

City of Newton, Massachusetts
Health Care Plan Design Changes
For All Municipal Employees
Effective
August 1, 2011

PLAN DESIGN CHANGES FOR MUNICIPAL EMPLOYEES

- Institute **New Deductible of \$250/\$500**, with an annual **out of pocket max of \$1000/\$2500**
- **Mandatory mail order for all “maintenance” medications**
- Physician Office visits – **increase** of \$5 from \$15 to \$20/visit
- Specialist Office visits – **new category** - \$35 co-pay/visit
- Outpatient day surgery co-pay –**new category** \$100 co-pay
- **Preventative care - \$0 co-pay**
- Emergency Room co-pay **increase** of \$50 to \$100/visit
- 30 day Prescription drug co-pay:

	<u>Current</u>	<u>Aug 1, 2011 (varies among units)</u>
➤ Tier 1	\$ 5.00	\$ 10.00 or \$ 15.00
➤ Tier 2	\$ 20.00	\$ 25.00 or \$ 30.00
➤ Tier 3	\$ 30.00	\$ 45.00 or \$ 50.00

INCENTIVE TO TRANSFER TO LOWER PLAN DESIGN
EFFECTIVE THROUGH
JULY 31, 2011

Any municipal employee who is currently enrolled in the **Individual Point of Service Option** will receive a **one-time** payment of **\$500**, and any municipal employee who is currently enrolled in the **Family Point of Service** option will receive a **one-time** payment of **\$1000**

IF

that employee **transfers** to the Tufts EPO or Harvard HMO Plan **by August 1, 2011** and agrees to remain in the EPO or HMO plan through July 1, 2014.

EFFECTIVE July 1, 2012 – the City will contribute the same dollar value to the Tufts P.O.S. plan as it contributes to the Tufts E.P.O.

PLAN DESIGN CHANGES FOR ALL NEW EMPLOYEES – EFFECTIVE
JULY 1, 2011 through June 30, 2014

- 70%-30% OR 75%-25% Contribution rate for all new employees (varies among bargaining units)
- 80% - 20% Contribution rate for all current employees as of 6/30/2011