

## **BRIDGEWATER-RAYNHAM REGIONAL SCHOOL DISTRICT OFFICE OF HUMAN RESOURCES**

Due to the changes in the plan design of the HMO and PPO plans, the Focus Network Plan will be eliminated as of July 1, 2018 as it no longer fits into the platform of the ChoiceNet models.

**What does this mean?** The original intent to offer a lower cost health insurance plan is impacted by the plan design changes being made and as a result, there are significant out of pocket costs in the Focus Plan that are not comparable to that of the traditional HMO and PPO plans.

The elimination of the Focus Network plan impacts 15 subscribers on the family plan and 14 individual plan subscribers. You will be able to enroll in the HMO plan.

### **Changes to the Plan Design for HMO and PPO Plans:**

**Annual Deductibles:** Both HMO and PPO will now have an annual deductible of \$500/Individual and \$1000/family.

Items that are subject to an annual deductible include but not limited to:

- In-patient hospitalization
- Out-patient
- High Tech Imaging
- X-Rays
- Lab Work

Please refer to the Schedule of Benefits for full details.

**Prescription drugs are also subject to annual deductible:** \$100 individual/ \$200 family

**Tier Co-Payments:** Certain benefits will be subjected to co-pays associated with the Tier (Tier 1, Tier 2, Tier 3) that your physician or hospital has been categorized. You can find this information out by logging onto [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and access the Provider Directory. The Directory lists all providers and their Tier.

Tiered Co-Pays:

- Primary Care: \$10/\$20/\$40
- Specialist: \$30/\$60/\$75
- In-Patient: \$275/\$500/\$1000

Prescription Drugs:

- 30 day retail: \$10/\$30/\$65
- 90 day mail order: \$25/\$75/\$165

**It is very important that you plan to attend the upcoming information sessions prior to open enrollment to receive all the information impacting the health insurance plans as of July 1, 2018.**