

TO: Benefits-Eligible Employees
FROM: Human Resources
DATE: October 4, 2013
SUBJECT: 2014 Medical Plan Information

Employee Institution-Wide Meetings – September 26 and October 2, 2013

On September 26 and October 2, employee meetings were held where representatives from Human Resources and Blue Cross Blue Shield of Massachusetts (BCBS) presented the three 2014 medical plans options. Also presented were the various reimbursement and savings account options (e.g., HRA, HSA, FSA, LP-FSA) available to employees in 2014 to help pay for their out-of-pocket medical expenses under the deductible plans. For those employees who were unable to attend, please access the following link to view the full presentation: <http://www.whoi.edu/fileserver.do?id=165306&pt=2&p=170329>

BCBS Onsite for Lobby Hours - October 8, 2013

To assist employees with their questions about the three 2014 medical plan options, and the HRA, HSA, FSA and LP-FSA account options, representatives from BCBS and Human Resources will be available onsite at WHOI on Tuesday, October 8th as follows:

Clark Lobby – 8:00am to 12:00noon
Redfield Lobby – 1:30pm to 5:00pm

Open Enrollment (Oct 21 – Nov 15)

This year's Open Enrollment runs from October 21st to November 15th. With the new medical plan options for 2014, there will be a mass enrollment this year, requiring ALL benefits eligible employees to submit a benefits enrollment form to Human Resource by the deadline. Further, we are asking employees in advance to submit their form as soon as possible once they have made a decision on their 2014 plan elections. Open Enrollment packets will be mailed to employees on or around October 14th to their WHOI mailstop. If you will be away from WHOI during this year's Open Enrollment, please contact Human Resources to make other arrangements for submitting your enrollment form.

Additional Information and Resources Available

In 2014, all of the medical plans will use the Preferred Provider Organization (PPO) network. This is a national network that expands beyond Massachusetts and across the U.S. To check if your doctors are participating in the PPO network with BCBS, please access the following link and select the 'Blue Care Elect (PPO/EPO)' network from the dropdown: <https://findadoctor.bluecrossma.com/>

The pharmacy networks with BCBS are managed by Express Scripts, which handles the mail order and in person prescription service. For information about medications that are covered through our BCBS medical plans, as well as pharmacies that are in the Express Scripts network please visit the BCBS website at <https://www.bluecrossma.com/wps/portal/members/using-my-plan/manage-my-plan/pharmacy-coverage/> and scroll down to the bottom of the page. For information regarding the cost of a specific medication, contact Express Scripts at 1-800-892-5119 or check with your pharmacy.

For more information about the 2014 Medical Plans offered through WHOI, please visit the HR/Benefits website at <http://www.whoi.edu/website/HR/2014-medical-plan-changes>. If you have specific questions that are not addressed on the website, please contact Human Resources at hr@whoi.edu or x2253.