Print

Human Resources: 2010 Medical Plan Changes

Medical Plan Changes (effective January 1, 2010)

Please be advised of the following changes to your medical plan options for 2010:

We are offering a new High Deductible Health Plan (HDHP) which is available to all employees (in and out-of-state). This is a lower cost medical plan option which is subject to an annual deductible of $2,000 per member, capped at $4,000 per family. Along with this new plan, WHOI will automatically provide an employer-funded Health Reimbursement Account (HRA). For more information and resources regarding the HDHP with associated HRA, please refer to the following link to the 'HDHP Plan Resources' page which provides specific information and tools relating to this particular plan at http://www.whoi.edu/HR/page.do?pid=39816.

The PPO plan for in-state employees is being eliminated as an option. Employees currently enrolled in the in-state PPO plan will need to select a new medical plan for 2010 and will have the choice of 3 plans: HMO, Access Blue, and the new HDHP.

Good news about covered services for colonoscopies! Effective for 2010, all our medical plans will cover rountine colonoscopies at 100% as a preventive service. This will save employees $250 compared to previous years. Please note that in order to be covered in full, the procedure must be routine and preventive in nature. Otherwise, you will be subject to the $250 co-payment, or deductible under the HDHP plan.

There are no other plan changes.

Please review the attached 2010 Medical Plan Comparison for a snapshot comparison of the covered services and out-of-pocket under the different medical plans (see Related Files section of this page). *Please note this is a summary of the plans. The subscriber certificate, and any riders attached thereto, defines the terms and conditions of these benefits in greater detail. Should any discrepancy arise, the subscriber certificate and riders will govern*

For a more detailed review of your medical plan options, please review the specific BCBS Benefit Plan Summaries (available on the Related Files section of this page).

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