

Harmony **Pulse**
Health

Gold Core Plan



What is **Harmony Pulse Health**?

Harmony Pulse Health was designed 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. With Harmony Pulse Health, members enjoy access to high-quality care at a fraction of the cost of traditional insurance through a membership-based model that offers in-office options. We offer convenient in-office visits, low cost co-pays, and a tiered medication list (formulary included).

What is the Harmony Gold Core Plan?

Comprehensive coverage options and tailored solutions featuring **in-office care benefits**. Distributed through general agencies and brokers, the Harmony Gold Plan is designed to meet the **diverse healthcare needs** of individuals and families.

Harmony Gold Core Plan Rates

Individual	\$ 247.50/mo
Primary + 1 Child	\$ 480.00/mo
Couple	\$ 510.00/mo
Couple + 1 Child	\$ 712.50/mo

Add additional dependents at affordable rates.
See our website for more information.

Key Plan Benefits:

Affordable Premiums:

Options for individuals, couples and families.

Preventative Care:

Covered at 100% (includes health screenings for blood pressure, cholesterol, obesity, cancer and more).

Low Co-Pays:

- \$0 for Preventative Visits
- \$25 for Primary Care & Specialist Visits
- \$50 for Urgent Care Visits
- \$50 for Labs, X-rays, & Urgent Care Facilities

No Waiting Period:

Coverage for pre-existing conditions starts immediately.

Flexible Enrollment:

Sign up at any time, with benefits starting the first of the next month.

Additional Coverage:

Includes Tiered Prescription Drug Benefits and free preventative services for both adults and children.





Free Preventative Benefits for Adults Include:

- Blood Pressure Screening
- Cholesterol Screening for those at risk or above a certain age
- Diabetes Screening (Type II) for adults 40-70 years of age who are overweight
- Obesity Screening and Counseling
- Diet counseling for those at higher risk for chronic disease
- Colo-rectal Cancer screening for adults 45 to 75
- Falls Prevention for adults over 65
- Depression Screening
- Hepatitis B Screening for those at higher risk
- Hepatitis C Screening for adults over 18
- Certain Immunizations
- Cessation Interventions for Tobacco users

Free Preventative Benefits for Children Include:

- Newborn screenings: Blood, Bilirubin, Hearing, Sickle Cell, PKU, and more
- Well Baby and Well Child visits
- Regular Height, Weight and Body Mass Index measurements
- Immunizations from birth to age 18
- Vision Screening
- Hearing Screenings for children and adolescents
- Oral health risk assessment for children, 6 months to 6 years
- Autism Screening at 18 and 24 months
- Developmental Screening for children under 3 years of age
- Obesity Screening and Counseling
- Behavioral assessments
- Depression Screening for adolescents beginning at age 12

Why Choose Harmony Gold Plan?

- In-person Visits
- Low Co-pay for Labs and X-rays
- Affordable Prescriptions & Medicines
- No Waiting Period & Enroll Anytime
- \$25 Co-pay for In-person Visits
- \$0 Co-pay for Preventative Screenings
- Coverage available for the whole family
- Nationwide Provider Network

Wellness & Preventative Care

100% coverage for ACA-required preventive services, including immunizations, screenings, and wellness visits.

Nationwide PPO Network:

Find a doctor, lab or other healthcare provider with the Claritev Provider Search. Search for your doctor or find a new PCP in our nationwide network.

Prescription Benefits:

Discounts on prescription medications, including coverage tiers for generic and brand-name drugs at more than 60,000 in-network retail pharmacies.



Excluded Services:

Services Your Plan Generally Does NOT Cover *Check your policy or plan document for more information and a list of any other excluded services.*

- Bariatric Surgery
- Abortion
- Dialysis
- Acupuncture
- Transplant Services
- Hearing Aids
- Chiropractic Care
- Cosmetic Surgery
- Dental Care
- Private-Duty Nursing
- Routine Eye Care
- Long-Term Care
- Infertility Treatment
- Experimental / Investigational Treatments
- Chemotherapy / Radiation Therapy
- Care when traveling outside the United States

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 high-quality care including preventative care, health screenings and prescription benefits - with simple, predictable payments.

Customer Support:

Harmony Pulse Health is here to help you every step of the way. Our friendly support team is available by phone, email, and online chat to answer your questions and provide personalized assistance, ensuring you get the help you need.

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

 **Website:** [HPHplans.com](https://www.HPHplans.com)

 **Email:** hello@HPHplans.com

 **Member Services:**
1-855-282-5700
Monday - Friday
8 a.m. - 5 p.m. Central Time.

 [x.com/](https://twitter.com/HPHplans)

 [instagram.com/](https://www.instagram.com/HPHplans)

 [facebook.com/](https://www.facebook.com/HPHplans)



Locating a Network Provider:

Find the PHCS logo on your ID card and contact MultiPlan by calling 1-800-457-1309 or visiting www.multiplan.com/sbmaspecificservices and following the instructions below:

1. Enter Provider name, Specialty, or Facility type in the search box, or choose from the drop down
2. Enter your location information
3. Click "Search"

