TO: All Eligible Employees

FR: Jack Burke, Benefits Director

RE: Medical and Dental Open Enrollment Period

Accompanying this memo are:
- Schedule of the new medical and dental plan rates that will be effective January 1
- General Information on coverage changes and the Affordable Care Act
- Notice about “COBRA” rights when an employee’s or a dependent’s coverage ends
- Notice about Medicaid Premium Assistance and the Children’s Health Insurance Program

NEW MEDICAL RATES – EFFECTIVE JANUARY 1, 2016

Our medical premiums are a direct reflection of our claims and, unfortunately, the level of our claims has remained relatively high for a second year in a row. In particular, the number of high-cost claimants has continued to be higher than normal. Prescription drug costs are also a major factor in our claims, with costly specialty and injectable drugs contributing to the increasing trend. As a result, the bottom line is that we have to increase our PPO and HMO rates by 8% in January. Please refer to the rate sheet accompanying this memo and also the General Information sheet for minor coverage changes.

As we reported last year, Harvard Pilgrim data do indicate that most of our medical plan participants are generally healthy and utilize preventive health services at a high level, and that, at least, is good news. But chronic conditions, such as, diabetes, cancer, and heart disease, are more prevalent than we would like at this time and they continue to drive our claims.

THE DENTAL PLAN RATES – EFFECTIVE JANUARY 1, 2016

Our Delta Premier rates will increase by 7% in January, but this is the first increase since June 2010. The Individual rate will go up by $1.00/month and the Family rate by $3.40/month. (See the General Information sheet for changes in the coverage.) Rates for the DeltaCare plan are increasing by 4.8%.

OPEN ENROLLMENT PERIOD

During the Open Enrollment period, now through December 4th, eligible employees may switch coverage from one plan to another, enroll in a medical or dental plan for the first time, add or remove dependents, or change membership from individual to family (or vice versa), with the transaction effective January 1, 2016. [Note: Changing membership is not permitted at other times unless qualifying conditions set by IRS regulations are met – for example, marriage, birth of a child, a spouse’s involuntary loss of coverage due to termination of employment, etc.]
Information about the plans may be obtained from the Benefits Office in the 129 Lake St. building on the Brighton Campus. Enrolling in or making changes to a Harvard Pilgrim plan are done online through their HPHConnect service, and the instructions are available on the Human Resources website [www.bc.edu/hr] – click on the Open Enrollment link under “News.” Delta Dental forms for enrollment and changes are also available through the Open Enrollment link. [If you have trouble using Harvard Pilgrim’s HPHConnect service, forms are available from the Benefits Office.]

To change medical or dental plans or to enroll in a plan for the first time, you must complete the Harvard Pilgrim online process, or submit the enrollment form for Delta Dental to the Benefits Office, **no later than Friday, December 4, 2015**, in order for ID cards to be received by the January 1st effective date. **Note:** If you change to or enroll in a family membership and include your spouse on the plan(s), you will need to submit a copy of your marriage certificate to the Benefits Office before your enrollment request can be processed.

**[Also note that if you make no change, your current coverage will simply continue.]**

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**THE PRESCRIPTION MAIL ORDER OPTION**

Harvard Pilgrim’s Mail Service Prescription Drug Program can provide cost savings on 90-day prescriptions, with free standard delivery. Anyone who utilizes maintenance medications should consider this alternative. The benefit is that, for Tier 1, Tier 2, and Tier 3 prescriptions, you can usually get a 90-day supply by paying only two copay amounts instead of three (saving $5, $20, or $30 respectively. (Tier 4 prescriptions will still cost three copays for a 90-day supply.)

Harvard Pilgrim’s mail service provider is Walgreens. To register for the service go to [www.walgreens.com/mailservice](http://www.walgreens.com/mailservice). You can also register by mail (contact the Benefits Office to obtain the form), and you can call Walgreens at 1-877-347-3216.

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**RULES FOR DEPENDENT CHILD COVERAGE**

Children may remain on a medical or dental family membership until their 26th birthday. If you have a child under age 26 who is not on your plan but who needs coverage, you may add the child as of January 1, 2016. You will need to complete a Delta Dental enrollment/change form giving us your child’s information and/or add the child through Harvard Pilgrim’s HPHConnect online service. You may also remove a child who is on your plan but no longer needs coverage. The forms are available in the Benefits Office or you can go to [www.bc.edu/hr](http://www.bc.edu/hr) and click on the Open Enrollment link under “News.” The form must be received in the Benefits Office by December 4th.