



Silver Core Plan



What is Harmony Pulse Health?

Harmony Pulse Health was created to make healthcare simple, affordable, and accessible for everyone. Our mission is to provide meaningful benefits without the complexity, or high costs of traditional insurance. We offer access to high-quality care for a fraction of the cost of insurance.

This is achieved through a membership-based virtual care model, offering 24/7 virtual urgent care, dedicated virtual primary care, and a large formulary of medications with free home delivery. As an added benefit, Harmony Pulse Health is available in all 50 states.

What is the Harmony Silver Plan?

When you enroll with Harmony Silver Plan, you gain access to a complete suite of healthcare services designed to cover your everyday needs.

Harmony Silver Plan Rate	
Individuals:	\$76.43/mo
Add additional dependents at affordable rates. <i>See our website for more information.</i>	

Primary Care:

Virtual visits with licensed providers to manage ongoing health needs.

Urgent Care:

24/7 access for minor illnesses, injuries, and immediate concerns.

Telehealth Services:

Video and phone visits that save time and reduce absenteeism.

Enroll Anytime:

No need to wait for annual enrollment or worry about missing a deadline - you can join whenever it works best for you.

Fast Coverage:

You are eligible right away, with benefits starting the first day of the month after enrollment.

No Exclusions:

Enrollment includes immediate coverage, with no waiting period for pre-existing conditions starting the first day of the following month after enrollment.

Nationwide Access:

You will be able to access all available services in all 50 states.

Prescriptions & Medicines:

Affordable access to commonly prescribed medications shipped directly to your home.

Preventative Care:

Wellness visits, screenings, and coaching to keep you and your dependents healthy.

Mental Health Support:

Counseling and therapy options for stress, anxiety, and emotional wellness.

Virtual Emergency Room Care:

Connect quickly to licensed clinicians who can assess and treat urgent conditions from the comfort of home.

Dependents Coverage:

You can easily add dependents at affordable costs - keeping the entire family covered.

Seamless Experience:

You can easily enroll, and access your personalized member dashboard anytime.

Services We Offer:

Emergency Care:

Time-sensitive, non-emergent care from top-tier physicians, available 24/7/365 by video or phone. Virtual prescriptions and follow-up tools included.

Primary Virtual Care:

Get a dedicated Primary Care Physician (PCP), annual wellness and preventive care, and integrated programs like medical weight loss, counseling, chronic disease management, and access to specialists - all coordinated in one place.

Chronic Disease Management:

Long-term care with real-time insight. Our physician-directed Chronic Disease Management program, enhanced with Remote Patient Monitoring (RPM), keeps patients consistently connected and supported. By tracking symptoms in real time, providers can intervene early, adjust treatment plans proactively, and prevent complications before they escalate. The result is improved outcomes, reduced hospital readmissions, and lower overall costs - while giving patients the confidence and support they need to manage chronic conditions more effectively.



Total Uninsured (Ages 0-64): 25.3 million (~9.5%)

As of 2023, this represents the total number and rate of people under 65 without health insurance.

KFF (Key Facts about the Uninsured Population, 2023 data)

Expert Opinions:

Expert Medical Opinion connects you with renowned specialists from leading medical institutions for a thorough review of your records and imaging. Receive a comprehensive, physician-prepared report addressing your specific questions, alternative diagnoses, and treatment considerations.

Specialty Care:

Coordinated, Physician-Led Specialty Care - Wherever You Are

You don't have to navigate complex conditions alone. The Harmony Pulse Health Integrated Specialty Care program connects you with leading specialists and a care team that works together on your behalf. Get answers to your questions, expert advice, and ongoing support - all without leaving home.

Weight Loss Management:

Clinically guided weight loss designed for real life. With physician directed care, easy-to-use digital tools, reminders, and medications when needed, the Harmony Pulse Health Medical Weight Loss Program helps you build lasting healthy habits, stay motivated, and see real, sustainable results - without the guesswork.

Men's Health:

Our Men's Health services emphasize preventive care, treatment, and support for the health concerns that matter most to men. From sexual health and counseling to hair loss, weight management, and routine wellness visits, our licensed providers deliver care and guidance tailored to your needs - convenient, confidential, and accessible anytime.

Women's Health:

Our Women's Health services are designed to provide convenient, discreet, and reliable access to care at every stage of life. Whether you're managing menstrual health, exploring or adjusting birth control, navigating fertility and pregnancy, or transitioning through menopause, our licensed providers deliver personalized support tailored to your needs and goals.

Easily Add Dependents:

Your family matters. That's why we make it easy to add dependents.

- You can enroll up to five dependents, including your spouse and any dependents up to age 26.
- Add dependents anytime, no need to wait for annual enrollment.
- Dependents receive the same access to all of our included services.
- Transparent pricing - no hidden fees, no surprise bills.

Uninsured Children (U.S.) : 6.0% (~ 4.6 million)

The rate of uninsured children increased from 5.1% in 2022 to 6.0% in 2024, the highest rate in a decade.

Center for Children and Families at Georgetown University (2024 data)

Medications:

Harmony Pulse Health offers a wide range of free medications - supporting everything from everyday allergies and pain relief to chronic conditions like high blood pressure, high cholesterol, and diabetes. Some examples of these are:

- Birth Control - Philith, Wera, Balziva
- Over-the-Counter - Dayquil, Aspirin
- Vitamins if prescribed
- Pre-Diabetes - METFORMIN
- Erectile Dysfunction
- Weight Loss Supplements





Specialty Care:

Comprehensive specialty care and expert medical opinions via telemedicine, subject to your location and regional restrictions. Get answers to your questions, expert advice, and ongoing support - all without leaving home.

- Orthopedic Surgery ● Cardiology ● Sleep Disorders
- Dermatology ● Hematology ● Oncology ● OB/GYN
- Orthopedics ● Otolaryngology (ENT) ● Surgery
- Neurology ● Pulmonary ● Gastroenterology
- Urology ● Psychiatry ● Infectious Diseases
- Endocrinology ● Nephrology ● Rheumatology

*Provided by Harmony Pulse Health' telemedicine partners.
Availability varies by state.*

Urgent Care - What We Treat:

Urgent care services offered by **Harmony Pulse Health** include quick treatment for common, non-emergency issues.

- Asthma ● Ear Infection / Ear Ache ● Gastrointestinal Disorders ● Bronchitis
- Respiratory Congestion ● Stomach Ache ● Athlete's Foot / Fungus Infection
- Itchy Skin / Skin allergy / Rashes ● Urinary Tract Infections ● Eye Infection
- Sinus Infection ● Wound Infections ● Mental Health ● Smoking Cessation
- Migraine ● Burns (Heat/Chemical) ● Fever ● Flu Symptoms ● Allergies
- Nausea / Vomiting ● Sore Throat ● Cough ● Runny Nose / Congestion

Not for emergencies. If you are experiencing an emergency, call 911.



How it Works:

1. Review Your Plan

Your plan includes full access to all of our services including 24/7 urgent care, dedicated primary care, virtual mental health, and a large formulary with free home delivery.

2. Checkout in Minutes

Join securely with card or ACH. Set up your profile and preferred pharmacy delivery address.

3. Get Care Right Away

Starting the first of the month after enrolling, with virtual urgent care (usually in ~15 minutes) or book primary care in under 3 days. Your clinician can order labs, manage medications, and coordinate your follow-ups.



Working Families

Nearly three-quarters (73.7%) of the uninsured population (ages 0-64) live in families with at least one full-time worker (2023 data).

This indicates that lacking health insurance is primarily an issue of affordability and accessibility through employment, not unemployment.

KFF (The Uninsured Population and Health Coverage)

Why Choose Harmony Pulse Health?

- 24/7 Virtual Urgent Care Access
- Nationwide Provider Network
- Affordable Prescriptions & Medicines
- Dependents Covered at Wholesale Cost
- Comprehensive Customer Support
- No Hidden Fees, No Surprise Bills

Not insurance. Harmony Pulse Health is a consumer health benefit program. Gold & Platinum plans meet ACA MEC requirements.

Not a medical provider. Services are delivered by independent, licensed clinicians/medical groups.

Harmony Pulse Health Core Plans DO NOT cover emergency room services, hospitalization, or surgeries.

Prescriptions not guaranteed. Availability may vary; some medications/services may be restricted.

Not for emergencies. In an emergency, call 911 or go to the nearest emergency department.

Separate charges may apply. Labs, imaging, or external referrals may involve separate charges.

Availability varies. Features, partner networks, & shipping vary by state and are subject to change.

Privacy & data: Telehealth & pharmacy partners maintain their own compliance & privacy programs.

Eligibility: Primary member must be 18+; adding dependents subject to plan rules.



Membership-based access to virtual urgent care, primary care, mental health, and a large medication formulary - with simple, predictable payments.

Customer Support:

Harmony Pulse Health provides comprehensive customer support for you and your dependents who are on the plan. We provide phone, email, and online chat assistance covering all matters related to the Harmony Pulse Health to give you the best coverage possible.

Live chat support is available through our website
Monday - Friday 8 a.m. - 5 p.m. Central Time



Website: HPHplans.com



Email: hello@HPHplans.com



Member Services:

1-855-282-5700

Monday - Friday

8 a.m. - 5 p.m. Central Time.



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