



2016-2017 Benefits At-a-Glance

Benefits effective July 1, 2016

OPTIONS | CHOICES | ENROLLMENT



Great Care. Great Coverage. Helping You Decide.

A Guide to Choosing Your Insurance Plans

At UMass Medical School we are passionate about quality health care. We believe it takes the best people to provide the best care – and that our employees deserve nothing less.

When each of us becomes healthier, we grow stronger as an institution. That means our health care benefits need to provide a balance between care when you're sick and access to resources and providers that help 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 wellness, prevention and access to top rated health care facilities and physicians. In addition to dental and vision plans, choosing your health insurance plan during Open Enrollment is an important decision that impacts you and your family for the whole year. Use the information in this Benefits At-a-Glance to get an overview of your insurance plan options – so you can choose what's best for you.

OPEN ENROLLMENT

April 6th through May 4th

for benefit changes effective July 1, 2016.

New Employees – We recommend you enroll within 10 calendar days of hire and no later than 21 days. Benefits begin on the first of the month following 60 days or two full calendar months, whichever comes first.

Family Status Changes – Please contact Human Resources within 30 days of a family status change.

ELIGIBILITY

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

Choosing the Best Health Insurance Plan for You and Your Family

As you review the health insurance plan options available to you and your family, there are a number of things to consider. Follow these steps to help determine the right plan for you:

STEP 1: Your location

Where you live determines the health insurance plan options available to you. Review the map in this Benefits At-a-Glance to determine which plans are available in your service area.

STEP 2: Whether your physicians and facilities are in the network

If you have a physician or facility that you'd like to continue to use, be sure to find out if they are included in the plan network and their quality/cost tier assignment. Keep in mind that if your physician or facility leaves your health insurance plan's network during the year, you must stay in the plan for the year. You can change to another plan during the next Open Enrollment. In the meantime, the health insurance plan will help you find another provider.

STEP 3: Costs

How much are you willing to pay for health care? In addition to your payroll contributions (premium payments), you'll want to consider your other out-of-pocket costs, such as copays, coinsurance and the plan's calendar year deductible.

STEP 4: Which type of plan is best for your unique circumstances

UMass Medical School, through the GIC, offers a variety of plan options to meet a variety of needs. The best health plan for you will depend on your individual needs and preferences. So, it's important to understand how each plan works and what is most important to 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.

IMPORTANT NOTES

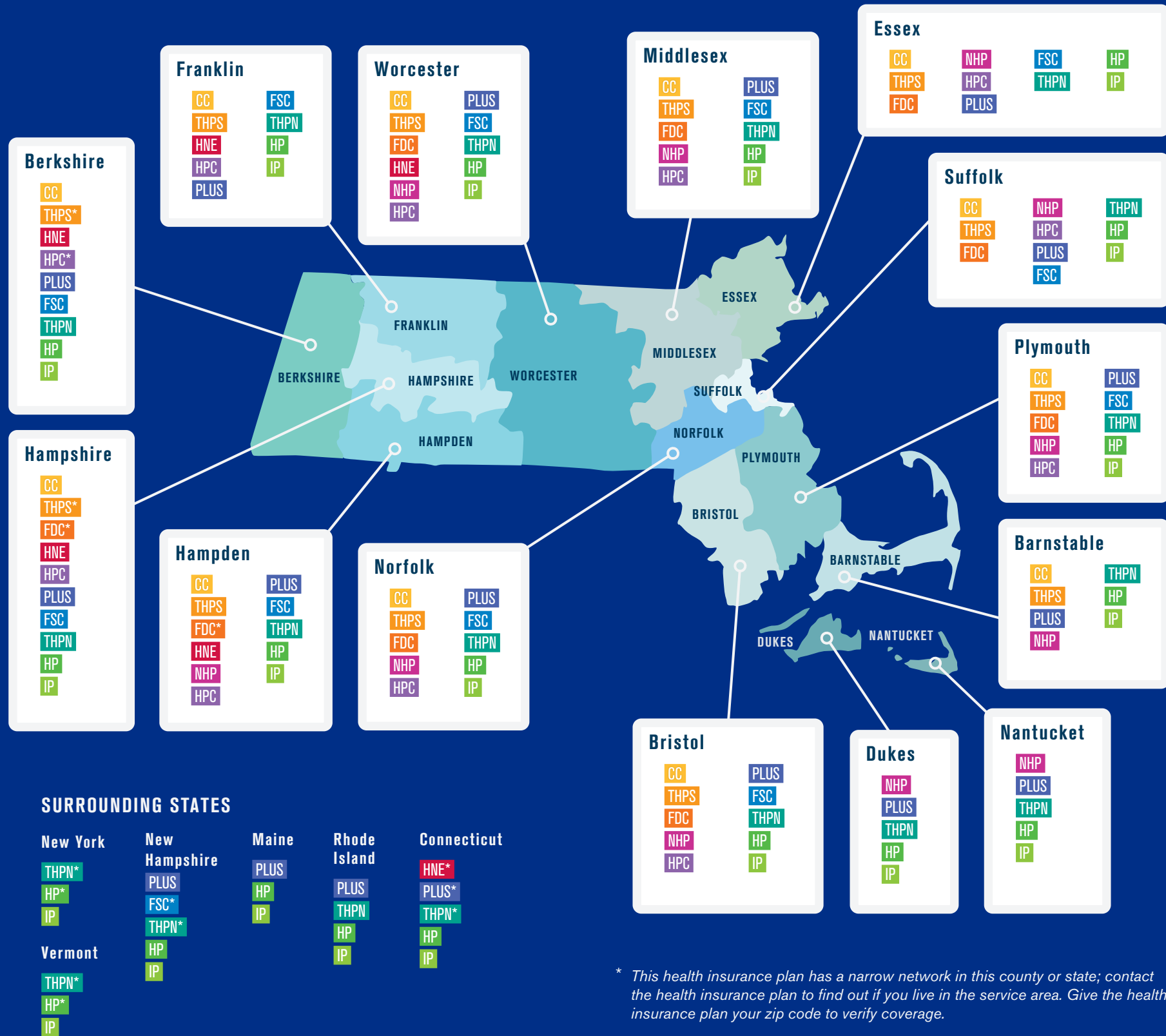
- The Harvard Pilgrim Independence Plan is not accepting new members at this time.
- The House 1 budget proposes changing all employee contributions to 25%, regardless of date of hire. However, whether or not this takes place will not be known until the Commonwealth's Fiscal Year 2017 budget is enacted. Please keep this in mind as you are weighing your health plan options.

For complete plan details, view the 2016-2017 GIC Benefit Decision Guide on the UMMS Benefits website at www.umassmed.edu/hr/benefits or go to GIC's website at www.mass.gov/gic/bdgs.

This map indicates which health insurance plans are available in each area.

MAP KEY

| | | | | | | | |
|------|---|-----|--------------------------------------|------|-----------------------------------|----|------------------------------------|
| CC | UniCare State Indemnity Plan/Community Choice | HNE | Health New England | PLUS | UniCare State Indemnity Plan/PLUS | HP | Harvard Pilgrim Independence Plan |
| THPS | Tufts Health Plan Spirit | NHP | NHP Prime (Neighborhood Health Plan) | FSC | Fallon Health Select Care | IP | UniCare State Indemnity Plan/Basic |
| FDC | Fallon Health Direct Care | HPC | Harvard Pilgrim Primary Choice Plan | THPN | Tufts Health Plan Navigator | | |



Dental and Vision Insurance

We recommend you enroll within 10 calendar days of hire and no later than 21 days. Benefits begin on the first of the month following 60 days or two full calendar months, whichever comes first.

You may enroll and make plan changes during the Open Enrollment period that occurs each April/May with coverage effective July 1. Once enrolled, you may change your election if you have a change in family status.

Dental Insurance – Cigna Dental

Good oral health is important, not only to your teeth and gums, but to your overall health. That is why it's so important to see your dentist on a regular basis. You may elect dental coverage in one of our two dental plans. UMMS pays the entire cost of the Basic Plan for Individual and Family coverage. If you enroll in the Plus Plan, both you and UMMS share in the cost.

| Benefit | Basic Plan | Plus Plan |
|-----------------------------------|------------------|----------------------------------|
| Annual Deductible* | | |
| Individual | \$50 | \$25 |
| Family Maximum | \$150 | \$75 |
| Annual Plan Maximum** | \$750 per person | \$1,500 per person |
| Preventive Care Services | 100% | 100% |
| Basic Restorative Services | 50% | 80% |
| Major Restorative Services | 40% | 60% |
| Orthodontia Maximum | No coverage | \$1,500 per person, up to age 19 |

* Waived for Preventive Care.

** If you change plans effective 7/1/16, keep in mind that the Annual Plan Maximum is by calendar year. For example, if a covered person has reached the Annual Plan Maximum under the Plus Plan and switches to the Basic Plan, no additional reimbursement under the Basic Plan will be allowed, until the beginning of the next calendar year.

| Employee Cost | Basic Plan | Plus Plan |
|-------------------|------------|-------------------|
| Individual | No cost | \$7.78 bi-weekly |
| Family | No cost | \$29.80 bi-weekly |

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 an optional vision plan through Guardian, providing affordable eye care for you and your family. The plan provides:

- \$10 copay for routine eye exam in-network
- \$25 copay for eye glasses in-network
- Copay for elective contact lenses is waived

| | |
|----------------------|------------------|
| Employee Cost | |
| Individual | \$2.85 bi-weekly |
| Family | \$7.86 bi-weekly |

For complete plan details, view the Guardian Plan Summary available on the UMMS Benefits website at www.umassmed.edu/hr/benefits. To check providers in the network, go to www.GuardianAnytime.com.



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- Information on other health insurance plan benefits that are not described in this Benefits At-a-Glance;
- Whether your physicians and facilities are in the network, if not listed here. (**Note:** Be sure to specify the health plan's full name, such as "Tufts Health Plan Spirit" or "Tufts Health Plan Navigator"); and
- Which copay tiers your physicians and facilities are in. You will pay lower copays for providers with the highest quality and/or cost-effectiveness scores (based on specific criteria and national and industry standards):

→ **Tier 1** (*excellent*) → **Tier 2** (*good*) → **Tier 3** (*standard*)

Keep in mind that if you change plans (i.e., change to a new plan carrier) you will incur a new deductible.

| SAME BENEFITS FOR ALL HEALTH PLANS | |
|---|--|
| Calendar Year Deductible | |
| Individual | \$300 |
| Two person family | \$600 |
| Three or more person family | \$900 |
| Preventive Services | Most covered at 100%; no copay |
| Specialist Physician and Office Visit | |
| Tier 1 | \$30 per visit |
| Tier 2 | \$60 per visit |
| Tier 3 | \$90 per visit |
| Emergency Room Care | \$100 per visit <i>(waived if admitted)</i> |
| High-Tech Imaging (e.g., MRI, CT and PET scans) | \$100 per scan <i>(maximum one copay per day; contact plan for details)</i> |
| Prescription Drug | |
| Retail: up to a 30-day supply | |
| Tier 1 | \$10 |
| Tier 2 | \$30 |
| Tier 3 | \$65 |
| Mail-Order | |
| Maintenance drugs: up to a 90-day supply | |
| Tier 1 | \$25 |
| Tier 2 | \$75 |
| Tier 3 | \$165 |

¹ Go to [mass.gov/gic/lessexpensive](https://www.mass.gov/gic/lessexpensive) for a side-by-side comparison of the limited plans. Limited network plans help address differences in provider costs. You will enjoy the same benefits as the wider network plans, but will save money because limited network plans have a smaller network of providers (fewer doctors and hospitals).

This worksheet may help you determine the right health insurance plan. If the plan meets your criteria, make a checkmark in the box. Review the health insurance plan with the most checkmarks to see if this plan is right for you (and your family).

This Benefits At-a-Glance briefly describes the benefit plans available to you as an employee of UMass Medical School and is meant to cover only the major points of each plan. It does not contain all of the details that are included in the Summary Plan Description. If there is ever a question about one of these plans, or if there is a conflict between the information in this Benefits At-a-Glance and the formal language of the plan documents, the formal wording in the plan documents will govern. Please note that the benefits described in this Benefits At-a-Glance may be changed at any time and do not represent a contractual obligation on the part of UMass Medical School.