

Human Resources: Health Insurance

2015 Medical Plans

New Medical Plan Offerings for 2015

For 2015, the Institution plan options have not changed.

Plan 1: High Deductible Health Plan with Health Reimbursement Account (HDHP-HRA):

- BCBS Plan Name: Blue Care Elect Deductible
- Existing plan since 2010
- National PPO network
- In-network and out-of-network coverage
- No Primary Care Physician or referrals required
- Annual Deductible: \$2,000 for individual coverage, \$4,000 for employee plus coverage*
- WHOI will fund the first 50% of the deductible through the HRA
- Employees can continue to participate in the traditional Healthcare Flexible Spending Account (Health FSA) plan

Plan 2: High Deductible Health Plan with Health Savings Account (HDHP-HSA):

- BCBS Plan Name: Blue Care Elect Saver
- National PPO network
- In-network and out-of-network coverage
- No Primary Care Physician or referrals required
- Annual Deductible: \$1,500 for individual, \$3,000 for employee plus coverage*
- WHOI will contribute 50% of the deductible into the HSA. It is still yet to be determined the frequency of when the employer contributions will be funded to the employee's HSA account (e.g., annual, semi-annual, quarterly, monthly).
- Employees will also be able to contribute to the pre-tax HSA account
- 2015 Annual HSA Contribution Limits (employer and employee combined): \$3,350 for individual coverage, \$6,650 for employee plus coverage
- Employees can participate in the new 'limited purpose' Health FSA plan

Plan 3: Low Deductible Health Plan:

- BCBS Plan Name: Advantage Blue
- National PPO network
- In-network coverage only
- No Primary Care Physician or referrals required
- Annual Deductible: \$500 for individual, \$1,000 for employee plus coverage*
- Employees can continue to participate in the traditional Health FSA plan

*employee plus coverage includes: employee + spouse, employee + child(ren), and family coverage.

Health Insurance

[If You Are Traveling](#)

If you join any group medical plan and need medical services while traveling outside its enrollment area, you are still covered. Hospital emergency treatment due to a life-threatening situation or the sudden onset of an illness is covered. You should notify Blue Cross within 48 hours of your treatment.

Last updated: October 16, 2014

Related Files

- » [Managing your FSA, HRA or HSA Communication](#)
- » [Summary Annual Report- WHOI Medical Benefit](#)

Related Links

- » [Blue Cross Blue Shield of Massachusetts](#)
- » [Blue Cross Blue Shield of Massachusetts](#) - link to the official BCBS of Massachusetts website.

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