

Complete HMO for GIC members

For over 35 years, we've partnered with the GIC to offer GIC members a comprehensive plan that offers exceptional care, convenience, and value. This is a health plan for every day's moments – helping members at any point in their lives to be their best in body, mind, and spirit.

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 (PCP) 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 then deductible
Telemedicine (virtual visits) through On Demand, PCP, or Specialist	\$10 copay
Telemedicine for mental health care or substance use care	\$10 copay (waived for first 3 visits)

Benefit information good through June 30, 2025

*Benefits must be received by a participating provider unless otherwise indicated

Continued



Broad network plan design

- GIC members from across the Commonwealth may choose the plan.
 - Provider network and benefit plan design include three tiers for PCPs, specialists, and inpatient acute medical care at hospitals.
 - Members can check their providers' tiers through the provider search tool at MassGeneralBrighamHealthPlan.org/GIC-members.
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Provider network

- Access to PCPs, specialists, and hospitals—including many providers outside of the Mass General Brigham system.
 - World-class hospitals are in-network, with facilities like Massachusetts General Hospital, Beth Israel Deaconess Medical Center, MetroWest Medical Center, Brigham and Women's Hospital, Lahey Hospital and Medical Center, Saint Vincent Hospital, Beth Israel Deaconess Hospital-Plymouth, UMass Memorial Medical Center, and many more.
 - Optum's behavioral health network, one of the largest in the U.S.
 - Lyra Health's full range of mental health services on an easy-to-navigate digital platform.
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Benefits and programs that help members live healthier lives

- Lyra Health's mental health platform with virtual and in-person options, self-service tools, mental health coaching, therapy, and medication management—as well as member-friendly provider matching with a median of 3 days to first available appointment.
- Our wellness platform with content, daily challenges, and other state-of-the-art digital tools tailored to a member's individual goals.
- Health coaches by phone or email
- 1:1 recovery coaching for members struggling with substance use disorder
- Fitness reimbursement of up to \$150 for individual coverage or up to \$300 per family. Terms and conditions apply.
- Eyewear discounts powered by EyeMed
- Special programs for babies and expecting moms
- Childbirth education classes and breastfeeding classes
- Quit for Life nicotine cessation program with 1:1 support from a Tobacco Treatment Specialist

What's included:

- Preventive & wellness services for \$0 cost sharing
- Diagnostic & treatment services
- High-tech imaging
- In-and out-patient hospital services
- Members pay \$100 less in copay for select outpatient surgeries at Ambulatory Surgical Centers
- Full access to the entire network including all of Boston's top academic medical centers
- Emergency services at any hospital
- Coverage for urgent care and retail clinics
- Behavioral health services from Optum and Lyra Health
- Access to virtual visits with a behavioral health therapist – copay waived for first three visits
- Virtual visits with PCP, Specialist, or On Demand urgent care for just \$10 copay
- Routine eye exam every 24 months
- Acupuncture up to 20 visits per benefit period
- Fitness reimbursement of up to \$150 for individual coverage or up to \$300 per family
- Care managers available by phone for members with certain conditions
- Personalized wellness programs to help members feel their best
- Transition of care program for new members who are currently pregnant or undergoing treatment
- Switching plans made easy with our new member welcome program



Have questions or need help finding a provider?

GIC Agency Coordinators and members can call our dedicated GIC Customer Service team at **866-567-9175 (TTY 711)** Monday through Friday from 8 a.m. to 6 p.m. and Thursdays from 8 a.m. to 8 p.m.

Looking for GIC coordinator or GIC member resources?

Find information at MassGeneralBrighamHealthPlan.org/GIC-members