

## City of Somerville Health Care Cost Comparisons between the City's Current Health Care Plans and GIC Plans



Please insert the aggregate number of services those covered under your plan will use in a typical year.

|  |    |
|--|----|
| Preventive Care Visits:                  | 4  |
| Doctor Visits:                           | 12 |
| Pediatric Visits:                        | 0  |
| Specialist Physician Visits:             | 0  |
| Physical or Occupational Therapy Visits: | 0  |
| Retail Clinic Visits:                    | 10 |
| Emergency Room Visits:                   | 1  |
| Hospital Admissions:                     | 1  |
| Outpatient Surgeries:                    | 0  |
| High-Tech Imaging Scans:                 | 1  |
| Perscriptions per year:                  | 12 |

Please select the appropriate response from the drop-down menus below.

|   |                              |
|---|------------------------------|
| Your current health care plan:              | Harvard Pilgrim              |
| Number of individuals covered on your plan: | 3 or more                    |
| Your union affiliation:                     | NON-UNION                    |
| <hr/>                                       |                              |
|   | <u>Employee</u> <u>City</u>  |
| Current Contribution Split                  | 25%                      75% |
| GIC Contribution Split:                     | 25%                      75% |

### Your Current Costs

| Harvard Pilgrim               |                 |
|-------------------------------|-----------------|
| Premiums                      | \$ 6,253        |
| Deductibles                   | \$ -            |
| Co-pays                       | \$ 200          |
| <b>Total Healthcare Costs</b> | <b>\$ 6,453</b> |

### Plans Available on the GIC

|                               | <u>Harvard HMO</u>          | <u>Harvard PPO</u>       | <u>Tufts HMO</u>    | <u>Tufts PPO</u>    |
|-------------------------------|-----------------------------|--------------------------|---------------------|---------------------|
| Premiums                      | \$ 3,823                    | \$ 4,779                 | \$ 3,455            | \$ 4,319            |
| Deductibles                   | \$ 750                      | \$ 750                   | \$ 750              | \$ 750              |
| Co-pays                       | \$ 1,440                    | \$ 1,440                 | \$ 1,640            | \$ 1,640            |
| <b>Total Healthcare Costs</b> | <b>\$ 6,013</b>             | <b>\$ 6,969</b>          | <b>\$ 5,845</b>     | <b>\$ 6,709</b>     |
| <i>Savings (Add'l Cost)</i>   | \$439.86                    | (\$515.94)               | \$608.02            | (\$255.74)          |
| <hr/>                         |                             |                          |                     |                     |
|                               | <u>Fallon Direct HMO</u>    | <u>Fallon Select HMO</u> | <u>New Eng. HMO</u> | <u>NHP Care HMO</u> |
| Premiums                      | \$ 3,224                    | \$ 3,989                 | \$ 3,251            | \$ 3,562            |
| Deductibles                   | \$ 750                      | \$ 750                   | \$ 750              | \$ 750              |
| Co-pays                       | \$ 1,030                    | \$ 1,190                 | \$ 1,190            | \$ 1,250            |
| <b>Total Healthcare Costs</b> | <b>\$ 5,004</b>             | <b>\$ 5,929</b>          | <b>\$ 5,191</b>     | <b>\$ 5,562</b>     |
| <i>Savings (Add'l Cost)</i>   | \$1,448.99                  | \$524.32                 | \$1,261.66          | \$891.46            |
| <hr/>                         |                             |                          |                     |                     |
|                               | <u>UniCare Comm. Choice</u> | <u>UniCare Basic</u>     | <u>UniCare Plus</u> |                     |
| Premiums                      | \$ 2,937                    | \$ 5,649                 | \$ 4,030            |                     |
| Deductibles                   | \$ 750                      | \$ 750                   | \$ 750              |                     |
| Co-pays                       | \$ 1,310                    | \$ 1,260                 | \$ 1,560            |                     |
| <b>Total Healthcare Costs</b> | <b>\$ 4,997</b>             | <b>\$ 7,659</b>          | <b>\$ 6,340</b>     |                     |
| <i>Savings (Add'l Cost)</i>   | \$1,455.76                  | (\$1,205.88)             | \$113.37            |                     |

\*Assumes all visits are in-network and all doctors, hospitals and perscriptions are Tier 2.

\*\*Premium rates are for the date range of 7/1/11 through 6/30/2012.

Note: This model was developed to assist employees in comparing health care plans; however, as each individual's health care needs are different, this model should only be used as a guide. You should examine your personal situation before making any health care plan changes.