

HPHC PPO Plus HSA – Key Tips

No Office Visit Co-Pays for In-Network providers

- For any in-network doctor appointments – let the office know that you are on a High Deductible Plan and that you typically do not pay at the point of service. (Office Visit co-pays do not apply under this plan.)

Paying an Invoice from the Doctor

- Once you receive an invoice from your doctor (in the mail or online), compare it to your Harvard Pilgrim Activity Summary (which can be found in your HPHC member portal or via mail at your home address.) The amount of the invoice should match the “Your Responsibility” amount on the HPHC Activity Summary. If it doesn’t, call HPHC at 866-623-0184 and/or your doctor’s office
- You can pay the doctor/provider using either your own funds or the funds available in your HSA account (if applicable) Health Equity HSA Plan: <https://www.healthequity.com/learn/hsa>

Pharmacy – Prescriptions – Pay at the Point of Service

- Confirm the pharmacy is using your OptumRx member information.
- If you have not met your annual HPHC deductible (\$1,600 for an Employee Only plan, \$3,200 for a Employee + One or Family Plan), you will be charged the full cost of the prescription.
- If you have met your annual HPHC deductible, you will be charged a copay.
- You DO have to pay for your prescriptions at the pharmacy and can either use your own funds or the funds available in your HSA account via your debit card (if applicable)

