

# How can I get lower costs AND rich benefits?

With The City of Worcester Advantage, you have two plan options to choose from: **Direct and Advantage.**

	<b>Direct</b>	<b>Advantage</b>
	Gives you a network of providers and hospitals chosen for their medical excellence, cost-efficiency and innovation.	Including over 60,000 providers, the Advantage provider group is tiered based on accessibility to the community. Providers like <b>Saint Vincent Hospital</b> and <b>Reliant Medical Group</b> can be found in Tier 1 and <b>UMass Memorial Health Care</b> can be found in Tier 2.
<b>Medical deductible</b> A deductible is the amount of allowed charges you pay before payment is made by the plan for medical, behavioral health and pharmacy services.	\$400 individual \$800 family	\$500 individual \$1,000 family
<b>Out-of-pocket maximum</b> The out-of-pocket maximum is the annual amount of deductible, coinsurance and copayments for which you are responsible. This does not include your premium charge or any amounts you pay for services that are not covered by the plan.	\$5,000 individual \$10,000 family	\$5,000 individual \$10,000 family

Benefit	Direct cost-sharing	Advantage cost-sharing		
		Tier 1	Tier 2	Tier 3
Routine wellness exams	\$0 per visit	\$0 per visit		
Routine eye exams (one every 12 months)	\$0 per visit	\$0 per visit		
PCP office visits	\$20 per visit	\$20 per visit	\$25 per visit	\$25 per visit
Specialist office visits	\$35 per visit	\$40 per visit	\$50 per visit	\$50 per visit
Chiropractic care (up to 12 visits per benefit year)	\$20 per visit	\$25 per visit		
Retail clinic (Minute Clinic®)	\$20 per visit	\$20 per visit		
Diagnostic services (Lab, X-ray, etc.)	Covered in full (after deductible)	Covered in full (after deductible)		
Short-term physical therapy and occupational therapy rehabilitative services (60 visits per benefit year)	\$20 per visit (after deductible)	\$25 per visit (after deductible)		
Imaging in a non-hospital setting (CT, PET, MRI scans, Nuclear Cardiology)	\$50 copayment (after deductible)	\$50 copayment (after deductible)		
Imaging in a hospital setting (CT, PET, MRI scans, Nuclear Cardiology)	\$100 copayment (after deductible)	\$100 copayment (after deductible)		
Durable Medical Equipment	20% coinsurance (after deductible)	20% coinsurance (after deductible)		
Outpatient surgery	\$250 copayment (after deductible)	\$250 copayment (after deductible)	\$350 copayment (after deductible)	\$500 copayment (after deductible)
Inpatient hospital care visits	\$275 copayment per admission (after deductible)	\$275 copayment per admission (after deductible)	\$500 copayment per admission (after deductible)	\$750 copayment per admission (after deductible)
Emergency care visits	\$150 per visit	\$150 per visit		
Ambulance	Covered in full (after deductible)	Covered in full (after deductible)		
Outpatient mental health and substance abuse care visits	\$20 per visit	\$20 per visit		
Inpatient mental health and substance abuse care visits	Covered in full	Covered in full		

**For a complete listing of benefits, please refer to The City of Worcester Advantage benefit summary. You can also call us at 1-855-216-5924 (TRS 711) or visit [WorcesterAdvantagePlan.org](http://WorcesterAdvantagePlan.org).**



With The City of Worcester Advantage Plan, you have two plan options with the doctors you know and trust.

Network hospitals - Massachusetts	Direct plan	Advantage plan		
		Tier 1	Tier 2	Tier 3
Addison Gilbert Hospital, Gloucester	•			•
Anna Jaques Hospital, Newburyport	•			•
Athol Hospital, Athol	•			•
Baystate Franklin Medical Center, Greenfield				•
Baystate Mary Lane Hospital, Ware				•
Baystate Medical Center, Springfield				•
Baystate Noble Hospital, Westfield				•
Baystate Wing Hospital, Palmer				•
Berkshire Medical Center, Pittsfield				•
Beth Israel Deaconess Hospital, Milton	•			•
Beth Israel Deaconess Hospital, Needham				•
Beth Israel Deaconess Hospital, Plymouth	•			•
Beth Israel Deaconess Medical Center, Boston				•
Beverly Hospital, Beverly	•			•
Boston Children's Hospital, Boston				•
Boston Medical Center, Boston				•
Brigham and Women's Faulkner Hospital, Boston	•			•
Brigham and Women's Hospital, Boston				•
Carney Hospital, Boston				•
CHA Cambridge Hospital, Cambridge				•
CHA Everett Hospital, Everett				•
CHA Somerville Hospital, Somerville				•
Charlton Memorial Hospital, Fall River	•			•
Cooley Dickinson Hospital, Northampton				•
Dana-Farber Cancer Institute, Boston				•
Emerson Hospital, Concord	•			•
Fairview Hospital, Great Barrington				•
Good Samaritan Medical Center, Brockton				•
Harrington HealthCare, Webster	•	•		
Harrington Hospital, Southbridge	•	•		
Heywood Hospital, Gardner	•	•		
Holy Family Hospital, Haverhill				•
Holy Family Hospital, Methuen				•
Holyoke Medical Center, Holyoke				•
Lahey Hospital & Medical Center, Burlington	•			•
Lahey Medical Center, Peabody	•			•
Lawrence General Hospital, Lawrence	•			•
Lawrence Memorial Hospital, Medford				•
Lowell General Hospital—Main Campus, Lowell	•			•
Lowell General Hospital—Saints Campus, Lowell	•			•
Massachusetts Eye and Ear Infirmary, Boston	•			•
Massachusetts General Hospital, Boston				•
MelroseWakefield Hospital of Melrose				•
Mercy Medical Center, Springfield				•
MetroWest Medical Center, Framingham	•			•
Milford Regional Medical Center, Milford	•	•		
Morton Hospital, Taunton				•
Mount Auburn Hospital, Cambridge	•			•
Nashoba Valley Medical Center, Ayer				•
New England Baptist Hospital, Boston	•			•
Newton-Wellesley Hospital, Newton	•			•
North Shore Medical Center, Salem Hospital, Salem				•
Norwood Hospital, Norwood				•
Saint Anne's Hospital, Fall River				•
Saint Elizabeth's Medical Center, Boston				•
Saint Luke's Hospital, New Bedford	•			•
Saint Vincent Hospital, Worcester	•	•		
Signature Healthcare Brockton Hospital, Brockton	•			•
South Shore Hospital, Weymouth	•			•
Sturdy Memorial Hospital, Attleboro				•
Tobey Hospital, Wareham	•			•
Tufts Medical Center, Boston	•			•
UMassMemorial HealthAlliance – Clinton Hospital, Clinton	•		•	
UMassMemorial HealthAlliance – Clinton Hospital, Fitchburg	•		•	
UMassMemorial HealthAlliance – Clinton Hospital, Leominster	•		•	
UMassMemorial – Marlborough Hospital, Marlborough, Marlborough	•		•	
UMassMemorial Medical Center, Memorial Campus – Worcester			•	
UMassMemorial Medical Center, University Campus – Worcester			•	
Winchester Hospital, Winchester	•			•
Network hospitals - New Hampshire	Direct plan	Advantage plan		
Catholic Medical Center, Manchester, NH				•
Cheshire Medical Center, Keene, NH				•
Elliot Hospital, Manchester, NH				•
Exeter Hospital, Exeter, NH				•
Mary Hitchcock Memorial Hospital, Lebanon, NH				•
Parkland Medical Center, Derry, NH				•
Portsmouth Regional Hospital, Portsmouth, NH				•
Southern New Hampshire Medical Center, Nashua, NH				•

The following hospitals are also available for members of the Direct plan through the Peace of Mind Program™ benefit:

- Beth Israel Deaconess Medical Center, Boston
- Boston Children's Hospital, Boston
- Brigham and Women's Hospital, Boston
- Dana-Farber Cancer Institute, Boston
- Massachusetts General Hospital, Boston

This list is current as of April 1, 2021.