

MGHIHP

Benefit Comparison 2024 -2025 Policy Year vs 2025-2026 Policy Year

MGHIHP	2024-2025		2025-2026	
Insurance Carrier	Wellfleet		Wellfleet	
Provider Network	Cigna		Cigna	
Plan Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Deductible	\$100	\$200	\$250	\$500
Member Coinsurance	0%	20%	20%	40%
Out of Pocket Maximum	\$2,000	\$4,000	\$9,200	\$18,400
Out-Patient Care				
Office Visit PCP/Specialist	deductible	deductible + 20%	\$25 copay	deductible + 40%
Office Visit Mental Health	deductible	deductible + 20%	\$25 copay	deductible + 40%
Office Visit Chiro/PT	deductible	deductible + 20%	deductible + 20%	deductible + 40%
Diagnostic Lab, X-Ray	deductible	deductible + 20%	deductible + 20%	deductible + 40%
Advanced Imaging	deductible	deductible + 20%	deductible + 20%	deductible + 40%
Urgent Care	deductible	deductible + 20%	\$25 copay	same as in-network
Emergency Room	\$50 copay + deductible	same as in-network	\$50 copay	same as in-network
Day Surgery	deductible	deductible + 20%	deductible + 20%	deductible + 40%
In-Patient Hospital Care				
In-Patient Hospitalization	deductible	deductible + 20%	deductible + 20%	deductible + 40%
Prescription Drugs				
Generic	\$20 copay	Not Covered	\$20 copay	Not Covered
Preferred Brand	\$30 copay	Not Covered	20% coinsurance	Not Covered
Non-Preferred Brand	\$30 copay	Not Covered	20% coinsurance	Not Covered
Specialty	\$30 copay	Not Covered	20% coinsurance	Not Covered

This Summary comparison provides a general overview of key features of your medical plan and does not include all terms, conditions, limitations, and exclusions of the policy. Please refer to your official plan documents available at www.universityhealthplans.com/MGHIHP.

Definitions

Deductible: The amount you must pay out of pocket for covered medical services before your insurance begins to pay for designated services. The deductible is paid once per policy year.

Co-insurance: The percentage of costs you share with your insurance after meeting your deductible.

Copay: A fixed amount you pay for a covered service, such as a doctor's visit or prescription, typically due at the time of service.

Out-of-Pocket Maximum: The most you have to pay for covered services in a plan year, after which your insurance covers 100% of eligible costs.