

**GROUP INSURANCE *PROVISIONAL CHANGES
EFFECTIVE 7/1/2017**

Non-Medicare Plans (Active, non-Medicare retirees)

<i>Recommended Changes FY'18</i>	<i>Current Benefits</i>
Increase the fiscal year deductible to: \$500 individual/\$1000 family (regardless of family size). For the Fallon Health Direct and Select plans, the deductible would increase to \$550 individual/\$1,100 family.	Fiscal Year Deductibles; \$300 per individual up to \$900 per family
Freeze enrollment in Tufts Navigator and Fallon Health Select and continue to freeze enrollment in Harvard Pilgrim Independence Plan.	Enrollment into the Harvard Pilgrim Independence for new plan participants has been frozen since FY'16
Harvard Pilgrim Independence and Primary Choice plans – will change to a closed prescription drug formulary similar to the other plans. This means certain prescription drugs will be excluded from coverage, but will have alternatives available that are more cost effective.	Harvard Pilgrim Independence and Primary Choice plans have operated under the Harvard Pilgrim drug formulary
Add a prescription drug deductible to all employee/non-Medicare plans except Fallon Health Direct and Select of \$100 individual/\$200 family.	There are currently NO prescription drug deductibles
Harvard Pilgrim Independence Plan and Tufts Health Plan Navigator – implement group tiering of providers based on value and tier PCP copays: \$10/\$20/\$40.	PCP copayments for both Harvard Pilgrim Independence and Tufts Navigator is \$20, no tiering

Medicare Plan Changes

<i>Recommended Changes FY'18</i>	<i>Current Benefits</i>
Harvard Medicare Enhance, Health New England MedPlus, and Tufts Medicare Complement: Prescription drug coverage will be moved to the GIC's SilverScript EGWP program.	EGWP (Employer Group Waiver Plan) is an alternative prescription drug formulary plan isolated to Unicare OME
All Medicare plans: office visit copay of \$20/visit	Some Medicare plans have a \$10 office visit copay, others have none.
UniCare Indemnity Plan Medicare Extension (OME): Eliminate \$35 calendar year deductible and increase Emergency Room copay to \$50	Unicare OME plan has a current \$25 Emergency Room copayment

* The Commission provisionally voted to make the following employee/non-Medicare benefit changes effective July 1, 2017. These changes are subject to final review on February 9:

*For Medicare members, the Commission provisionally approved the following benefit changes. These changes are also subject to final review at the February 9 meeting: