



Platinum 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 both in-office and virtual care options. We offer 24/7 virtual urgent care, convenient in-office visits, and a comprehensive formulary of medications with free home delivery.

What is the Harmony Platinum Core Plan?

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

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 Virtual Urgent Care & Virtual Behavior Health
- \$0 for Preventative Visits
- \$25 for Primary Care & Specialist 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.

Harmony Platinum Core Plan Rates

Individual	\$ 299.93/mo
Primary + 1 Child	\$ 532.43/mo
Couple	\$ 532.43/mo
Couple + 1 Child	\$ 764.93/mo

Add additional dependents at affordable rates.

See our website for more information.





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 Platinum Plan?

- 24/7 Virtual Urgent Care Access
- \$0 Co-pay for Virtual Visits
- \$25 Co-pay for In-person Visits
- \$0 Co-pay for Preventative Screenings
- Low Co-pay for Labs and X-rays
- No Waiting Period & Enroll Anytime
- Nationwide Provider Network
- No Hidden Fees, No Surprise Bills

Services We Offer:

27,000+ FREE Medications

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.

Urgent Care:

Low Co-pay at your local Urgent Care facilities. Search for participating facilities at www.multiplan.com/sbmaspecificservices.

Wellness & Preventative Care:

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

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.

Nationwide PPO Network:

For in-office visits, search for your doctor or find a new PCP, lab or other healthcare provider in our nationwide PPO network.

Chronic Disease Management:

Our physician-directed Chronic Disease Management program, enhanced with Remote Patient Monitoring (RPM) keeps patients connected and supported. Real-time tracking enables early intervention and proactive care adjustments which can prevent escalated complications, leading to better outcomes and lower costs.

Expert Opinions:

Expert Medical Opinion links you with leading specialists who review your records and imaging, providing a clear report with answers, diagnoses, and treatment guidance.

Weight Loss Management:

Clinically guided weight loss made for real life. Get physician-directed care, simple digital tools, reminders, and medication support when needed - all to help you stay motivated, build lasting habits, and see real, sustainable results.

Men's Health:

Focused care for men's health - from prevention and treatment to support for sexual health, hair loss, weight, and wellness - convenient and confidential.

Women's Health:

Convenient, discreet care for every stage of womanhood - from menstrual health and birth control to fertility, and menopause - personalized to you.

Specialty Care:

You don't have to manage complex conditions alone. Our integrated Specialty Care program connects you with leading specialists and a dedicated care team that works together on your behalf. Access expert medical opinions and specialized care via telemedicine (subject to location and regional restrictions). Get answers, guidance, and ongoing support - all without leaving home.

- Otolaryngology (ENT)
- Cardiology
- Sleep Disorders
- Nephrology
- Oncology
- Dermatology
- Hematology
- Rheumatology
- Endocrinology
- Pulmonary
- Orthopedics
- Neurology
- Gastroenterology
- Urology
- Infectious Diseases

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

Medications:

Harmony Platinum Plan offers a wide range of free or low cost medications - supporting everything from everyday allergies and pain relief to chronic conditions like high blood pressure, high cholesterol, and diabetes.

- Birth Control - Philith, Wera, Balziva
- Diabetes - Metformin, Glipizide, Insulin
- Over the Counter Meds, if prescribed
- Erectile Dysfunction - Sildenafil, Tadalafil
- Vitamins if prescribed
- Weight Loss Supplements

Check out our formulary on the website for a complete list of medications or to look up the specific medication you need.

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 virtual urgent care, primary care, mental health care, and a large medication formulary - 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"

