and alternative medicine (including reiki, naturopathy, reflexology, homeopathy)
- Up to \$120 in additional incentives for members to engage with our digital Harvard Pilgrim Living WellSM program⁴

- **Lower out-of-pocket costs** and cash rewards when members choose lower-cost, high quality facilities for certain tests and procedures with our *Reduce My Costs* program.
- **Richer maternity benefits and support** for parents, like lower cost share for inpatient maternity care and one no-cost childbirth class.
- **Special Rates** on ancillary products offered through Guardian.
 - Up to as much as 10% savings for large and small groups if you bundle your lines of coverage.
- **International coverage solutions** through International Medical Group (IMG) to provide medical insurance to individuals and families traveling globally.

Note: Certain benefits are applicable only to non-HSA plans as HSA plans are required to apply deductible first.

The *Reduce My Costs* program directs members to lower cost providers where they can enjoy savings and rewards on outpatient procedures or diagnostic tests

Potential Savings Per Service

Colonoscopy	Price range: \$1,060 - \$3,500 Potential savings: \$2,440 Potential reward: \$75
MRI lumbar spine	Price range: \$299 - \$1,657 Potential savings: \$1,358 Potential reward: \$50
Common routine lab	Price range: \$84 - \$911 Potential savings: \$827 Potential reward: \$25

Ranges are based on Harvard Pilgrim's data. Actual service prices vary by provider type and location.

⁴ For both fitness facility memberships and wearable devices and complementary and alternative medicine, there is a \$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year. For Living Well engagement there is a \$120 maximum reimbursement per Harvard Pilgrim subscriber in a calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Some restrictions apply.



EdgeBenefits

The *smart* choice for employee benefits



“ The life sciences ecosystem in Massachusetts is evolving at an incredible pace, and MassBio and Harvard Pilgrim Health Care are coming together to define the future of health insurance for the industry. Access to quality, competitive, and inclusive benefits is critical to attracting talent to keep our cluster on top, but it’s also a major burden for many companies. That’s why we’ve entered into an exclusive agreement with Harvard Pilgrim

to offer MassBio members a suite of employee benefits at a significantly lower cost, while alleviating administrative burden and improving access to quality programs. We’re proud to bring *Edge Benefits* to our members so they can focus on what they do best—improving patient lives. ”

— *Robert K. Coughlin, President & CEO, MassBio*

Request a quote today for access to the exclusive *Edge Benefits* program!

How to Request a Quote:

- *Call your current broker*
- *Visit www.Edge-Benefits.org*
- *Email Benefits@MassBio.org*



in collaboration with

