Choosing the Best Health Insurance Plan for You and Your Family

When you make the right insurance plan choices 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. To view the map below, click on the various states or counties to determine which plans are available in your service area.

STEP 2: Which physicians and facilities are in the network

You may want to be in a health plan that guarantees access to your physicians and facilities. If you are sure about the level of care you will receive, we also understand that our employees have a variety of health care needs and benefits in single plans with a single charge.

STEP 3: Cost

How much will you spend buying health care? In addition to your enrolled benefits, you should review other out-of-pocket costs, such as copays, coinsurance and the plan’s deductible.

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

Each employee may have different needs for their health plan. UMMS offers a variety of health plan options available to you and your family.

UMass Medical School, offers a variety of plan options and network that are available in each area.

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

Choosing the Best Health Insurance Plan

1. **NORTFOLK**
   - 60%
   - $8.28 bi-weekly
   - $21.28 bi-weekly
   - $1,500 per person

2. **NANTUCKET**
   - 40%
   - Basic Plan
   - $1,500 per person,
     - Dependent up to age 26.
### HEALTH INSURANCE PLANS

#### Employee Group:
- **Fallon Health Plan**
- **Health New England**
- **Tufts Health Plan**
- **NHP Care**
- **Affiliated Facilities – Out-of-Network**

#### Summary of Benefits:
- **For Employeess With Health Benefits: ( Husband/Wife)**
- **For Employees With Medical Benefits Only:**

#### Out-of-Network Benefits:
- **Plan Options/Preferences**
- **Plan Options/Preferred**

#### Physician/Provider Network:
- **NHP Care**
- **Health New England**
- **Tufts Health Plan**
- **HMO**

### Summary of Benefits

- **For Employeess With Health Benefits: ( Husband/Wife)**
- **For Employees With Medical Benefits Only:**

#### Physician/Provider Network:
- **NHP Care**
- **Health New England**
- **Tufts Health Plan**
- **HMO**

### Employer/Employee Contributions

#### Minimum of $100 per family.

#### Health New England

### Employer/Employee Contributions

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.

#### Fallon Health Direct Care

### Summary of Benefits

#### Minimum of $100 per family.

#### Health New England

### Summary of Benefits

#### Minimum of $100 per family.

#### Tufts Health Plan

### Summary of Benefits

#### Minimum of $100 per family.

#### UniCare State Indemnity Plan/PLUS

### Summary of Benefits

#### Minimum of $100 per family.