

Care and coverage in your community

As a member of Mass General Brigham, our health plan connects world-class care and comprehensive coverage. We support cities and towns by offering members access to a broad network of providers from within—and outside of—the Mass General Brigham system. The products and programs you’ll find here ensure choice, flexibility, and an exceptional member experience.

Product portfolio delivers flexibility and choice for municipalities

Complete HMO	Network includes world-class doctors, specialists, and hospitals in Massachusetts and many providers beyond the Mass General Brigham system. Extends to parts of New Hampshire and Rhode Island.
Complete PPO Plus	Mass General Brigham Health Plan’s full network plus UnitedHealthcare Options PPO network of more than 1.6 million providers and 5,600 hospitals nationwide.
Complete Access EPOSM	A high-value, national network consisting of our full network in MA and NH, plus the UnitedHealthcare Options PPO network outside MA and NH. Members are required to designate their Mass General Brigham Health Plan PCPs located in MA and NH.
Choice Easy Tier[*]	Members can decide where they receive care, so they have more control over their out-of-pocket costs. Cost sharing depends on whether they go to a Tier 1 (lowest cost), Tier 2 (middle cost), or Tier 3 (highest cost) location. Many hospitals and affiliated facilities are in the lowest-cost tier. Plans do not tier PCPs or specialists.
Retiree options[‡]	<p>Mass General Brigham Advantage Group PPO: an Employer Group Waiver Plan with extensive network plus benefits beyond basic Medicare coverage like over-the-counter drugs, hearing aids, and dental.</p> <p>Medicare BalanceSM: a Medicare supplement plan that complements Medicare coverage and bridges the gaps for deductibles and coinsurance not covered by Medicare.</p> <p>Mass General Brigham Medicare Group Rx (PDP): a prescription drug plan available with Medicare Balance to provide Medicare Part D drug coverage.</p>

Expanding access for more convenient, affordable, and flexible care options

Care ComplementSM	These unique plan designs make certain therapies, treatments, and medications more affordable for members with \$0 member cost sharing for cardiac rehabilitation and the first six visits for chiropractic, acupuncture, and physical/occupational therapies. Also included at no member cost sharing are 11 common prescription medications. For members aged 18 or younger, the first three pediatric sick visits and first three behavioral health visits are \$0 cost sharing. Not available on Health Savings Account (HSA)-compliant plans.
Lyra Health	A behavioral health platform that improves access to care and outcomes. Offered in addition to our Optum network, it offers a range of virtual and in-person options, including on-demand resources, mental health coaching, therapy, and medication management. Members can quickly schedule appointments, often within one to three days.**
Women’s health programs	Our women’s health programs offer comprehensive resources and support for all stages of life, including menopause, pregnancy, postpartum, and pelvic health. Included with fully insured plans.
Virtual care	On Demand offers convenient, high-quality virtual urgent care video visits for minor illnesses and injuries—anytime, anywhere in the U.S.** We also offer virtual care options for primary care and non-urgent medical and behavioral health services across a variety of platforms.

Member wellness programs

Wellness hub	Individualized programming based on members' unique interests, health risks, and demographics. Provides challenges and tracking tools to help members work on healthy habits.
Healthier You	A year-long program for members who are looking to lose weight, become more active, and reduce the risk of chronic conditions, such as diabetes and heart disease.
Health coaches	One-on-one health coaching by phone at no cost to help members make a wellness plan and connect to resources in the community.
Weight Management program	Coming soon, a new digital program through Teladoc Health for a sustainable weight loss approach with access to expert coaching, a personalized action plan, a smart scale, and more.**
Fitness and weight loss reimbursement	Fitness reimbursement: up to \$150 for individual coverage or \$300 for family coverage per calendar year. Weight loss reimbursement: flexible one- to six-month weight-loss program benefit through WW®, Jenny Craig®, or Noom®. Terms and conditions apply.

Ways to save

Rx Savings Solutions	Rx Savings Solutions provides ways for members to save on prescription costs. This program helps members reduce prescription drug costs by offering alternative, lower cost options.**
OTC drug benefit	Members pay nothing, or only the plan's cost sharing, for many over-the-counter (OTC) drugs with a prescription.

Innovations in collaboration with Mass General Brigham

Home Hospital	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.
Path to Lifestyle ChangeSM	In partnership with the Mass General Diabetes Center. Virtual group sessions by registered dietitians offer education and support to help members delay or avoid the onset of diabetes.**
Down Syndrome Clinic to You (DSC2U.org)	Developed by teams at the Down Syndrome Program and Lab of Computer Science at Massachusetts General Hospital and Harvard Medical School. Offers members with Down syndrome personalized care reports that include best practice and health-related information.

A smooth transition and perks that pay off

LiteSwitchSM	Onboarding program that makes the transition to Mass General Brigham Health Plan easy with online enrollment tools, clinical navigators, medication transition services, and employee support.
Customer loyalty program	The first employer loyalty program in the U.S. that rewards subscribers with a pair of New Balance™ shoes. Starts on the 25th month of consecutive coverage.††

* This plan includes a Tiered Provider Network called Choice Easy Tier. In this plan, members pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. Please consult the Choice Easy Tier 2026 provider directory to determine the tier of providers in the Choice Easy Tier network.

‡ Retiree options only available to large groups. Plans offer different programs and services than those listed in this document. Service area restrictions apply depending on option chosen.

** Included with fully insured plans and available to self-funded groups at an additional cost.

†† Included at no cost for fully insured customers with 51+ eligible employees. Starting on the 25th month of consecutive coverage, each subscriber will be entitled to one set of rewards, per 12-month period, upon anniversary each year.



Want to know more?

We're a full service health plan with all the funding arrangements employers want. For more information, contact your employee benefits advisor, visit MGBHP.org/local, or call **866-643-8392**.

MGBHP.org/local

Mass General Brigham Health Plan includes Mass General Brigham Health Plan, Inc. and Mass General Brigham Health Insurance Company

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