No Benefit Changes in the Medical and Dental Plans for January 1, 2015

There are no changes in coverage for January 1, but the following reminders might be helpful.

1. **Copays for Prescription Drugs** – The 4-tier Rx copays are: $5 for Tier 1; $20 for Tier 2; $30 for Tier 3; and $50 for Tier 4. The 90-day mail order copays are – double copays for Tiers 1-3 and triple copay for Tier 4.

2. **High-End Radiation Copay** – There is a $75 copayment for PET/MRI/CT scans. As of last July 1 the $75 copay is limited to twice per year for all conditions, including cancer, and for all relevant tests combined.

Change to January 1 Open Enrollment Period

There are two reasons for this change: (a) so there will be a uniform plan year for all participating EdHealth schools, the collaborative B.C. is a member of, and (b) to make it easier to comply with federal Affordable Care Act requirements, particularly with respect to reporting. **Going forward, January 1 is the new annual Open Enrollment date for Medical and Dental plans. There will no longer be an open enrollment period in July.**

Dependent Eligibility Audit

In collaboration with our Internal Audit Department, we expect to conduct an audit of dependents covered under our medical and dental plans during 2015. In anticipation of the audit, we are asking all participants with family coverage under our plans to ensure that their covered dependents comply with our plans’ dependent eligibility requirements, as stated below. Anyone who has ineligible dependents currently enrolled in the plans should take steps to remove them effective December 31, 2014, by completing the appropriate forms available online and from the Benefits Office. Removing ineligible dependents at this time will have no effect on any prior claims that were paid. Eligible dependents are:

- The legal spouse of the subscriber (does not include ‘common law’ spouses).
- The former spouse of the subscriber, until either party remarries.
- A child (including an adopted child) of the subscriber or spouse until the child’s 26th birthday.
- An unmarried child under age 19 for whom the subscriber or spouse is legal guardian.
- A child age 26 or older who has been approved by Harvard Pilgrim or Delta Dental for continued coverage as a Disabled dependent under the carrier’s guidelines.
- The unmarried child of an enrolled dependent.

If you are unsure as to whether a current family member qualifies as a dependent, you may contact the Benefits Office for clarification or call Harvard Pilgrim’s Member Services.