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 2027 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 pages or call Cigna One Guide at 888-806-5042.

Health Service *See each plan benefits summary for coverage and maximums. Keep in mind that the way the insurance pays for covered services varies based on the plan.*	**Silver**	**Gold**	**Platinum Plus**
Wellness Exam & Preventive Care per Guidelines (Details Here or via the Cigna learn more site)	✓	✓	✓
Routine Immunizations (i.e. Flu, Covid-19, etc.- Details Here)	✓	✓	✓
Preventive Care & Screening based on Demographic Group (Details Here)	✓	✓	✓
Cigna Virtual Care Menu (MDLive offers primary care, behavioral care, urgent care, dermatology)	✓	✓	✓
In and Out of Network Medical Coverage	✓	✓	✓
Healthy Pregnancies/Healthy Babies (care management program with incentives)	✓	✓	✓
Hearing Aids (through Cigna's partner vendor Start Hearing)	✓	✓	✓
Prescription and Pharmacy Benefits	✓	✓	✓
Total Behavioral Health including Headspace (your everyday mental health companion)	✓	✓	✓
Fertility Services (lab and radiology test, counseling, surgical treatment, includes artificial insemination - see plan benefit summary for covered services)	✓	✓	✓
Additional Fertility Treatment (in-vitro fertilization, GIFT, ZIFT, etc.- see plan benefit summary for covered services, lifetime maximum $25K)			✓
Health Savings Account (HSA) with College Contributions	✓		
High Deductible (typically lower per paycheck deductions)	✓		
Low Deductible (typically higher per paycheck deductions)		✓	✓
Non-Emergency International coverage for extended travel			✓
GLP-1 Weight Loss Prescriptions (if meets medical criteria and physician prescribed).	✓		

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.