

# How can I get lower costs AND rich benefits?

The Advantage Qualified High Deductible Plan with a Health Savings Account (HSA), from The City of Worcester Advantage, features lower premiums than traditional plans.

	Advantage QHDP with HSA
<p><b>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. If you elect family coverage, you and your family must meet the family coverage deductible amount. The family coverage deductible is considered met when any one or combination of members in a family reaches the family deductible amount.</p>	<p>\$1,500 individual \$3,000 family</p>
<p><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.</p>	<p>\$5,000 individual \$10,000 family</p>

Benefit	Tier 1 cost-sharing	Tier 2 cost-sharing	Tier 3 cost-sharing
Routine wellness exams	\$0 per visit		
PCP office visits	\$20 per visit (after deductible)	\$20 per visit (after deductible)	\$25 per visit (after deductible)
Specialist office visits	\$40 per visit (after deductible)	\$40 per visit (after deductible)	\$50 per visit (after deductible)
Routine eye exams (one every 12 months)	\$0 per visit		
Chiropractic care (up to 12 visits per benefit year)	\$25 per visit (after deductible)		
Retail clinic (Minute Clinic®)	\$20 per visit (after deductible)		
Diagnostic services (Lab, X-ray, etc.)	Covered in full (after deductible)		
Short-term physical therapy and occupational therapy rehabilitative services (60 visits per benefit year)	\$25 per visit (after deductible)		
Imaging in a non-hospital setting (CT, PET, MRI scans, Nuclear Cardiology)	\$50 copayment (after deductible)		
Imaging in a hospital setting (CT, PET, MRI scans, Nuclear Cardiology)	\$100 copayment (after deductible)		
Durable Medical Equipment	20% coinsurance (after deductible)		
Outpatient surgery	\$250 copayment (after deductible)	\$250 copayment (after deductible)	\$500 copayment (after deductible)
Inpatient hospital care visits	\$275 copayment (after deductible)	\$275 copayment (after deductible)	\$750 copayment (after deductible)
Emergency care visits	\$150 copayment (after deductible)		
Ambulance	Covered in full (after deductible)		
Outpatient mental health and substance abuse care visits	\$20 per visit (after deductible)		
Inpatient mental health and substance abuse care visits	Covered in full (after deductible)		
Prescription drug coverage provided through CVS Caremark.	\$10/\$30/\$60 after deductible (Retail up to a 30-day supply) \$25/\$75/\$180 after deductible (Mail order up to a 90-day supply)		

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 QHDP, you have access to the doctors you know and trust.

Network hospitals - Massachusetts	Advantage QHDP		
	Tier 1	Tier 2	Tier 3
Addison Gilbert Hospital, Gloucester			•
Anna Jaques Hospital, Newburyport			•
Athol Memorial 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 at Hubbard, Webster	•		
Harrington Hospital—Southbridge Campus, Southbridge	•		
Heywood Hospital, Gardner	•		
Holy Family Hospital – Haverhill, Haverhill			•
Holy Family Hospital – Methuen, 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, 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 Campus, Salem			•
North Shore Medical Center, Union, Lynn			•
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			•
UMass Memorial HealthAlliance – Clinton Hospital, Clinton		•	
UMass Memorial HealthAlliance – Clinton Hospital, Burbank Campus, Fitchburg		•	
UMass Memorial HealthAlliance – Clinton Hospital, Leominster Campus, Leominster		•	
UMass Memorial – Marlborough Hospital, Marlborough		•	
UMass Memorial Medical Center, Memorial Campus – Worcester, Worcester		•	
UMass Memorial Medical Center, University Campus – Worcester, Worcester		•	
Winchester Hospital, Winchester			•
Network hospitals - New Hampshire and Vermont	Advantage QHDP		
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			•
Southwestern Vermont Medical Center, Bennington, VT			•

This list is current as of April 1, 2020.