Human Resources

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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.

Related Files

Managing your FSA, HRA or HSA Communication

Summary Annual Report- WHOI Medical Benefit

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.

Related Links

Blue Cross Blue Shield of Massachusetts

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