Benefits effective July 1, 2016


A Guide to Choosing Your Insurance Plan

At UMass Medical School we are passionate about quality health care. The plan you choose is a private good you purchase and own – and we want our employees making smart choices.

When each of us becomes healthier, we grow stronger as an institution. Our physicians and staff are committed to helping you stay well. We also understand that our employees have a variety of health care needs; and there’s no single solution to meet the needs of all our employees.

For this reason, UMass Medical School offers its eligible employees a broad range of quality health insurance plan options that focus on your health care needs and benefit your overall well-being. In addition to dental and vision plans, choosing your health insurance plan depends on the physician or facility you’d like to continue to use, whether your physicians and facilities are in the network that imparts you and your family, for the salary year. Use the information in the benefit descriptions of this booklet or your other resources to help you evaluate the health plan options in order to choose what’s best for you.

Choosing the Best Health Insurance Plan for You and Your Family

Step 1: Your Location

Where you live determines the health insurance plan options available to you and your family. There are a number of things to consider when choosing a plan:

- Your location
- Your family size
- Your overall health
- Whether you have a doctor or facility that you’d like to continue to use

Step 2: Whether your physician and facilities are in the network

To see if you have a doctor or facility that’s in the network, go to the UMMS Benefits website at www.umassmed.edu/hr/benefits

Step 3: What type of plan best fits your health care needs?

In addition to dental and vision plans, choosing your health insurance plan depends on your location and the health plan that fits your lifestyle. The best plan for you will depend on your individual needs and preferences.

Step 4: Budget

Your current salary and benefit dollars play a huge role in deciding which health plan is right for you. To help narrow the search to find the health plan that is right for you, we’ve included a worksheet within this Benefits At-a-Glance. Follow the above steps using the worksheet to help you in the selection process.

For complete plan details, view the Cigna Plan Summaries available on the UMMS Benefits website at www.umassmed.edu/hr/benefits.

IMPORTANT NOTES

- Employer Contributions and maximum deductibles for New Employees:
  - For employees who enroll online within 30 calendar days of the open enrollment period, the first year will have a maximum deductible of $1,500
  - For employees who enroll online after 30 calendar days of the open enrollment period, the first year will have a maximum deductible of $3,000

- Family Status Changes
  - New Employees
  - Employees budgeted for 20 hours or more per week, their spouses and dependents up to age 26.
  - If you have a physician or facility that you’d like to continue to use, be sure your physician and facility are in the network.

- Eligibility
  - Employees budgeted for 20 hours or more per week, their spouses and dependents up to age 26.

- Step 4: Budget
  - Your current salary and benefit dollars play a huge role in deciding which health plan is right for you. To help narrow the search to find the health plan that is right for you, we’ve included a worksheet within this Benefits At-a-Glance. Follow the above steps using the worksheet to help you in the selection process.

For complete plan details, view the Cigna Plan Summaries available on the UMMS Benefits website at www.umassmed.edu/hr/benefits.

Vision Insurance –Guardian Vision Plan

UMMS offers a choice between the plan through Vision Discount Service, for $25 per employee per month, or the Cigna Vision Plan, for $25 per employee per month. Cigna Vision Plan is available to employees who have a change in vision.

For complete plan details, view the Guardian Vision Plan details available on the UMMS Benefits website at www.umassmed.edu/hr/benefits.

Dental and Vision Insurance

UMMS offers a choice between the plan through Vision Discount Service, for $25 per employee per month, or the Cigna Vision Plan, for $25 per employee per month. Cigna Vision Plan is available to employees who have a change in vision.

Dental Insurance – Cigna

Dental Insurance provides prime options in your benefit dollar. Choose from three dental plans:

- Harvard Pilgrim Independence Plan: You and your family can choose from several plans. You must elect dental coverage in one of our two dental plans. UMMS will contribute $150 per month to the Plus Plan, and you must contribute $250 per month to the Plus Plan. You can change to another plan during Open Enrollment. You may change your election if you have a change in family status.

For complete plan details, view the Cigna Dental Plan Details available on the UMMS Benefits website at www.umassmed.edu/hr/benefits.
## HEALTH INSURANCE PLANS

### Summary of Benefits

To the right gives you a snapshot of primary insurance benefits available from each member company. If you choose this plan, you will receive the plan details listed here. If you choose another plan, you will receive all of these benefits:

- **In-Person**: Members have access to in-person customer service for assistance with enrollment and claims questions.
- **Online**: Members can access online tools for enrollment, claims, and more. Details can be found on the plan’s website.
- **Primary Health Care Provider**: Members can use their primary health care provider for all services.

### Benefits At-a-Glance

- **Same Benefits for All Plans**: These plans have the same benefits across all services. It is important to choose the plan that best meets your needs.
- **Out-of-Network Benefits**: These plans offer benefits that are not available in-network.
- **Universal Access**: These plans ensure access to care for all members, regardless of income or employment status.

### Plan Information

- **Plan Comparison**: Members can compare different plans to find the one that best meets their needs.
- **Member Handbook**: Members receive a copy of the member handbook for detailed information about their plan.

### Plan Benefits

- **Primary Health Care Provider**: Access to comprehensive health care services.
- **Out-of-Network Benefits**: Coverage for services not provided by in-network providers.

### Plan Costs

- **Premiums**: Members pay a premium for health insurance coverage.
- **Deductibles**: The amount members pay out of pocket before insurance kicks in.

### Plan Options

- **Plan Options**: Members can choose from various plan options to meet their needs.

### Plan Details

- **Plan Details**: Members receive a copy of the plan details for more information.

### Plan Coverage

- **Coverage Highlights**: Members can view key coverage highlights for their plan.

### Plan Restrictions

- **Plan Restrictions**: Members are aware of any restrictions or limitations associated with their plan.

### Plan Exclusions

- **Plan Exclusions**: Members know about any exclusions that apply to their plan.

### Plan Availability

- **Plan Availability**: Members can sign up for their chosen plan during the open enrollment period.

### Plan Enrollment

- **Plan Enrollment**: Members can enroll in their chosen plan during the open enrollment period.

### Plan Cancellation

- **Plan Cancellation**: Members can cancel their plan if they no longer need it.

### Plan Renewal

- **Plan Renewal**: Members can renew their plan if they choose to continue coverage.

### Plan Changes

- **Plan Changes**: Members can make changes to their plan if their needs change.

### Plan Reporting

- **Plan Reporting**: Members receive reports on their health care usage.

### Plan Communication

- **Plan Communication**: Members receive communications about their plan.

### Plan Management

- **Plan Management**: Members can manage their plan online.

### Plan Access

- **Plan Access**: Members can access their plan online.

### Plan Support

- **Plan Support**: Members receive support for any questions or concerns they may have.

### Plan Comparison

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