



Town of Northbridge
TREASURER/COLLECTOR
 Northbridge Town Hall
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TO: TOWN OF NORTHBRIDGE EMPLOYEES AND RETIREES

FROM: JULIE A. HARRIS
 TREASURER/COLLECTOR

DATE: 5/25/2017

RE: HEALTH/DENTAL INSURANCE RATES EFFECTIVE 7/1/2017
 OPEN ENROLLMENT

The Town of Northbridge will have an open enrollment meeting at the Town Hall in the Selectmen's Room on **Tuesday, June 6, 2017 from 2:00 to 4:30 P.M.** Insurance providers will be present to assist you with any questions or concerns.

As you may be aware, the Town's health plans for active employees and early/non-Medicare retirees renew each July 1st and this year there are changes to the premium rates and the benefits as noted below.

Health Insurance Plans		July 1, 2017				
		Full Rate	Town	Employee/Retiree	Weekly	Bi-Weekly
Fallon Direct Care			75%	25%		
	Ind	\$725.05	\$543.81	\$181.24	\$45.31	\$90.62
	Fam	\$1,957.65	\$1,468.25	\$489.40	\$122.35	\$244.70
Fallon Select Care			75%	25%		
	Ind	\$833.39	\$625.03	\$208.36	\$52.09	\$104.18
	Fam	\$2,250.17	\$1,687.61	\$562.56	\$140.64	\$281.28
Harvard Pilgrim HMO			75%	25%		
	Ind	\$1,075.30	\$806.46	\$268.84	\$67.21	\$134.42
	Fam	\$2,776.42	\$2,082.30	\$694.12	\$173.53	\$347.06
HPHC PPO			68%	32%		
	Ind	\$1,257.62	\$855.18	\$402.44	\$100.61	\$201.22
	Fam	\$3,247.19	\$2,208.07	\$1,039.12	\$259.78	\$519.56

Below please find the new rates for the Altus Dental Plans for July 1, 2017 through June 30, 2018.

<u>Altus Dental Insurance Plans</u>		<u>Employee/Retiree</u>	<u>Weekly</u>	<u>Bi-Weekly</u>
High Plan		100%		
	Ind	\$48.60	\$12.15	\$24.30
	Two-Person	\$97.18	\$24.30	\$48.59
	Family	\$173.21	\$43.31	\$86.61
Low Plan				
	Ind	\$38.74	\$9.69	\$19.37
	Two-Person	\$77.48	\$19.37	\$38.74
	Family	\$138.11	\$34.53	\$69.06

You are encouraged to compare costs and networks, visit the annual open enrollment/benefit fair, as carrier representatives questions and get information to make informed decisions.

Below is a comparison showing a brief summary of the changes to the health insurance plans compared to the current plans. There is also information included on the new **Health Insurance Arrangement (HRA)** which is available to assist members who may incur some of the eligible expenses for reimbursement.

The Town of Northbridge – Current vs. July 1, 2017			
Current Plan Benefits	Current Plans	GIC Like - FCHP	GIC Like - HPHC
Physician Office Visit / Well Care	Covered In Full (CIF)	CIF	CIF
PCP / Specialist office visit	\$25 /\$40	\$20/\$60	\$10/\$20/\$40 & \$30/\$60/\$75 See HPHC material for provider tier info.
Deductible	None	\$550/\$1,100	\$500/\$1,000 \$100/\$200 Rx
Out-of-Pocket Maximum	\$2k/\$4k	\$5k/\$10k	\$5k/\$10k
Coinsurance	NA	NA	NA
Emergency Room	\$150 Copayment (Waived if admitted)	Ded, then \$100 Copayment (Waived if admitted)	Ded, then \$100 Copayment (Waived if admitted)
IN-PT Hospital Admission	\$1,000 Copay	Ded, then \$500 Copay	Ded, then \$275, \$500, or \$1,000 Copay See HPHC material for provider tier info
OUT-PT Surgical Day Care: Ambulatory Surgical Facility	\$500 Copay	Ded, then \$250 Copay	Ded, then \$250 Copay
Lab & X-rays	Covered In Full	Ded, then CIF	Ded, then CIF
CAT Scans, MRI, PET Scans	\$100 Copay per service	Ded, then \$100 Copay	Ded, then \$100 Copay
Rx – 30 day retail/90 day MOD	\$10 / \$20 / \$35 \$10 / \$20 / \$35	\$10 / \$30 / \$65 \$20 / \$60 / \$195	\$10 / \$30 / \$65 \$25 / \$75 / \$165

Above information is a brief description, the actual plan summaries will contain more details. As you will see the plans now include a deductible, which is the amount you must pay before benefits are provided to you.

The Town HRA Plan will help reimburse you part of the incurred deductible expenses as well as for co-pays (similar to the current plan). Information on how the plan works and how to file claims are attached.