



Welcome to Complete HMO for GIC Members

For over 35 years, the health plan your coworkers trust

Your health
plan for every
day's moments.





Whether it's the moment you start a new exercise program, the moment you meet your new baby, or the moment you get an unexpected diagnosis, we're here for you. The Complete HMO for Group Insurance Commission (GIC) members offers you a full range of benefits to meet all your health and wellness needs.



Get support when you need it

Would you like help finding a provider or understanding if this is the right plan for you? We have a dedicated GIC Customer Service team that is happy to help. Contact them at **866-567-9175 (TTY: 711)** or email **HealthPlanCustomerService-Members@mgb.org**. We're available Monday through Friday, 8 a.m. to 6 p.m. and Thursdays from 8 a.m. to 8 p.m.

Access to a broad provider network and innovative care options

Your coverage starts with your primary care provider for routine care. When needed, your PCP will refer you to a specialist and help ensure coordinated care. Referrals are needed for certain specialty services. In addition, certain services or procedures may require a prior authorization.

As for the provider network, your options give you flexibility and choice. World-class Massachusetts hospitals are in-network—giving you access to some of the nation’s leading academic medical centers and specialty hospitals. Your network includes a vast list of providers outside of the Mass General Brigham system.



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When it comes to behavioral health, you have a full range of network and service options

First, you’ll have access to [Optum](#), one of the nation’s largest behavioral health networks. In addition, [Lyra Health](#) gives you access to a range of mental health services with virtual and in-person options: including self-service tools, mental health coaching, therapy, and medication management—with user-friendly provider matching and a median of 3 days for first available appointment.

lyra English FAQs Log In

Find the best care for your mental health

Sign up for free to receive personalized options for care, online or in person

Get started

HOW IT WORKS

We'll help you build a personalized plan for your care

1. First, tell us a little about yourself so we can recommend

Lyra’s digital-first platform gives you easy access to fast and effective care matched to you.

Your plan at a glance

Benefit	Cost sharing
Medical deductible	\$500 / \$1,000
Out-of-pocket maximum (includes medical, pharmacy, and behavioral health)	\$5,000/\$10,000
Primary care provider office visit copay	\$10 / \$20 / \$40
Specialist office visit copay	\$30 / \$60 / \$75
Behavioral health office visit	\$10 copay
Emergency room (emergency care covered at any hospital emergency room)	\$100 copay then deductible (copay waived if admitted)
Inpatient acute medical care	\$275 copay then deductible / \$500 copay then deductible / \$1,500 copay then deductible
Outpatient surgery at a freestanding ambulatory surgical center (for non-preventive colonoscopies, endoscopies, and eye surgeries)	\$150 copay then deductible
Outpatient surgery (plus hospital based non-preventive colonoscopies, endoscopies, and eye surgeries)	\$250 copay then deductible
High-tech imaging	\$100 copay/scan then deductible
Telemedicine through On Demand urgent care, PCP, or Specialist	\$10 copay
Telemedicine for mental health care or substance use care	\$10 copay (waived for first 3 visits)

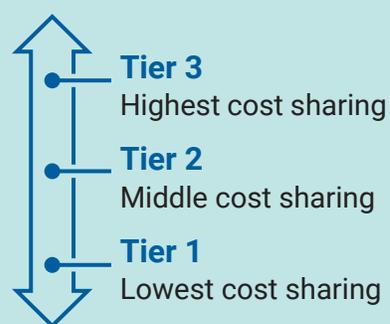
No matter where you travel in the world, you're always covered for emergency and urgent care.

Tiering made simple

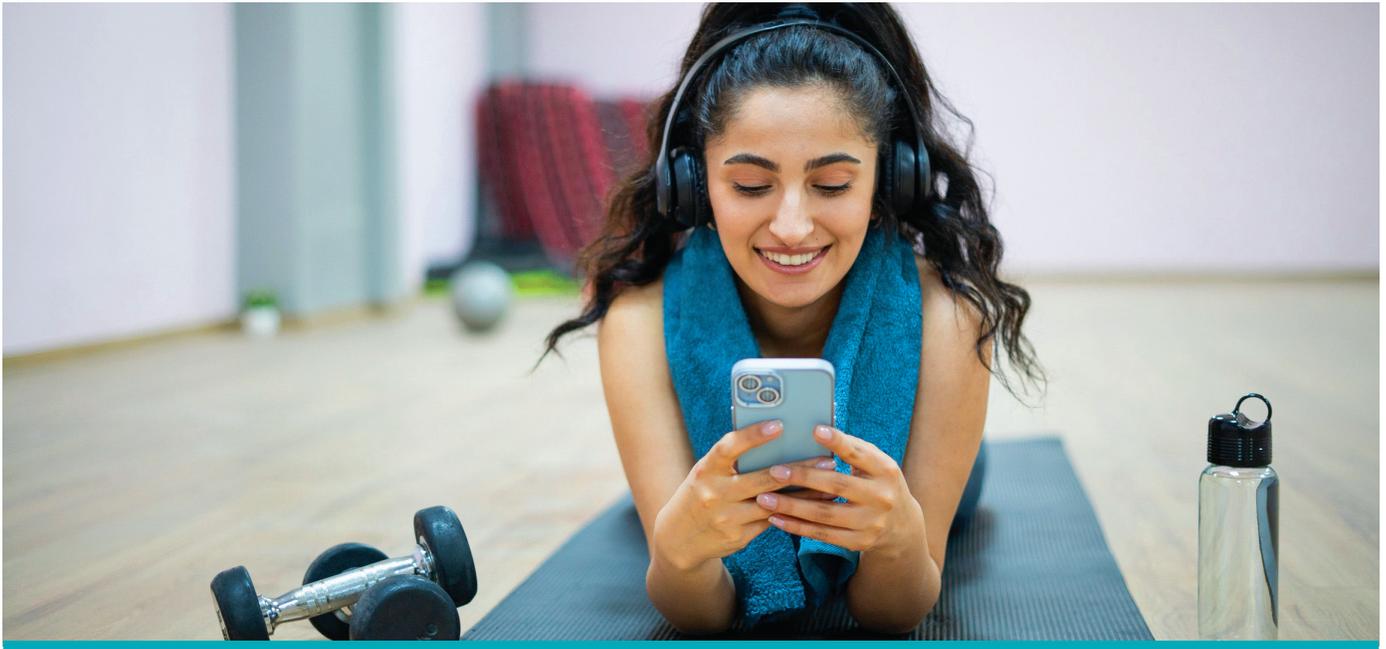
There are three tiers of providers in the Group Insurance Commission network. These tiers apply to your cost sharing when you visit a PCP or specialist, or when you get inpatient acute medical care in a hospital. Tiering does not apply to all services.

How does it work? Your cost sharing depends on whether you visit a Tier 1 (lowest cost sharing), Tier 2 (middle cost sharing), or Tier 3 (highest cost sharing) provider.

All providers in the same practice will be in the same tier. If a provider practices at multiple locations, the location where you have your appointment will determine your copay.



Visit the provider search tool at [MassGeneralBrighamHealthPlan.org/GIC-members](https://www.massgeneralbrighamhealthplan.org/GIC-members) to determine the tier of your provider.



Build a wellness program to feel your best

Whether you want to sleep better, eat better, become more active, quit smoking, lose weight, manage stress or anxiety, reduce alcohol or tobacco use, or something else unique to you, our wellness platform gives you all the tools you need.

- Covers all dimensions of your wellbeing and encourages you to actively set goals
- Includes a personalized health profile assessment
- Delivers daily content and challenges based on your interests and level of health
- Provides social connections, tracking tools, and games to keep you coming back and working on healthy habits



A variety of innovative programs help members optimize their care

Your Care Circle

A program that offers complex care management for members who need a high level of support.

Recovery coaches

Coaches guide and support members who are recovering from addiction.

DSC2U.org

A program for members with Down syndrome and their caregivers that gives no-cost access to reports and resources to help optimize their care.

Your coverage includes many ways to keep you healthy and happy

We want you to get the most value out of your plan. Here are some ways to use your plan no matter what your level of health.



Fitness reimbursement: Up to \$150 for individual coverage or \$300 for family coverage per calendar year—now with virtual subscriptions.

Terms and conditions apply.



Discounted eyewear powered by EyeMed



Quit for Life nicotine cessation program with 1x1 support from a tobacco treatment specialist



Up to \$130 reimbursement for childbirth education



Reimbursement for breastfeeding classes



Discounts or partial reimbursements on bike helmets

Free one-on-one health coaching available via phone or text

Great urgent care option tip:

Get easy access to 24/7 virtual urgent care through the member portal or app. [On Demand](#) offers convenient, high-quality video visits for minor illnesses and injuries—anytime, anywhere in the U.S.

On Demand is not for medical emergencies. For medical emergencies, call 911.

An exceptional member experience from day one

We work hard to make sure that your needs are at the center of all we do. Whenever and however you use the plan, we want your experience to be easy and full of value for you. Here are some simple ways to access your plan once you are a member:

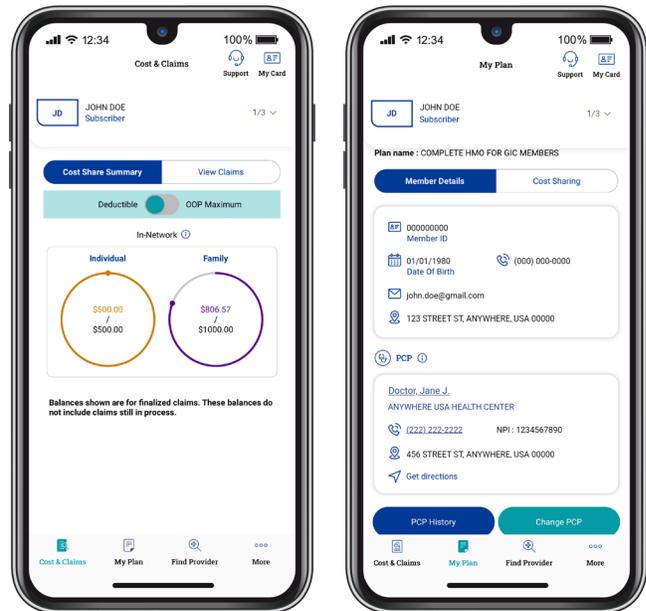
Your member portal has all your plan's important details

Once you are a member, register and sign in at Member.MassGeneralBrighamHealthPlan.org, to start managing your account and to access claims history, accumulations, and important plan documents.



Check out our mobile app!

You can download the app for iPhone and Android to access your ID card and plan information at any time.



We're here to help

If you have any questions about your Complete HMO plan and if it's right for you, please call us at **866-567-9175 (TTY: 711)** or email HealthPlanCustomerService-Members@mgb.org. We are available Monday through Friday from 8 a.m. to 6 p.m. and Thursdays from 8 a.m. to 8 p.m.



MassGeneralBrighamHealthPlan.org/GIC-members

This plan is administered by Mass General Brigham Health Insurance Company, which processes claims for payment but does not assume financial risk for claims.

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