

Complete HMO for GIC members

For more than 35 years, we've partnered with the GIC to offer its members a comprehensive plan that provides 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 Individual/\$1,000 Family
Out-of-pocket maximum (includes medical, pharmacy, and behavioral health)	\$5,000 Individual/\$10,000 Family
Primary Care Provider (PCP) office visit	\$10/\$20/\$40 copay
Specialist office visit	\$30/\$60/\$75 copay
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, 2026

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



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 MGBHP.org/GIC-members.

Provider network

- Access to a broad network of 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
- Our network includes virtual and hybrid practices with availability for new patients to help make it easier to access primary care

Benefits and programs that help members live healthier lives

- Lyra Health mental health platform with virtual and in-person options, including on-demand resources, mental health coaching, therapy, and medication management. They also offer personalized provider matching and quickly scheduled appointments, often within one to three days.
- Our wellness platform with engaging digital tools and programs tailored to a member's individual wellbeing 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
- Access one of the largest and most established Home Hospital programs in the country through Mass General Brigham. This innovative approach to bringing hospital-level care to the home offers direct coordination with health plan care managers to improve member experience.





What's included:

- Preventive & wellness services for \$0 cost sharing
- Diagnostic & treatment services
- High-tech imaging
- In-and outpatient 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 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 MGBHP.org/GIC-members

MGBHP.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.