

MGHIHP

Benefit Comparison 2025 -2026 Policy Year vs 2026-2027 Policy Year

MGHIHP	2025-2026		2026-2027	
Insurance Carrier	Wellfleet		Wellfleet	
Provider Network	Cigna		Cigna	
Plan Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Deductible	\$250	\$500	\$2,000	\$4,000
Member Coinsurance	20%	20-40%	20%	20-40%
Out of Pocket Maximum	\$9,200	\$18,400	\$10,600	\$21,200
Out-Patient Care				
Office Visit PCP/Specialist	\$25 copay	deductible + 20%	\$35 copay	deductible + 20%
Office Visit Mental Health	\$25 copay	deductible + 20%	\$35 copay	deductible + 20%
Office Visit Chiro/PT	deductible + 20%	deductible + 20%	\$35 copay	deductible + 20%
Diagnostic Lab, X-Ray	deductible + 20%	deductible + 20%	\$50 copay	deductible + 20%
Advanced Imaging	deductible + 20%	deductible + 20%	\$50 copay	deductible + 20%
Urgent Care	\$25 copay	same as in-network	\$75 copay	same as in-network
Emergency Room	\$50 copay	same as in-network	\$200 copay	same as in-network
Day Surgery	deductible + 20%	deductible + 40%	deductible + 20%	deductible + 40%
In-Patient Hospital Care				
In-Patient Hospitalization	deductible + 20%	deductible + 40%	deductible + 20%	deductible + 40%
Prescription Drugs				
Generic	\$20 copay	Not Covered	\$20 copay	Not Covered
Preferred Brand	20% coinsurance	Not Covered	20% coinsurance	Not Covered
Non-Preferred Brand	20% coinsurance	Not Covered	20% coinsurance	Not Covered
Specialty	20% coinsurance	Not Covered	50% 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.