University of Massachusetts Medical School

2018-2019

Benefits effective July 1, 2018

Benefits At-a-Glance

Click on a link below to navigate

- Enrolling
- Eligibility
- Summary of Benefits
- Health Insurance Plans
- Map Key
- Life Insurance / AD&D
- Dental / Vision Insurance
- Benefit Forms and Benefit Summaries

GATHER INVESTIGATE CHOOSE

Human Resources - Helping Make a Difference in Everything We Do
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.

This Year – Health benefit changes for the coming year. In response to feedback, a number of changes have been implemented to help reduce your out-of-pocket costs and make using your benefits easier, including:

- Reduced copays when seeing a Tier 3 Specialist (Tier 3 copays will now be $75, down from $90 last year).
- Members will no longer be charged ambulance copays after their deductible.
- All members will have access to $15 Telehealth coverage.
- Utilizing hospice care will no longer require prior authorization.
- Some regional and limited network products will now have lower deductibles.

WellMASS programs will now be offered through your health insurance carrier. Please contact your carrier for details about their specific wellness programs.
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: GATHER a list of your doctors, hospitals and medications** that you take frequently. Be sure to include the same information for every family member you cover.

**STEP 3: INVESTIGATE 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 identify 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 4: 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 coinsurance.

Go to [mass.gov/gic/lessexpensive](http://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).

**STEP 5: CHOOSE 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.

### IMPORTANT NOTES

- **This Year** – Express Scripts® will be the prescription drug administrator for all plans.
- **This Year** – An Employee Assistance Program (EAP), offered through Optum, will be available to employees and their families at no cost, even if you don’t have health insurance through the GIC.
- **This Year** – Integration of Medical and Behavioral Health Benefits will be through your health insurance carrier.
  - You will pay lower copays for providers with the highest quality and/or cost-efficiency scores (based on specific criteria and national and industry standards):
    - Tier 1 (excellent) ➔ Tier 2 (good) ➔ Tier 3 (standard)
  - Physicians for whom there is not enough data and non-tiered specialists are assigned a plan’s Tier 2 level.
  - Keep in mind that if you change plans (i.e., change to a new plan carrier) you will incur a new deductible.

For complete plan details, view the 2018-2019 GIC Benefit Decision Guide on the UMMS Benefits website at [www.umassmed.edu/hr/benefits](http://www.umassmed.edu/hr/benefits) or go to GIC’s website at [www.mass.gov/gic/bdgs](http://www.mass.gov/gic/bdgs).
Summary of Benefits

The Summary of Benefits to the right gives you a snap-shot of primary features of each health insurance plan. Before making your final decision you should review the plan documents or contact the health insurance plan you are considering to learn more about:

- 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; and
- Which copay tiers your physicians and facilities are in.

“Same Benefits for All Plans” is just that – these plan features are the same in all plans so there is no need to factor them in when determining the right plan for you.

Health Insurance Plans Footnotes

1 UMass Memorial's current Physician and Hospital agreement with Tufts Health Plan Navigator and Health New England expires on December 31, 2018 and we cannot confirm at this time whether UMass Memorial providers will continue their participation with Tufts Health Plan Navigator and Health New England beyond 2018.

2 Go to 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).

3 Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance products.

4 For inpatient hospital care and outpatient surgery, after you pay a copay.

5 $15 per visit for Centered Care PCP.

6 Comprehensive. Without CIC, deductibles are higher and coverage is only 80% for some services. Out-of-network benefits – This plan determines allowed amounts for out-of-state providers; you may be responsible for a portion of the total charge. Use UniCare’s national network of providers to avoid these charges.

### SAME BENEFITS FOR ALL HEALTH PLANS

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>Most covered at 100%; no copay</td>
</tr>
<tr>
<td><strong>Specialist Physician and Office Visit</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$30 per visit</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$60 per visit</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$75 per visit</td>
</tr>
<tr>
<td><strong>Telehealth Coverage</strong></td>
<td>$15 per visit</td>
</tr>
<tr>
<td><strong>Emergency Room Care</strong></td>
<td>$100 per visit (waived if admitted)</td>
</tr>
<tr>
<td><strong>High-Tech Imaging</strong></td>
<td>$100 per scan (maximum one copay per day; contact plan for details)</td>
</tr>
<tr>
<td>Individual</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family</td>
<td>$10,000</td>
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<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
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<tr>
<td>Individual</td>
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<td>Family</td>
<td>$10,000</td>
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<tr>
<td><strong>Prescription Drug Administrator – Express Scripts®</strong></td>
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</tr>
<tr>
<td>Telephone Number</td>
<td>1.855.283.7679</td>
</tr>
<tr>
<td>Website</td>
<td>express-scripts.com/gicRx</td>
</tr>
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<td><strong>Prescription Drug Deductible</strong></td>
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<td>Individual</td>
<td>$100</td>
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<td>Family</td>
<td>$200</td>
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<tr>
<td><strong>Prescription Drug</strong></td>
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<tr>
<td>Retail: up to a 30-day supply</td>
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<tr>
<td>Tier 1</td>
<td>$10</td>
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<tr>
<td>Tier 2</td>
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<td>Tier 3</td>
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<td><strong>Mail-Order</strong></td>
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<td>Maintenance drugs: up to a 90-day supply</td>
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<td>Tier 1</td>
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<td>Tier 2</td>
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<tr>
<td>Tier 3</td>
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Employee Assistance Program

No cost
## HEALTH INSURANCE PLANS
Listed from lower cost to higher cost

<table>
<thead>
<tr>
<th>PLAN TYPE</th>
<th>UniCare State Indemnity Plan/Community Choice</th>
<th>Health New England</th>
<th>Tufts Health Plan Spirit</th>
<th>Fallon Health Direct Care</th>
<th>NHP Prime (Neighborhood Health Plan)</th>
<th>Harvard Pilgrim Primary Choice Plan</th>
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<tbody>
<tr>
<td>PPO-TYPE</td>
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</tbody>
</table>

### Clinton Hospital

For Employees Hired Before July 1, 2003:
- Individual: $101.38
- Family: $247.74
For Employees Hired on or After July 1, 2003:
- Individual: $126.73
- Family: $309.68

### Health Alliance Hospital – Fitchburg

For Employees Hired Before July 1, 2003:
- Individual: $111.11
- Family: $261.70
For Employees Hired on or After July 1, 2003:
- Individual: $138.89
- Family: $327.13

### Health Alliance Hospital – Leominster

For Employees Hired Before July 1, 2003:
- Individual: $137.75
- Family: $271.44
For Employees Hired on or After July 1, 2003:
- Individual: $142.20
- Family: $339.31

### Marlborough Hospital

For Employees Hired Before July 1, 2003:
- Individual: $113.16
- Family: $284.91
For Employees Hired on or After July 1, 2003:
- Individual: $142.71
- Family: $356.14

### UMass Memorial – Memorial Campus

For Employees Hired Before July 1, 2003:
- Individual: $116.98
- Family: $299.48
For Employees Hired on or After July 1, 2003:
- Individual: $146.23
- Family: $374.35

### UMass Memorial – University Campus

For Employees Hired Before July 1, 2003:
- Individual: $113.75
- Family: $271.44
For Employees Hired on or After July 1, 2003:
- Individual: $142.71
- Family: $356.14

### UMass Memorial – Hahnemann Campus

For Employees Hired Before July 1, 2003:
- Individual: $116.98
- Family: $299.48
For Employees Hired on or After July 1, 2003:
- Individual: $146.23
- Family: $374.35

### UMass Memorial Medical Group Primary Care Physicians

For Employees Hired Before July 1, 2003:
- Individual: $113.75
- Family: $271.44
For Employees Hired on or After July 1, 2003:
- Individual: $142.71
- Family: $356.14

### UMass Memorial Medical Group Specialty Care Physicians

For Employees Hired Before July 1, 2003:
- Individual: $113.75
- Family: $271.44
For Employees Hired on or After July 1, 2003:
- Individual: $142.71
- Family: $356.14

### Type of GIC Network Plan

- Limited
- Regional
- Limited
- Regional
- Limited

### Summary of Benefits

#### Telephone Number
- 1.800.442.9300
- 1.800.842.4464
- 1.800.870.9488
- 1.866.344.4442
- 1.866.567.9175
- 1.800.542.1499

#### Website
- unicarestateplan.com
- hne.com/gic
- tuftshealthplan.com/gic
- fallonhealth.org/gic
- nhp.org/gic
- harvardpilgrim.org/gic

#### PCP Required?
- No
- Yes
- No
- Yes
- Yes
- Yes

#### Referrals to Network Specialists Required?
- No
- Yes
- No
- Yes
- Yes
- Yes

#### Plan Year Medical Deductible
- Individual:
  - Limited: $400
  - Regional: $800
- Family:
  - Limited: $400
  - Regional: $800

#### Prescription Drug Costs Applied to In-Network Out-of-Pocket Maximum?
- Yes
- No

#### Out-of-Network Benefits?
- 80% coverage of allowed amounts
- No except for emergency care
- No except for emergency care
- No except for emergency care
- No except for emergency care
- No except for emergency care

#### Primary Care Provider Office Visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit

#### Retail Clinic and Urgent Care Center
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit

#### Outpatient Mental Health and Substance Abuse Care
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit
- $20 per visit

#### Inpatient Hospital Care – Medical
- $275 per admission
  - Tier 1 (excellent): No tiering
  - Tier 2 (good): No tiering
  - Tier 3 (standard): No tiering
- $500 per admission
  - Tier 1 (excellent): No tiering
  - Tier 2 (good): No tiering
  - Tier 3 (standard): No tiering

#### Outpatient Surgery
- $110 per occurrence
- $250 per occurrence
- $250 per occurrence
- $250 per occurrence
- $250 per occurrence
- $250 per occurrence

Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.

Maximum one copay per calendar quarter or per four per year, depending on plan. Contact the plan for details or see the GIC Benefit Decision Guide.
### Health Insurance Plans

<table>
<thead>
<tr>
<th>プランタイプ</th>
<th>UniCare State Indemnity Plan/PLUS</th>
<th>Tufts Health Plan Navigator</th>
<th>Fallon Health Select Care</th>
<th>Harvard Pilgrim Independence Plan</th>
<th>UniCare State Indemnity Plan/Basic With CIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>プランタイプ</td>
<td>PPO-TYPE</td>
<td>POS</td>
<td>HMO</td>
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<td>POS</td>
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<tr>
<td>Clinton Hospital</td>
<td>X</td>
<td>X</td>
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<td>X</td>
<td>X</td>
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<tr>
<td>Health Alliance Hospital – Fitchburg</td>
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<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Health Alliance Hospital – Leominster</td>
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<td>X</td>
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</tr>
<tr>
<td>Marlborough Hospital</td>
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<td>X</td>
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<td>UMass Memorial – Memorial Campus</td>
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<td>UMass Memorial – University Campus</td>
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<tr>
<td>UMass Memorial – Hahnemann Campus</td>
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<td>UMass Memorial Medical Group Primary Care Physicians</td>
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<td>UMass Memorial Medical Group Specialty Care Physicians</td>
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</table>

#### Monthly Rates

<table>
<thead>
<tr>
<th>プランタイプ</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Employees Hired Before July 1, 2003</td>
<td>$140.03</td>
<td>$331.05</td>
</tr>
<tr>
<td>For Employees Hired on or After July 1, 2003</td>
<td>$175.05</td>
<td>$413.82</td>
</tr>
</tbody>
</table>

#### Summary of Benefits

- **Inpatient Hospital Care – Medical**:
  - Tier 1 (excellent): $275 per admission $1,500 per admission
  - Tier 2 (good): $275 per admission $1,500 per admission
  - Tier 3 (standard): $275 per admission $1,500 per admission

- **Outpatient Surgery**:
  - Tier 1 and Tier 2: $250 per occurrence
  - Tier 3: $250 per occurrence

**Note:** Maximum one copay per person per calendar year. Waived if re-admitted within 30 days in the same calendar year.

**Note:** No tiering.
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
- THPS: Tufts Health Plan Spirit
- FDC: Fallon Health Direct Care
- PLUS: UniCare State Indemnity Plan/PLUS
- THPN: Tufts Health Plan Navigator
- FSC: Fallon Health Select Care
- HP: Harvard Pilgrim Independence Plan
- IP: UniCare State Indemnity Plan/Basic

The UniCare State Indemnity Plan/Basic is the only health plan offered by the GIC that is available throughout the United States and outside of the country.

*Not every city and town are covered in this county or state; contact the health insurance carrier to find out if you live in the service area. The product also has a limited network of providers in this county or state; contact the health insurance carrier to find out which doctors and hospitals participate.*
Optional Life Insurance and Accidental Death & Dismemberment (AD&D)

Optional Life Insurance is offered to you as a voluntary benefit through The Hartford. The cost is based on your age, salary and the amount of insurance coverage you elect. Coverage is effective on the first of the month following 60 days of employment or 2 full calendar months, whichever comes first, if you enroll as a new hire. In addition, you are also provided with $5,000 of basic life insurance with your health insurance plan through the Group Insurance Commission.

Basic Features
- May elect up to 8x annual salary (up to $1.5 million maximum) without evidence of insurability as a new hire
- Accidental death and dismemberment included
- Portable upon termination
- Option available to convert to permanent whole or universal life policy

Enrollment Information
When to enroll – You may enroll as a new hire during your first 10 days of employment without having to provide evidence of medical insurability. If you choose to enroll at a later date, you must prove evidence of medical insurability.

<table>
<thead>
<tr>
<th>MONTHLY OPTIONAL LIFE INSURANCE RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACTIVE EMPLOYEE AGE</strong></td>
</tr>
<tr>
<td>Per $1,000 of Coverage</td>
</tr>
<tr>
<td>Under Age 25</td>
</tr>
<tr>
<td>25-29</td>
</tr>
<tr>
<td>30-34</td>
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<tr>
<td>35-39</td>
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<td>40-44</td>
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<td>45-49</td>
</tr>
<tr>
<td>50-54</td>
</tr>
<tr>
<td>55-59</td>
</tr>
</tbody>
</table>

Rates include Accidental Death and Dismemberment coverage.

State employees who have a qualified family status change during the year may enroll in or increase their coverage without evidence of medical insurability in an amount up to 4x salary within 31 days of the qualifying event. Family status changes include: marriage, birth or adoption of a child, divorce and death of a spouse.
Dental and Vision Insurance

New employees must enroll within 10 calendar days of hire. 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 add or delete dependents if you have a qualifying event.

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.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>BASIC PLAN</th>
<th>PLUS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
<td>$25</td>
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<tr>
<td>Family Maximum</td>
<td>$150</td>
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<tr>
<td>Annual Plan Maximum**</td>
<td>$750 per person</td>
<td>$1,500 per person</td>
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<tr>
<td>Preventive Care Services</td>
<td>100%</td>
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<tr>
<td>Basic Restorative Services</td>
<td>50%</td>
<td>80%</td>
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<tr>
<td>Orthodontia Maximum</td>
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* Waived for Preventive Care.

** If you change plans effective 7/1/18, 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

<table>
<thead>
<tr>
<th>Employee Cost</th>
<th>BASIC PLAN</th>
<th>PLUS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
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<td>$8.09 bi-weekly</td>
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<td>Family</td>
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For complete plan details, view the Cigna Plan Summaries available on the UMMS Benefits website at [www.umassmed.edu/hr/benefits](http://www.umassmed.edu/hr/benefits).

Vision Insurance – Guardian Vision

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 varies depending on fitting and evaluation

Employee Cost

<table>
<thead>
<tr>
<th>Employee Cost</th>
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<tbody>
<tr>
<td>Individual</td>
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<td>$2.85 bi-weekly</td>
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<tr>
<td>Family</td>
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<td>$7.86 bi-weekly</td>
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For complete plan details, view the Guardian Plan Summary available on the UMMS Benefits website at [www.umassmed.edu/hr/benefits](http://www.umassmed.edu/hr/benefits). To check providers in the network, go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com).

Benefit Forms

https://www.umassmed.edu/hr/benefits/forms/

Benefit Summaries

https://www.umassmed.edu/hr/benefits/benefits-summaries/