



Compare our plans

Benefits effective July 1, 2025

Personal health benefits from birth to retirement

At home in Massachusetts

The people insured through the Massachusetts Group Insurance Commission (GIC) share a dedication to public service. For nearly four decades, Wellpoint — has been right here in Massachusetts, committed to serve the dedicated individuals and families who serve our Commonwealth and its municipalities.

What makes Wellpoint different?

Wellpoint is the only health plan that offers medical benefits exclusively to GIC members. We are uniquely positioned to tailor what we do to those who receive their health coverage through the GIC.

Healthcare made easier

Wellpoint's health plans are designed with you in mind.

The choice is yours

- **No network** — Wellpoint plans cover all doctors, facilities, and other healthcare providers. Use the plan's contracted care providers for the highest benefits at the lowest out-of-pocket costs. The choice is always yours.
- **No referrals to specialists, no PCP requirement** — Our plans do not require you to choose a primary care provider (PCP) or to obtain referrals for specialty office visits. Having a PCP is a good idea, and you're always free to ask your doctor for a specialist recommendation. It's entirely up to you.

Use any hospital

Receive services at any hospital, including the premier Boston-area teaching and research hospitals. With Community Choice, you pay a higher copay when you use certain hospitals. See hospital listing on the next page.

Unparalleled customer service

Wellpoint's customer service is second to none. Our member satisfaction rates consistently top 90%, and our members regularly renew year after year.

Coverage beyond the Commonwealth

When you travel outside of New England, Wellpoint's travel network protects you from unexpected bills. In addition, Wellpoint offers the only GIC plan that lets you live outside the U.S.

Behavioral health services

Wellpoint members have access to mental health and substance use services through Carelon Behavioral Health's network, the largest behavioral health network in the country.

Support for staying healthy

An effective health plan won't just help when you're sick — it also offers support and services to help you stay healthy.

Wellpoint plans offer a range of well-being tools and services. We'll help support your workout routine, provide services if you're expecting a child, and offer ideas and personal support for members dealing with chronic or other medical conditions.

The power of technology

Wellpoint is a leader in digital health plan access. We offer new, robust mobile apps; web-based tools; and expanded virtual care options, so you can access care anytime, anywhere.

There is a Wellpoint plan for you

Wellpoint offers three health plans for non-Medicare GIC members and their families. Our plans vary by:

- Residency requirements (where you live).
- Care providers who will bring the highest level of benefits.
- The amount you pay out of your own pocket when you receive care.
- The premiums you pay.

With three Wellpoint plans to choose from, there's sure to be one that works for you and your family.

How our plans compare

	Total Choice	PLUS Costs listed are with contracted care providers	Community Choice Costs listed are with Community Choice hospitals
Plan requirements, deductible, and out-of-pocket maximum			
Primary care provider (PCP) required?	No	No	No
Referrals to specialists required?	No	No	No
Preapproval needed for certain services?	Yes	Yes	Yes
Deductible (individual/family)	\$500/\$1,000 per year	\$500/\$1,000 per year	\$400/\$800 per year
Maximum out of pocket (individual/family)	\$5,000/\$10,000 per year	\$5,000/\$10,000 per year	\$5,000/\$10,000 per year
Office visits and other services not based in a hospital			
PCP office visit (tier 1/tier 2/tier 3)	\$20 copay per visit	\$10/\$20/\$40 copay per visit	\$20 copay per visit
Specialist office visit (tier 1/tier 2/tier 3)	\$45 copay per visit	\$30/\$60/\$75 copay per visit	\$30/\$60/\$75 copay per visit
Preventive care	No member cost	No member cost	No member cost
Virtual care visits	\$20 copay per visit	\$10 copay per visit	\$20 copay per visit
Urgent care and retail health clinic visits	\$20 copay per visit	\$20 copay per visit	\$20 copay per visit
Behavioral health and substance use disorder outpatient care	\$20 copay per visit	\$10 copay per visit	\$20 copay per visit
High-tech imaging (such as an MRI, CT, or PET scan)	\$100 copay per day, and deductible	\$100 copay per day, and deductible	\$100 copay per day, and deductible
Services at a hospital			
Emergency room visit (copay waived if admitted)	\$100 copay per visit, and deductible	\$100 copay per visit, and deductible	\$100 copay per visit, and deductible
Inpatient hospital care (tier 1/tier 2/tier 3)	\$275 copay per quarter, and deductible	\$275/\$500/\$1,500 copay per quarter, and deductible	\$275 copay per quarter, and deductible
Outpatient surgery			
At a hospital or hospital-owned location	\$250 copay per quarter, and deductible	\$250 copay per quarter, and deductible	\$250 copay per quarter, and deductible
Eye and gastrointestinal (GI) surgery at a freestanding location	\$150 copay per quarter, and deductible	\$150 copay per quarter, and deductible	\$150 copay per quarter, and deductible
All other outpatient surgery at a freestanding location	\$250 copay per quarter, and deductible	\$250 copay per quarter, and deductible	\$250 copay per quarter, and deductible
Prescription drugs			
Pharmacy deductible (individual/family)	\$100/\$200 per year	\$100/\$200 per year	\$100/\$200 per year
Retail pharmacy — 30-day supply (tier 1/tier 2/tier 3)	\$10/\$30/\$65 copay per prescription	\$10/\$30/\$65 copay per prescription	\$10/\$30/\$65 copay per prescription
Mail order — 90-day supply (tier 1/tier 2/tier 3)	\$25/\$75/\$165 copay per prescription	\$25/\$75/\$165 copay per prescription	\$25/\$75/\$165 copay per prescription
		With noncontracted care providers	At non-Community Choice hospitals
		Many services covered at 80% (you owe 20% coinsurance)	Many hospital services covered at 80% (you owe 20% coinsurance and a higher copay)

Plan by plan

Total Choice The GIC's most flexible plan	PLUS offers flexibility and choice Compare to point-of-service (POS) plans	Community Choice Compare to limited-network plans
<p>Our members have been telling us for years: The old Basic plan was anything but basic. We heard you! The plan's name now reflects what it offers: Total Choice.</p> <p>Total Choice lets you see any doctor and use any hospital — the benefits and the cost to you stay the same.</p> <p>There's no tiering in the Total Choice plan. You're free to see any doctor without worrying if you'll pay more. And your hospital costs stay the same whether you receive services at your nearby community hospital, at a Boston-area teaching hospital, or at a hospital you need when you travel.</p> <p>You can enroll in Total Choice if you live in any of the six New England states or outside of the U.S. You can even be a Total Choice snowbird, as long as your registered home address is in New England.</p> <p>Choose Total Choice if:</p> <ul style="list-style-type: none"> You live in one of the six New England states: Massachusetts, New Hampshire, Rhode Island, Maine, Vermont, or Connecticut. You have dependents who receive regular healthcare in other states. You want the freedom to see any doctor — or go to any hospital — without any differences in coverage. You have complex medical needs. You're comfortable with a higher premium for better plan flexibility and access. 	<p>If you live in New England, check out the PLUS plan. PLUS offers great benefits and flexibility at a lower premium.</p> <p>PLUS keeps your out-of-pocket costs lowest when you use contracted care providers. All Massachusetts doctors and hospitals are contracted care providers, and there are Wellpoint-contracted doctors and hospitals throughout New England.</p> <p>You have access to all Massachusetts hospitals, including the Boston-area hospitals, with three copay tiers. You'll pay the lowest copay at tier 1 hospitals.</p> <p>Your out-of-pocket costs will always be lowest when you use contracted care providers, but you're still free to use noncontracted care providers at the 80% benefit level.</p> <p>Choose PLUS if:</p> <ul style="list-style-type: none"> You live in one of the six New England states: Massachusetts, New Hampshire, Rhode Island, Maine, Vermont, or Connecticut. You have dependents who receive medical care in other states. You generally receive medical care near home but want the choice to use other care providers too. You want the option to use Boston-area teaching and research hospitals and are willing to pay more out of pocket if you do. You're comfortable with a midrange premium that ensures broader access to care providers. 	<p>If you live in Massachusetts and receive hospital services at one of the 59 Community Choice hospitals, you'll enjoy the lowest premiums of any GIC offering, with the same benefits as our higher-premium plans.</p> <p>In Community Choice, nonhospital services — including doctor visits — are covered the same no matter where you go or who you see.</p> <p>The Community Choice plan is designed for those who receive their elective hospital services at a Community Choice hospital. But if the need arises, you still have the freedom to receive services at other hospitals at the non-Community Choice 80% benefit level.</p> <p>Community Choice hospitals are located across Massachusetts — even the Dana-Farber Cancer Institute in Boston and Boston Children's Hospital are Community Choice. There's bound to be a plan hospital near you.</p> <p>Community Choice is not available in Nantucket or Martha's Vineyard.</p> <p>Choose Community Choice if:</p> <ul style="list-style-type: none"> You and your dependents live and receive medical care in Massachusetts. You receive most elective hospital services at a nearby community hospital. You'd like to keep your premium as low as possible. You're comfortable paying more out of pocket for elective services at a non-Community Choice hospital.

Massachusetts hospitals (medical)

	Total Choice	PLUS tier	Community Choice
Addison Gilbert Hospital	✓	2	✓
Anna Jaques Hospital	✓	1	✓
Athol Hospital	✓	1	✓
Baystate Franklin Medical Center	✓	1	✓
Baystate Medical Center	✓	2	✓
Berkshire Medical Center	✓	2	✓
Beth Israel Deaconess Medical Center - Boston	✓	1	✓
Beverly Hospital (Northeast)	✓	2	✓
Boston Children's Hospital	✓	2	✓
Boston Medical Center	✓	1	✓
Brigham and Women's Hospital	✓	3	
Brockton Hospital (Signature Healthcare)	✓	2	✓
Burbank Hospital (UMass Memorial HealthAlliance)	✓	2	✓
Cambridge Hospital (Cambridge Health Alliance)	✓	1	✓
Cape Cod Hospital	✓	2	✓
Carney Hospital	✓	2	✓
Charlton Memorial Hospital (Southcoast)	✓	2	✓
Clinton Hospital (UMass Memorial HealthAlliance)	✓	2	
Cooley Dickinson Hospital	✓	2	✓
Dana-Farber Cancer Institute - Boston	✓	2	✓
Emerson Hospital	✓	1	✓
Everett Hospital - Whidden (Cambridge Health Alliance)	✓	1	✓
Fairview Hospital	✓	2	✓
Falmouth Hospital	✓	2	✓
Faulkner Hospital (Brigham and Women's)	✓	2	
Framingham Union Hospital (MetroWest)	✓	2	✓
Good Samaritan Medical Center	✓	2	✓
Harrington Memorial Hospital	✓	1	✓
Heywood Hospital	✓	1	✓
Holy Family Hospital - Merrimack Valley	✓	1	✓
Holy Family Hospital - Methuen	✓	1	✓
Holyoke Medical Center	✓	1	✓
Lahey Hospital & Medical Center - Burlington	✓	2	✓
Lahey Medical Center - Peabody	✓	2	✓
Lawrence General Hospital	✓	1	✓
Lawrence Memorial Hospital of Medford	✓	1	✓
Leominster Hospital (UMass Memorial HealthAlliance)	✓	2	✓

	Total Choice	PLUS tier	Community Choice
Lowell General Hospital	✓	2	✓
Marlborough Hospital (UMass Memorial)	✓	1	
Martha's Vineyard Hospital	✓	2	
Massachusetts Eye and Ear	✓	2	✓
Massachusetts General Hospital	✓	3	
MassGeneral for Children at North Shore Medical Center	✓	3	
Melrose-Wakefield Hospital	✓	1	✓
Mercy Medical Center	✓	1	✓
Millford Regional Medical Center	✓	1	✓
Milton Hospital (Beth Israel Deaconess)	✓	1	✓
Morton Hospital	✓	2	✓
Mount Auburn Hospital	✓	1	✓
Nantucket Cottage Hospital	✓	2	
Nashoba Valley Medical Center	✓	1	✓
Needham Hospital (Beth Israel Deaconess)	✓	1	✓
New England Baptist Hospital	✓	2	✓
Newton-Wellesley Hospital	✓	2	
Noble Hospital (Baystate)	✓	1	✓
Norwood Hospital	✓	1	✓
Plymouth Hospital (Beth Israel Deaconess)	✓	1	✓
Saint Vincent Hospital	✓	2	✓
Saints Medical Center (Lowell General)	✓	2	✓
Salem Hospital (North Shore Medical Center)	✓	2	
Shriner's Hospital for Children - Boston	✓	2	✓
Shriner's Hospital for Children - Springfield	✓	2	✓
South Shore Hospital	✓	1	✓
St. Anne's Hospital	✓	2	✓
St. Elizabeth's Medical Center	✓	2	✓
St. Luke's Hospital (Southcoast)	✓	2	✓
Sturdy Memorial Hospital	✓	1	✓
Tobey Hospital (Southcoast)	✓	2	✓
Tufts Medical Center	✓	3	
UMass Memorial Medical Center	✓	2	
Union Hospital (North Shore Medical Center)	✓	2	
Winchester Hospital	✓	1	✓
Wing Hospital (Baystate)	✓	1	✓

With three comprehensive plans for non-Medicare GIC members — there's a Wellpoint plan to support the healthcare needs of you and your family.

To learn more:

Call Wellpoint Member Services toll free at **877-633-6396** (TTY: 711).

Go to wellpointmass.com.

If you're a Medicare-eligible GIC member:

Call **877-633-6396** to find out about Wellpoint's Medicare Extension plan.

Already a Wellpoint member?

You don't need to take any action.

For questions about enrolling:

See your *GIC Benefits Guide* for information about deadlines and how to enroll.

Go to the GIC's website at mass.gov/gic.



Visit our website at wellpointmass.com.

Wellpoint
 P.O. Box 4095
 Woburn, MA 01888
877-633-6396

Your whole health is our whole point.