

What are some of the differences in coverage between medical plans?

The chart below is one tool to help you evaluate some basic plan differences. The [2025 Benefit Guidebook](#) is another resource to compare and view differences. For details about coverage amounts, maximums and exclusions it is important to refer to the plan documents on the [College's benefit plan information page](#) or call Cigna One Guide at 888-806-5042.

Health Service - see each plan benefits summary for coverage and maximums	Silver	Gold	Platinum Plus
Wellness Exam & Preventive Care per Guidelines (Details Here)	✓	✓	✓
Routine Immunizations (i.e. Flu, Covid-19, etc.- Details Here)	✓	✓	✓
Preventive Care & Screening based on Demographic Group (Details Here)	✓	✓	✓
MDLive – Cigna Telehealth (primary care, behavioral care, urgent care, dermatology)	✓	✓	✓
In and Out of Network Coverage	✓	✓	✓
Healthy Pregnancies/Healthy Babies (care management program with incentives)	✓	✓	✓
Hearing Aids	✓	✓	✓
Prescription and Pharmacy Benefits	✓	✓	✓
Total Behavioral Health including Talkspace, iPrevail, Happify apps	✓	✓	✓
Health Savings Account (HSA) with College Contributions	✓		
High Deductible (typically lower per paycheck deductions)	✓		
Low Deductible (typically higher per paycheck deductions)		✓	✓
Acupuncture (see plan benefits summary for coverage and maximums)			✓
Fertility Treatment (see plan benefits summary for covered services, lifetime maximum \$25K)			✓
Massage (after submitting claim form for reimbursement)			✓
Non-Emergency International coverage for extended travel			✓
GLP-1 Weight Loss Prescriptions (if meets medical criteria and physician prescribed).			✓
Wilderness Therapy (see plan benefits summary for coverage and maximums)			✓

Questions?

- Call Cigna One Guide at 888-806-5042 to discuss plan details.
- Reach out to the Benefits Team: Benefits@gmhec.org or 802-443-5485.