

**IMPORTANT INFORMATION REGARDING
MEDICAL AND DENTAL OPEN ENROLLMENT FOR 2013**

Transition to New “EdHealth” Collaborative Initiative

Over the past two years about two dozen Massachusetts schools have together explored ways to manage health insurance costs more effectively. This effort has resulted in the development of an organization called “Collaborative Educational Ventures of New England” (CEVoNE). Under the auspices of CEVoNE a new health insurance entity was formed, called “Educators Health Insurance Exchange of New England,” with the working name of **EdHealth**.

Currently ten schools are committed to providing health insurance to their employees under the EdHealth umbrella, six (including Boston College) starting July 1, 2013, and four starting January 2014. Additional schools are expected to join in coming years. By utilizing economies of scale, participating schools expect to save on overhead costs and to better manage the risk of large claims. Savings are expected to increase in the future as more educational institutions become part of EdHealth.

Because Harvard Pilgrim Health Care will be one of the two carriers in EdHealth (Tufts Health Plan is the other), the change to EdHealth will essentially be invisible to our employees. The only noticeable difference will be the several benefit changes that have resulted from the joint effort of the schools to consolidate the number of plan offerings supported by EdHealth. The benefit changes for Boston College will be effective June 1, 2013, and are described below.

Benefit Changes in the Boston College PPO and HMO Plans – Effective JUNE 1, 2013

1. Chiropractic services, which our plans have never covered in the past, will be covered with a \$20 copayment for up to 20 visits per year, with HPHC participating providers.
2. The number of visits for Physical and Occupational Therapy (PT/OT) will increase from 25 to 30 per year.
3. The \$150 fitness club reimbursement will be enhanced by an additional and separate \$150 weight-loss program reimbursement. This benefit will apply to traditional “Weight Watchers” programs (not on-line programs), as well as hospital-based weight programs.
4. The Emergency Room fee will increase from \$50 to \$100 (waived if admitted).
5. There will be a \$75 copayment for PET/MRI/CT scans. The copay will be charged only once per diagnosis when the scans are for ongoing treatment of cancer.

(continued)

6. The Prescription Drug benefit is changing from our current 3-tier plan to a 4-tier plan. [Our current \$10 Tier 1 will be split into two tiers with \$5 and \$15 copays; the current \$20 Tier 2 will become a \$25 Tier 3; and the current \$35 Tier 3 will become a \$40 Tier 4.]

Again, all six of these benefit changes came about from an EdHealth Plan Design Committee effort to consolidate the number of different plans offered by all the participating schools into a more manageable number of offerings under the EdHealth program.

Additional JULY 1 OPEN ENROLLMENT Period

Since Boston College is the only participating EdHealth school with a June 1 anniversary date for its medical plans, we decided to change to a July 1 anniversary date, to be consistent with a number of other schools. Therefore, this year Boston College employees will be able to make Open Enrollment changes with July 1 effective dates, as well as June 1 effective dates. Note that the premium rates and the benefit changes effective on June 1, 2013, will continue for the July 1, 2013 through June 30, 2014 policy year.

The July 1 Open Enrollment option applies to the two Delta Dental plans, as well.

NOTE: The deadline for June 1 effective date changes is May 24th; the deadline for July 1 effective date changes is June 21st.