

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee Meeting Notice and Agenda February 13, 2025 9:00 A.M. **ZOOM Meeting**

Call to Order	RC
Approval of Minutes of, January 2024	RC
Financial Report	JS
Month of January 2025	
Income & Expenses & Operating Expenses	
For Trust and Wellness Initiative	
Weight Loss Drug January Activity	JS
Discussion on Future Benefit and/or Plan Changes	JS
Other Last Minute Items	JS
Adjournment	RC

Meeting Schedule

Executive Committee – March 19, 2025, 9:00 a.m. ZOOM
Insurance Advisory Committee – April 16, 2025, 10:00 a.m. ZOOM
Executive Committee – May 28, 2025, 10:00 a.m. ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Topic: My Meeting

Time: Feb 13, 2025 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/86490452421?pwd=yZbq3gF7pdh2JbSYkneMx6JbVnepmN.1>

Meeting ID: 864 9045 2421

Passcode: 838259

One tap mobile

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Find your local number: <https://us02web.zoom.us/j/kc5uS962YU>

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST
88 KING STREET
NORTHAMPTON, MA 01060**

TO: All Trust Member Units

RE: Minutes of January 22, 2025
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Rich Carmignani, Jr.	Jessalyn Zaykoski	Deb Kuhn
Emily Russo	Donna Whiteley	Michele Turner
Paula Harrison	Joanne Misiaszek	Shelley Poreda

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa		

CALL TO ORDER

In compliance with the Governor's orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

Chairman Rich Carmignani Jr, called the meeting to order at 9:00 a.m. with a quorum present.

APPROVAL OF MINUTES

Rich Carmignani Jr requested that the minutes of January 22, 2025 be approved, unanimous consent.

FINANCIAL REPORT

The Financial Report for the month of December was presented reflecting a starting balance of (\$534,684.82) with a total monthly income received of \$7,906,420.69 and monthly expenses of \$6,548,396.93 with a total net monthly income of \$1,358,023.76 and an ending month balance of \$2,823,338.94 with accounts receivable of \$973,065.29 leaving a total of \$22,838,917.22.

Investments and CD's for December 2024

The investments portfolio value was \$9,300,329.19 with a market change of (\$349,589.62) leaving a total of \$7,950,739.57. The starting balance in CD's was \$7,180,335.67, with interest earned of \$27,291.08 leaving a balance of \$6,207,626.75.

December Expenditures

The expenditures for the month of December were reviewed.

Claims continue to rise, and our reserves are continuing to deplete as we drawn down money from our CD and Investments.

Chairman Rich Carmignani Jr requested that the full financial report, including the expenditures be approved by unanimous consent.

WELLNESS

Michele provided the following updates:

- Health/Benefits Fairs – there are 4 units that have confirmed their fairs with another unit considering it. February 1st is the deadline to commit to a date.
- MyBlue – Michele will be coordinating a “My Blue” campaign for 2 weeks during open enrollment. Details will be forthcoming as Michele is currently working with BCBS regarding this campaign.
- A Healthy Me – A Financial Health challenge will take place in January. Michele has emailed all units with details.
- Wellness Credits – At the end of December there are 26,680 wellness credits remaining out of our 50,000 that was awarded. These credits allow us to book onsite events, including health fairs and to purchase incentives. Anyone interested in an onsite event should reach out to Michele.

Weight Loss Drugs/CVS Program

There continues to be no end in sight to this and it is causing a significant impact to our bottom line. As discussed in our previous meeting, there are two options, 1) would be to have a prior authorization put on the GLP1's and 2) would be putting a weight management program in place. The weight management program would involve a mandatory cost to the trust of \$148 per person. While CVS is predicting savings, they have no concrete proof to back it up. Joe does not believe this is beneficial to the Trust in the short term. This will be revisited in 6 months from now.

Open Enrollment Dates

Open Enrollment dates will be from 4/17/2025 – 5/9/2025. Joe explained that we are moving away from the longer Covid Open Enrollment and getting back to Pre-Covid protocols, shortening the time allowed.

Fax Machine

Joe announced that we will be doing away with our fax machine as of March 1, 2025 based on the lack of use and age of equipment.

HEALTH NEW ENGLAND SALE CANCELLED

Joe advised that the Health New England sale was abruptly cancelled. Joe said no reason was given but he thought it could be due to claims running high.

2025 PRELIMINARY RATE DISCUSSION

Joe suggested a potential 15% increase for the HMO and a 17.5% increase for the PPO stating we've seen an overall increase in medical claims, with a significant increase in on the PPO plans. Joe stated BCBS recommended an average increase of 9.6%, and our admin fee is increasing 1.5%. On the Pharmacy side, the GLP1 usage and claims continue to rise, going up 10% in one month (doubled in 1 year). With claims on the rise, we have seen a significant loss to our reserves of \$8 million in one year. Our policy states we are to maintain 3 months of reserve and right now, we have maybe 1 month on hand with 5 1/2 months left to go in this fiscal year. Claims increasing and the GLP1 usage boom have impacted everyone, not just the Trust. Other entities will also see significant increases this year, in the 15-20% plus range. All of this information was followed by an substantial amount of discussion, including the difficulty of making a decision that is palatable to units while keeping the Trust afloat.

A motion was made by Paula Harrison to increase both the HMO & PPO to 20%, which was seconded by Rich Carmignani, Jr. This was followed by more discussion and the EC requested more information from Joe to review. Paula withdrew her motion, and it was agreed by all to table the vote at this time. Joe will provide more information for the EC to review on Tuesday 1/28/25 at which time there will be a vote on the increase.

OTHER LAST MINUTE ITEMS

West County Services – The Towns of Ashfield, Shelburne and Buckland have shared Senior Services. They have requested that we carve them out of the respective Town's and create a separate entity with the Trust called West County Senior Services. Joe would like to vote on this change at our next EC Meeting.

ADJOURNMENT

Chairman Rich Carmignani, Jr. adjourned the meeting 10:26 a.m.

Respectfully submitted,
Jessica Hebert

Meeting Schedule

Executive Committee – January 28, 2025, 9:00 a.m., via ZOOM
Insurance Advisory Committee – January 29, 2025, 10:00 a.m., via ZOOM
Executive Committee – February 2025, TBD
Executive Committee – March 19, 2025, 9:00 a.m., via ZOOM

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST
88 KING STREET
NORTHAMPTON, MA 01060**

TO: All Trust Member Units

RE: Minutes of January 28, 2025
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Rich Carmignani, Jr.	Jessalyn Zaykoski	Deb Kuhn
Emily Russo	Michele Turner	Shelley Poreda
Paula Harrison	Joanne Misiaszek	

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa		

CALL TO ORDER

In compliance with the Governor's orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

Chairman Rich Carmignani Jr, called the meeting to order at 9:00 a.m. with a quorum present.

West County Senior Services District Addition to Trust

The Towns of Ashfield, Shelburne and Buckland have shared Senior Services. They have requested that we carve them out of the respective Town's and create a separate entity with the Trust called West County Senior Services. Since this district is made up of members from 3 existing units, it will not need to go through a probationary period.

Motion by Shelley Poreda, seconded by Paula Harrison to allow the West County Senior Services District into the HCGIT. A roll call vote was taken, all were in favor.

2025 Rate Discussion and Recommendation

Joe provided a premium analysis for CVS claims (minus rebates) as well as both HMO and PPO projected claims. Along with that, he provided some insight into what MIIA and Berkshire Trust would be recommending for their rate increases (both in double digits). Joe reiterated the obstacles we are facing with the GLP1's doubling in usage and claims over the last year with no end in sight, the medical claims have also increased and the continued loss in reserves. Joe stated while we cannot make any benefits changes now for this year, we will need to evaluate making changes to the

GLP1's coverage in the future by carving them out or adding another tier of coverage for them. This was followed by much discussion from the EC including how to balance an increase to keep the Trust level without losing the remaining reserves.

A motion was made by Shelley Poreda, seconded by Deb Kuhn to increase our premiums 18% for HMO and 20% for PPO. This was followed by a roll call vote with all in favor.

OTHER LAST MINUTE ITEMS

No other last-minute items were discussed.

ADJOURNMENT

Chairman Rich Carmignani, Jr. adjourned the meeting 9:30 a.m.

Respectfully submitted,
Jessica Hebert

Meeting Schedule

Insurance Advisory Committee – January 29, 2025, 10:00 a.m., via ZOOM

Executive Committee – February 2025, TBD

Executive Committee – March 19, 2025, 9:00 a.m., via ZOOM

Hampshire County Group Insurance Trust Claim Payments

	CLAIMS	AMOUNT PAID	VARIANCE	CUMULATIVE VAR.
January 2021	\$ 4,941,510.44	\$ 4,839,000.00	\$ 102,510.44	\$ (67,550.81)
February	\$ 5,145,447.69	\$ 4,839,000.00	\$ 306,447.69	\$ 238,896.88
March	\$ 5,606,776.57	\$ 4,839,000.00	\$ 767,776.57	\$ 1,006,673.45
April	\$ 3,656,013.51	\$ 4,839,000.00	\$ (1,182,986.49)	\$ (176,313.04)
May	\$ 4,968,758.05	\$ 4,839,000.00	\$ 129,758.05	\$ (46,554.99)
June	\$ 5,512,963.61	\$ 4,839,000.00	\$ 673,963.61	\$ 627,408.62
July	\$ 4,844,980.28	\$ 5,212,600.00	\$ (367,619.72)	\$ 259,788.90
August	\$ 5,210,044.34	\$ 5,840,008.62	\$ (629,964.28)	\$ (370,175.38)
September	\$ 5,504,553.19	\$ 5,212,600.00	\$ 291,953.19	\$ (78,222.19)
October	\$ 4,834,161.59	\$ 5,212,600.00	\$ (378,438.41)	\$ (456,660.60)
November	\$ 6,293,210.34	\$ 5,212,600.00	\$ 1,080,610.34	\$ 623,949.74
December	\$ 4,801,040.95	\$ 5,212,600.00	\$ (411,559.05)	\$ 212,390.69
January	\$ 4,958,805.42	\$ 5,284,300.00	\$ (325,494.58)	\$ (113,103.89)
February	\$ 5,183,440.21	\$ 5,284,300.00	\$ (100,859.79)	\$ (213,963.68)
March	\$ 6,030,065.36	\$ 5,284,300.00	\$ 745,765.36	\$ 531,801.68
April	\$ 6,505,090.32	\$ 5,816,101.68	\$ 688,988.64	\$ 1,220,790.32
May	\$ 6,507,291.77	\$ 6,505,090.32	\$ 2,201.45	\$ 1,222,991.77
June	\$ 4,698,588.40	\$ 5,284,300.00	\$ (585,711.60)	\$ (585,711.60)
July	\$ 5,222,269.83	\$ 5,529,000.00	\$ (306,730.17)	\$ (306,730.17)
August	\$ 6,806,599.00	\$ 5,529,000.00	\$ 1,277,599.00	\$ 1,277,599.00
September	\$ 5,108,803.72	\$ 5,529,000.00	\$ (420,196.28)	\$ (420,196.28)
October	\$ 5,370,401.93	\$ 5,529,000.00	\$ (158,598.07)	\$ (158,598.07)
November	\$ 6,530,861.25	\$ 5,529,000.00	\$ 1,001,861.25	\$ 1,001,861.25
December	\$ 4,884,567.78	\$ 5,529,000.00	\$ (644,432.22)	\$ (644,432.22)
January	\$ 6,453,754.80	\$ 5,569,600.00	\$ 884,154.80	\$ 884,154.80

P = Actuarial Projection of Claims or Anticipated Payments, A = Actual Info.

E = Estimate based on some actual information

GLP-1 Monthly Spend Tracker Fill Year to date

Carrier ID	Carrier Name	Claim Fill Month		GPI 4 Class Name Desc	Total Utilizers	Member Rx Cost	Total Gross Cost	Total Net Cost
21AT	HAMPSHIRE COUNTY GROUP	2024-12	DECEMBER 2024	ANTI-OBESITY AGENTS	253	\$10,568.47	\$359,633.73	\$349,065.26
21AT	HAMPSHIRE COUNTY GROUP	2024-12	DECEMBER 2024	INCRETIN MIMETIC AGENTS	131	\$5,254.19	\$173,187.68	\$167,933.49
21AT	HAMPSHIRE COUNTY GROUP	2024-11	NOVEMBER 2024	ANTI-OBESITY AGENTS	224	\$9,332.98	\$312,181.02	\$302,848.04
21AT	HAMPSHIRE COUNTY GROUP	2024-11	NOVEMBER 2024	INCRETIN MIMETIC AGENTS	127	\$5,014.36	\$147,175.62	\$142,161.26
21AT	HAMPSHIRE COUNTY GROUP	2024-10	OCTOBER 2024	ANTI-OBESITY AGENTS	216	\$10,187.88	\$316,898.39	\$306,710.51
21AT	HAMPSHIRE COUNTY GROUP	2024-10	OCTOBER 2024	INCRETIN MIMETIC AGENTS	131	\$5,685.01	\$169,396.98	\$163,711.97
21AT	HAMPSHIRE COUNTY GROUP	2024-09	SEPTEMBER 2024	ANTI-OBESITY AGENTS	179	\$9,040.93	\$261,774.28	\$252,733.35
21AT	HAMPSHIRE COUNTY GROUP	2024-09	SEPTEMBER 2024	INCRETIN MIMETIC AGENTS	124	\$4,992.92	\$153,103.23	\$148,110.31
21AT	HAMPSHIRE COUNTY GROUP	2024-08	AUGUST 2024	ANTI-OBESITY AGENTS	166	\$9,791.27	\$248,672.86	\$238,881.59
21AT	HAMPSHIRE COUNTY GROUP	2024-08	AUGUST 2024	INCRETIN MIMETIC AGENTS	118	\$5,967.68	\$141,828.30	\$135,860.62
21AT	HAMPSHIRE COUNTY GROUP	2024-07	JULY 2024	ANTI-OBESITY AGENTS	133	\$16,933.30	\$197,825.24	\$180,891.94
21AT	HAMPSHIRE COUNTY GROUP	2024-07	JULY 2024	INCRETIN MIMETIC AGENTS	124	\$13,929.69	\$161,136.72	\$147,207.03
21AT	HAMPSHIRE COUNTY GROUP	2024-06	JUNE 2024	ANTI-OBESITY AGENTS	120	\$5,733.25	\$181,834.17	\$176,100.92
21AT	HAMPSHIRE COUNTY GROUP	2024-06	JUNE 2024	INCRETIN MIMETIC AGENTS	107	\$4,559.43	\$132,286.30	\$127,726.87
21AT	HAMPSHIRE COUNTY GROUP	2024-05	MAY 2024	ANTI-OBESITY AGENTS	105	\$5,316.70	\$185,641.87	\$180,325.17
21AT	HAMPSHIRE COUNTY GROUP	2024-05	MAY 2024	INCRETIN MIMETIC AGENTS	106	\$4,325.00	\$133,630.38	\$129,305.38
21AT	HAMPSHIRE COUNTY GROUP	2024-04	APRIL 2024	ANTI-OBESITY AGENTS	95	\$5,532.32	\$158,993.45	\$153,461.13
21AT	HAMPSHIRE COUNTY GROUP	2024-04	APRIL 2024	INCRETIN MIMETIC AGENTS	118	\$5,182.53	\$159,465.87	\$154,283.34
21AT	HAMPSHIRE COUNTY GROUP	2024-03	MARCH 2024	ANTI-OBESITY AGENTS	70	\$3,981.08	\$123,410.47	\$119,429.39
21AT	HAMPSHIRE COUNTY GROUP	2024-03	MARCH 2024	INCRETIN MIMETIC AGENTS	122	\$5,393.47	\$157,127.53	\$151,734.06
21AT	HAMPSHIRE COUNTY GROUP	2024-02	FEBRUARY 2024	ANTI-OBESITY AGENTS	54	\$2,764.91	\$90,179.19	\$87,414.28
21AT	HAMPSHIRE COUNTY GROUP	2024-02	FEBRUARY 2024	INCRETIN MIMETIC AGENTS	114	\$4,810.89	\$139,501.85	\$134,690.96
21AT	HAMPSHIRE COUNTY GROUP	2024-01	JANUARY 2024	ANTI-OBESITY AGENTS	52	\$2,529.12	\$89,112.45	\$86,583.33
21AT	HAMPSHIRE COUNTY GROUP	2024-01	JANUARY 2024	INCRETIN MIMETIC AGENTS	126	\$6,135.12	\$175,494.94	\$169,359.82

384
\$516,998.75
351
\$445,009.30
347
\$470,422.48
303
\$400,843.66
284
\$374,742.21
257
\$328,098.97
227
\$303,827.79
211
\$309,630.55
213
\$307,744.47
192
\$271,163.45
168
\$222,105.24
178
\$255,943.15

9

GLP-1 Monthly Spend Tracker Fill Year to date

Carrier ID	Carrier Name	Claim Fill Month		GPI 4 Class Name Desc	Total Utilizers	Member Rx Cost	Total Gross Cost	Total Net Cost
21AT	HAMPSHIRE COUNTY GROUP	2025-02	FEBRUARY 2025	ANTI-OBESITY AGENTS	93	\$3,388.20	\$121,393.61	\$118,005.41
21AT	HAMPSHIRE COUNTY GROUP	2025-02	FEBRUARY 2025	INCRETIN MIMETIC AGENTS	45	\$1,440.00	\$49,554.32	\$48,114.32
21AT	HAMPSHIRE COUNTY GROUP	2025-01	JANUARY 2025	ANTI-OBESITY AGENTS	280	\$12,505.29	\$435,470.73	\$422,965.44
21AT	HAMPSHIRE COUNTY GROUP	2025-01	JANUARY 2025	INCRETIN MIMETIC AGENTS	144	\$6,257.59	\$195,297.48	\$189,039.89

424

\$612,005.33

The Rising Costs of Employer Health Benefits

Market Outlook

Health care costs are projected to increase substantially in 2025. According to industry surveys and reports, employers anticipate health care costs to increase between 7%-8% in 2025. As a result, employer-sponsored health care plans will continue to cost more per employee, impacting employers and employees alike.

Current factors leading to increased costs reflect inflationary pressures that have impacted health care since 2022. Medical inflation, rising pharmacy spending and increased demand for behavioral health care services are likely to continue the rising trajectory of health care spending.

Key Drivers of Cost Increases

As 2025 approaches, employers remain curious about what factors are driving these increases. Here are some key factors impacting rising health care costs in 2025:



GLP-1 Drugs

Glucagon-like peptide-1 (GLP-1) drugs have gained widespread popularity due to their ability to allow patients to lose weight. Although initially approved as type 2 diabetes treatments, GLP-1 drugs, including Ozempic and Mounjaro, have been found to be effective for weight loss when paired with diet and exercise. These drugs are increasingly used by employer-sponsored health plans as a response to the impact of obesity, but they carry their own set of costs.

GLP-1 medications typically cost at least \$1,000 a month and must be taken in perpetuity to achieve their benefits. This means that GLP-1 users are required to use these high-cost treatments on an ongoing basis. With GLP-1s being used by more plan participants, they are one of the key drivers of rising health care costs.



Specialty Medications

Drugs that fall under categories such as immunosuppressants, cell and gene therapies (CGT), biologics and antivirals are responsible for a significant portion of overall health care spend. According to a report published in the medical journal JAMA, biologics make up only 2% of prescriptions but account for 37% of net drug spending. Other specialty treatments, such as CGT, can carry an even greater cost. Some treatments may cost thousands of dollars per week; others can cost between \$250,000 and \$4.25 million for a single dose. By 2025, it's estimated that nearly 100,000 patients in the United States will be eligible for CGT, which could cost \$25 billion.



Chronic Health Conditions

Around 90% of U.S. health care spend is for people with chronic and mental health conditions, according to the CDC. These chronic conditions include heart disease, stroke, cancer, diabetes, arthritis and obesity. An increasing percentage of the population has two or more chronic, high-cost diseases. In general, chronic disease is increasing in prevalence in the United States and is projected to continue to do so in 2025 and the upcoming decades.



Aging Population

Life expectancy in the United States has increased significantly over the past 50 years; meanwhile, birth rates have trended down consistently. These factors contribute to a U.S. population with an average age that is slowly rising. In general, health care costs increase as people age. According to a report from the Centers for Medicare and Medicaid Services, per-person personal health care spending for the 65-and-older population is around five times higher than spending per child and almost 2.5 times the spending per working-age person.



Health Care Labor Costs

Recent industry reports show that the current supply of health care workers does not meet the growing demand for utilization, largely driven by an aging population that requires more health care services. This shortage is expected to be due to factors like rising health care demands, an aging workforce and high rates of burnout.

Summary

Health care costs will likely rise significantly in 2025, but employers will take action to lower costs. Whether it's standard cost mitigation strategies, such as cost sharing, or new initiatives to lower pharmacy costs, employers can consider which strategies can have a tangible impact on their health care spend. Pursuing the right initiatives can make a sizeable impact on an organization's bottom line and the financial health of its employees.

Rising health care costs may be unavoidable, but informed employers who enact proactive cost-reduction strategies will be better prepared for the changing health care landscape in 2025.

HEALTH, DENTAL AND VOLUNTARY VISION INSURANCE PLANS JULY 1, 2024 - JUNE 30, 2025

2024-25 BCBSMA Plan Options			
Plan Name	HMO Blue New England \$1000/\$2000	HMO Blue New England \$2000/\$4000	Blue Care Elect PPO \$2000/\$4000
Network	HMO Blue New England	HMO Blue New England	PPO
Referrals Required?	Yes	Yes	No
Primary Care Required?	Yes	Yes	No
Out of Network Co-Insurance	N/A	N/A	20%
Deductible	\$1000/Person \$2000/Family	\$2000/Person \$4000/Family	\$2000/Person \$4000/Family
Maximum Out of Pocket (MOOP)	\$7,350/Person \$14,700/Family	\$7,350/Person \$14,700/Family	\$7,350/\$14,700 in network \$9,000/\$18,000 out of network - cross accumulates
MOOP City Reimbursement	\$4,000/Person \$8,000/Family	\$4,000/Person \$8,000/Family	\$4,000/Person \$8,000/Family
Routine/Preventative Care	No Charge	No Charge	No Charge
Non-Routine Office Visits	\$20/\$25	\$20/\$25	\$20/\$25
Speech & Physical Therapy	\$25	\$25	\$25
Chiropractic Visit	\$20	\$20	\$20
Diagnostic Labwork	No Charge	No Charge	No Charge
Diagnostic Procedures and Imaging	Deductible	Deductible	Deductible
High Tech Imaging	\$100	\$100	\$100
Retail RX (30 day supply)	\$10/\$20/\$35	\$10/\$20/\$35	\$10/\$20/\$35
Mail Order RX (90 day supply)	\$10/\$20/\$35	\$10/\$20/\$35	\$10/\$20/\$35
Ambulance	No Charge	No Charge	Deductible
Emergency Care (covered worldwide)	\$150	\$150	\$150
Urgent Care Visit (covered worldwide)	\$20	\$20	\$20
Hospital Outpatient	Deductible	Deductible	Deductible
Hospital Inpatient	Deductible	Deductible	Deductible
Renewal Monthly Single	\$768.62	\$747.92	\$785.32
Renewal Monthly Family	\$1,980.94	\$1,927.61	\$2,024.00
City Contribution Single	71.50%	72.50%	66.00%
City Contribution Family	67.50%	68.50%	64.00%
BiWeekly Single Employee Deduction	\$109.53	\$102.84	\$133.50
BiWeekly Family Employee Deduction	\$321.90	\$303.60	\$364.32

OPTIONAL VISION INS BCBS BLUE 20/20	
\$10 Exam Copay	
\$25 Lens Copay	
\$130 Frames Allowance	
\$130 Contacts Allowance	
INSIGHT NETWORK MONTHLY PREMIUMS	
Employee	\$7.40
Empl + Spouse or Domestic Partner	\$12.58
Empl + One or More Children	\$12.95
Family	\$20.36

2024-25 BCBSMA Dental	
For Benefit Eligible Employees and Retirees	
Plan Name	Dental Blue With Ortho
Deductible	\$50/person \$150/family
Calendar Year Benefit	\$1,000 per person
Out of Network Coverage	none
Routine Cleanings & Scaling	100% covered
Routine Exams	100% covered
Emergency Exams	100% covered
Pediatric Fluoride (to age 19) Pediatric Sealants (to age 14) Pediatric Spacers (to age 19)	100% covered
Study Models and Casts	100% covered
Routine X-rays	100% covered
Labs, Panoramic X-rays	100% covered
Fillings	deductible + 20%
Periodontal Scaling & Surgery	deductible + 20%
Oral Surgery	deductible + 20%
Extractions	deductible + 20%
Endodontics- Root Canal	deductible + 20%
Crowns	deductible + 50%
Inlays/Onlays	deductible + 50%
Bridges	deductible + 50%
Dentures	deductible + 50%
Orthodontia (Braces)	\$1,000 allowance to age 19
Total Monthly Cost of Single Plan	\$30.00
Total Monthly Cost of Family Plan	\$88.00
City Contribution	50% Single 50% Family
Employee Portion	
Monthly Single	\$15.00
Monthly Family	\$44.00