



UMass Chan
MEDICAL SCHOOL

2022-2023

Benefits At-a-Glance

Benefits effective
July 1, 2022

Educate

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Great Benefits. Great Options.

At UMass Chan Medical School, our commitment to provide quality health care is at the heart of everything we do. We are driven to improve lives, including the lives of our employees. That's why UMass Chan Medical School offers its eligible employees a robust benefits program that meets your day-to-day needs and helps you to build a bright future. The variety of benefits we offer support your physical, emotional and financial wellness and allow you to choose the plans that best meet your needs and your budget.

Open Enrollment is your once-a-year opportunity to review and change your benefit elections and make the best choices for you and your family for the new plan year. This Benefits At-a-Glance provides an overview of the insurance plan options available to you. Please take the time to review the benefits information and the costs associated with each plan, and choose the benefit plans that are best for you and your family.

Open
Enrollment

APRIL 6 THROUGH MAY 4

for benefit changes effective July 1, 2022.

New Employees

You 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.

Qualifying Events

If you experience a qualifying life event, you have 60 days from the date of the event to enroll or make the changes.

Eligibility

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

IMPORTANT NEWS THIS YEAR

- **Fallon Health decided to stop offering insurance to commercial customers, including the GIC.** As a result, the GIC will no longer be able to offer Fallon Direct and Fallon Select health plans beginning July 1, 2022. If you are currently enrolled in a Fallon Health plan, please review your options and choose a new health plan during Open Enrollment for health coverage effective July 1, 2022.

NOTE: If you do not select a new health plan by May 4, 2022, you will be enrolled in the UniCare State Indemnity Plan/PLUS health plan effective July 1, 2022. Please review your options to ensure that this plan meets all of your needs.

- COVID-19 vaccines, including booster vaccines, are covered under Express Scripts.
- Starting July 1, 2022, each child and adolescent covered member will have access to expanded behavioral health benefits. These benefits include in-home behavioral services, family support and training, in-home therapy, therapeutic monitoring, mobile crisis intervention, intensive care coordination, intensive and community-based acute treatment.
- Flexible Spending Account (FSA) IRS limit on health care contributions has increased to \$2,850 per year. Dependent Care contribution limits remain the same at \$5,000 per household annually. You must re-enroll in your health care and/or dependent care FSA each year.
- The MyGICLink member benefits portal allows you to make changes and submit documentation to your UMass Chan GIC benefits coverage online during Open Enrollment. Your UMass Chan GIC benefits are Health Insurance, Health Insurance Buy-Out Option, Health Care Spending Account, and Dependent Care Assistance Program.
 - » To register, go to bit.ly/MyGICLinkRegistration.
 - » If you are already registered, login at bit.ly/MyGICLinkLogin.
- For more information, visit mass.gov/MyGICLink.

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Your Benefits. Your Choice.

To make the right choice for you and your family, there are a number of things to keep in mind when reviewing the health insurance plan options available to you.

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.

2 Compile a list of your doctors, hospitals and frequently taken medications.

Be sure to include the same information for every family member you cover.

3 Determine whether your physicians and facilities are in the network.

If you have a physician or facility that you'd like to continue to use, confirm that 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.

4 Costs.

Determine how much you are 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.

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).

5 Choose the plan best suited for your unique circumstances.

UMass Chan 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 matters most to you.

Important Notes

- Check with your carrier to see if your provider is still in the network or if copays have changed. See the Health Insurance Plan chart for carrier contact information.
- Integration of Medical and Behavioral Health Benefits is 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 2022-2023 GIC Benefit Decision Guide on the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the Benefits Open Enrollment 2022 horizontal menu tab, or go to GIC's website at mass.gov/gic.

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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 Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance products. Prescription drug (Rx) benefits are included in the out-of-pocket maximums for all health insurance products.
- ² 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 \$15 per visit for Centered Care PCP.
- ⁴ 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	
Preventive Services	Most covered at 100%; no copay
Eye & GI Procedures at Freestanding Facilities in MA *For UniCare, copay for any procedure at a freestanding facility is \$0.	\$150*
Telehealth Coverage	Contact plan for details
Emergency Room Care	\$100 per visit (waived if admitted)
High-Tech Imaging (e.g., MRI, CT and PET scans)	\$100 per scan (maximum one copay per day; contact plan for details)
Out-of-Pocket Maximum¹ Individual Family	\$5,000 \$10,000
Prescription Drug Administrator – Express Scripts[®] Telephone Number Website	1.855.283.7679 express-scripts.com/gicRx
Prescription Drug Deductible Individual Family	\$100 \$200
Prescription Drug Retail: up to a 30-day supply Tier 1 Tier 2 Tier 3	\$10 \$30 \$65
Mail-Order Maintenance drugs: up to a 90-day supply Tier 1 Tier 2 Tier 3	\$25 \$75 \$165
Employee Assistance Program	No cost

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HEALTH INSURANCE PLANS*		UniCare State Indemnity Plan/ Community Choice	Health New England***	Tufts Health Plan Spirit***	Harvard Pilgrim Primary Choice Plan***	UniCare State Indemnity Plan/PLUS	
Listed from lower cost to higher cost							
PLAN TYPE		PPO-TYPE	HMO	EPO (HMO-TYPE)	HMO	PPO-TYPE	
UMASS CHAN MEMORIAL HOSPITALS/ AFFILIATED FACILITIES – IN-NETWORK	UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus	✓	✓		✓	✓	
	UMass Memorial HealthAlliance – Clinton Hospital – Fitchburg Campus	✓	✓		✓	✓	
	UMass Memorial HealthAlliance – Clinton Hospital – Leominster Campus	✓	✓		✓	✓	
	Marlborough Hospital		✓		✓	✓	
	UMass Memorial – Memorial Campus		✓			✓	
	UMass Memorial – University Campus		✓			✓	
	UMass Memorial – Hahnemann Campus		✓			✓	
	UMass Memorial Medical Group Primary Care Physicians	✓	✓			✓	
	UMass Memorial Medical Group Specialty Care Physicians	✓	✓			✓	
Type of GIC Network Plan ²		Limited	Regional	Limited	Limited	Broad	
MONTHLY RATES	For Employees Hired Before July 1, 2003	Individual Family	\$125.66 \$311.02	\$134.81 \$320.74	\$136.01 \$327.20	\$150.17 \$382.04	\$163.06 \$387.86
	For Employees Hired on or After July 1, 2003	Individual Family	\$157.08 \$388.78	\$168.52 \$400.93	\$170.02 \$409.00	\$187.71 \$477.56	\$203.83 \$484.83
SUMMARY OF BENEFITS	Telephone Number		1.833.663.4176	1.800.842.4464	1.800.870.9488	1.866.874.0817	1.833.663.4176
	Website		unicaremass.com	healthnewengland.org/gic	tuftshealthplan.com/gic	harvardpilgrim.org/gic	unicaremass.com
	PCP Required?		No	Yes	No	Yes	No
	Referrals to Network Specialists Required?		No	No	No	Yes	No
	Plan Year Medical Deductible	Individual Family	\$400 \$800	\$400 \$800	\$400 \$800	\$400 \$800	\$500 \$1,000
	Primary Care Provider Office Visit		\$20 per visit ³	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit ³
	Specialist Physician Office Visit	Tier 1 Tier 2 Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit \$75 per visit
	Retail Clinic and Urgent Care Center		\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit
	Outpatient Behavioral Health and Substance Use Disorder Care		\$15 per visit	\$20 per visit	\$20 per visit	\$20 per visit	\$15 per visit
	Inpatient Hospital Care – Medical	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.				
		\$275 per admission No tiering	\$275 per admission No tiering	\$275 per admission \$500 per admission No Tier 3	\$275 per admission \$500 per admission No Tier 3	\$275 per admission \$500 per admission \$1,500 per admission	
Outpatient Surgery		\$110 per occurrence**	\$250 per occurrence	\$250 per occurrence	\$250 per occurrence	\$110 per occurrence** \$110 per occurrence** \$250 per occurrence**	

* You pay both a copay and a deductible for some services. For details, see your plan's Schedule of Benefits at mass.gov/gic.

** For UniCare, check handbook for provider tiering at mass.gov/gic.

*** UMass Memorial's current Physician and Hospital agreement with these plans expires on December 31, 2022 and we cannot confirm at this time whether UMass Memorial providers will continue their participation with the plans beyond 2022.

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HEALTH INSURANCE PLANS* <i>Listed from lower cost to higher cost</i>		Tufts Health Plan Navigator***	AllWays Health Partners Complete***	Harvard Pilgrim Independence Plan***	UniCare State Indemnity Plan/ Basic With CIC ⁴		
PLAN TYPE		POS	HMO	POS	INDEMNITY		
UMASS CHAN MEMORIAL HOSPITALS/ AFFILIATED FACILITIES – IN-NETWORK	UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus	✓	✓	✓	✓		
	UMass Memorial HealthAlliance – Clinton Hospital – Fitchburg Campus	✓	✓	✓	✓		
	UMass Memorial HealthAlliance – Clinton Hospital – Leominster Campus	✓	✓	✓	✓		
	Marlborough Hospital	✓	✓	✓	✓		
	UMass Memorial – Memorial Campus	✓	✓	✓	✓		
	UMass Memorial – University Campus	✓	✓	✓	✓		
	UMass Memorial – Hahnemann Campus	✓	✓	✓	✓		
	UMass Memorial Medical Group Primary Care Physicians	✓	✓	✓	✓		
	UMass Memorial Medical Group Specialty Care Physicians	✓	✓	✓	✓		
Type of GIC Network Plan ²		Broad	Regional	Broad	National		
					without CIC	with CIC	
MONTHLY RATES	For Employees Hired Before July 1, 2003	Individual Family	\$178.97 \$436.59	\$169.66 \$442.27	\$207.86 \$506.68	\$236.55 \$523.29	\$295.54 \$657.60
	For Employees Hired on or After July 1, 2003	Individual Family	\$223.71 \$545.75	\$212.08 \$552.85	\$259.82 \$633.35	\$295.69 \$654.12	\$354.68 \$788.43
Telephone Number		1.800.870.9488	1.866.567.9175	1.866.874.0817	1.833.663.4176		
Website		tuftshealthplan.com/gic	allwayshealthpartners.org/gic-members	harvardpilgrim.org/gic	unicaremass.com		
PCP Required?		Yes	Yes	Yes	No		
Referrals to Network Specialists Required?		Yes	Yes	Yes	No		
Plan Year Medical Deductible	Individual Family	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000		
Primary Care Provider Office Visit		Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	\$20 per visit	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	\$20 per visit		
Specialist Physician Office Visit	Tier 1 Tier 2 Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit \$60 per visit		
Retail Clinic and Urgent Care Center		\$20 per visit	\$20 per visit	\$10 Retail Clinic/ \$20 Urgent Care	\$20 per visit		
Outpatient Behavioral Health and Substance Use Disorder Care		\$10 per visit	\$20 per visit	\$10 per visit	\$15 or \$20 per visit		
Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.							
Inpatient Hospital Care – Medical	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	\$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission No tiering	\$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission No tiering		
Outpatient Surgery		\$250 per occurrence	\$250 per occurrence	\$250 per occurrence	\$250 per occurrence		

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* You pay both a copay and a deductible for some services. For details, see your plan's Schedule of Benefits at mass.gov/gic.

** For UniCare, check handbook for provider tiering at mass.gov/gic.

*** UMass Memorial's current Physician and Hospital agreement with these plans expires on December 31, 2022 and we cannot confirm at this time whether UMass Memorial providers will continue their participation with the plans beyond 2022.

MAP KEY

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

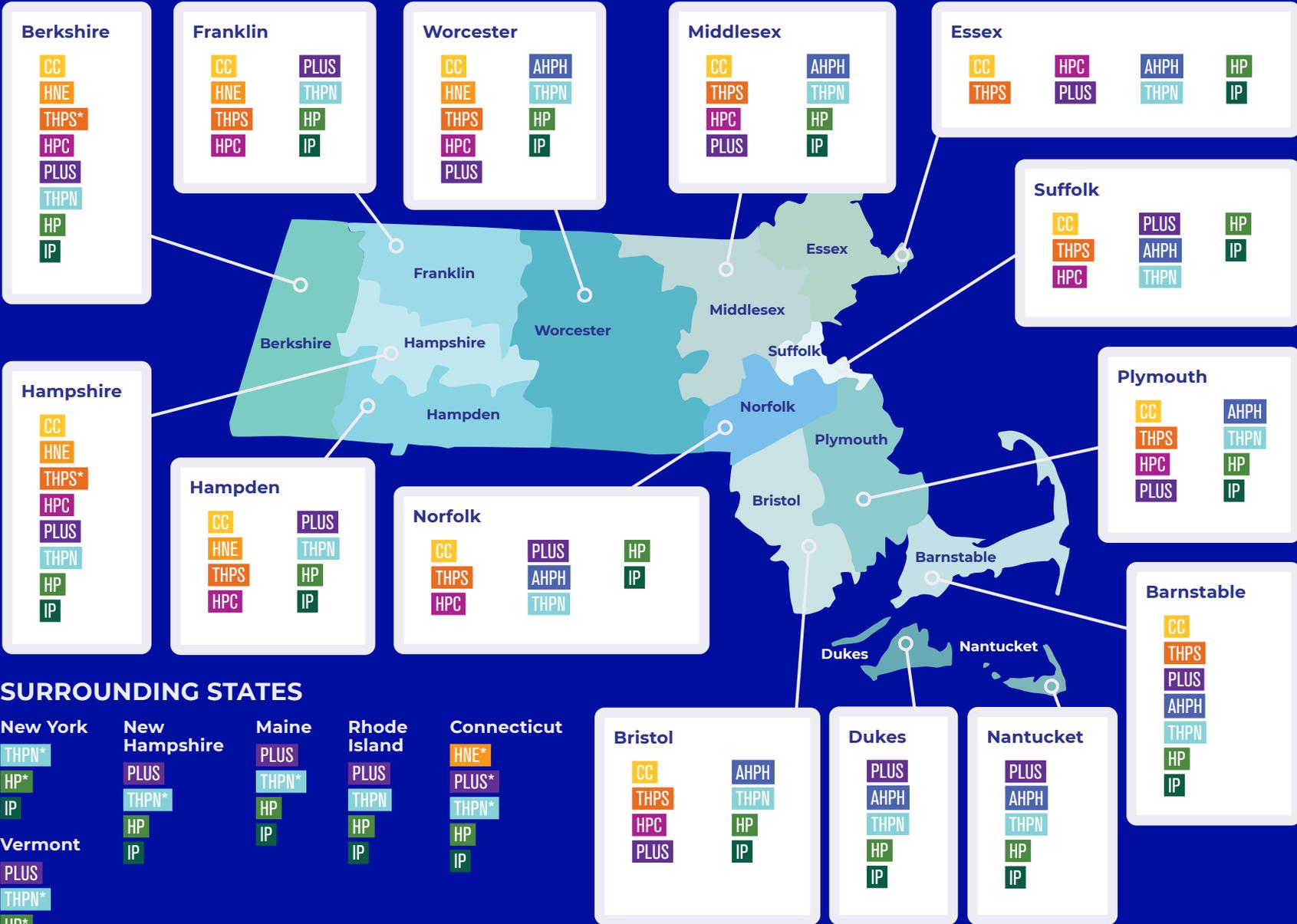
The UniCare State Indemnity Plan/Basic is the only health plan offered by the GIC that is available throughout the United States and outside of the country.

- CC** UniCare State Indemnity Plan/Community Choice
- HNE** Health New England
- THPS** Tufts Health Plan Spirit

- HPC** Harvard Pilgrim Primary Choice Plan
- PLUS** UniCare State Indemnity Plan/PLUS

- AHPH** AllWays Health Partners Complete
- THPN** Tufts Health Plan Navigator

- HP** Harvard Pilgrim Independence Plan
- IP** UniCare State Indemnity Plan/Basic



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SURROUNDING STATES

- New York**
THPN*
HP*
IP
- New Hampshire**
PLUS
THPN*
HP
IP
- Maine**
PLUS
THPN*
HP
IP
- Rhode Island**
PLUS
THPN
HP
IP
- Connecticut**
HNE*
PLUS*
THPN*
HP
IP
- Vermont**
PLUS
THPN*
HP*
IP

* Not every city and town is 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)/ Long Term Disability Insurance

Optional Life Insurance and Accidental Death & Dismemberment (AD&D)

Optional Life Insurance is offered to you as a voluntary benefit through MetLife. 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 two 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 & 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.

MONTHLY OPTIONAL LIFE INSURANCE RATES		
Active Employee Age	Smoker Rate Per \$1,000 of Coverage	Non-Smoker Rate Per \$1,000 of Coverage
Under Age 35	\$0.10	\$0.04
35-44	\$0.12	\$0.05
45-49	\$0.19	\$0.06
50-54	\$0.31	\$0.13
55-59	\$0.49	\$0.20
60-64	\$0.73	\$0.29
65-69	\$1.37	\$0.67
Age 70 and over	\$2.49	\$1.13

Rates include Accidental Death & 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 60 days of the qualifying event. Family status changes include: marriage, birth or adoption of a child, divorce and death of a spouse.

Long Term Disability Insurance

Employees may choose to participate in a Long Term Disability program offered by MetLife. The employee pays the entire cost of the plan. **Coverage is effective on the first of the month following 60 days of employment or two full calendar months, whichever comes first, if you enroll as a new hire.**

Provisions

- A tax-free benefit of 55% of your gross monthly salary
- A benefit for mental health disabilities and for partial disabilities
- A rehabilitation and return-to-work assistance benefit
- A dependent care expense benefit

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.

LONG TERM DISABILITY RATES	
Active Employee Age	Employee Monthly Rates Per \$100 of Monthly Earnings
Under Age 25	\$0.06
25-29	\$0.07
30-34	\$0.11
35-39	\$0.13
40-44	\$0.30
45-49	\$0.40
50-54	\$0.48
55-59	\$0.60
60-64	\$0.58
65-69	\$0.33
Age 70 and over	\$0.20

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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. UMass Chan pays the entire cost of the Basic Plan for Individual and Family coverage. If you enroll in the Plus Plan, both you and UMass Chan share in the cost.

BENEFIT	BASIC PLAN	PLUS PLAN
Annual Deductible* Individual Family Maximum	\$50 \$150	\$25 \$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	50% up to \$1,500 per dependent child, up to age 19

* Waived for Preventive Care.

** If you change plans effective 7/1/22, 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	\$9.42 bi-weekly
Family	No cost	\$34.34 bi-weekly

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

Vision Insurance – Guardian Vision

UMass Chan 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

Individual	\$2.94 bi-weekly
Family	\$8.10 bi-weekly

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

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GIC Form Submission

UMass Chan GIC Open Enrollment benefits are Health Insurance, Health Insurance Buy-Out Option, Health Care Spending Account, and Dependent Care Assistance Program.

Online

Go to the MyGICLink member benefits portal to make benefit changes and submit form documentation.

- If you are already registered, login at bit.ly/MyGICLinkLogin.
- If you are not registered, login at bit.ly/MyGICLinkRegistration.

Or go to bit.ly/mygiclink to request electronic GIC forms be emailed to you and complete online to submit.

Mail

Access the GIC forms at the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Forms horizontal menu tab.

Benefit Summaries

Go to the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the Benefits Open Enrollment 2022 horizontal menu tab.

Form Submission for Other Benefits

The other UMass Chan benefits for Open Enrollment are Dental Insurance, Vision Insurance, Child Care Assistance Program, and Short Term Disability.

Online

Go to the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Forms horizontal menu tab. Access form(s) and complete online to submit.

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