

**City of Boston Non-Medicare Health Insurance Plan Changes Effective 07/01/2020**  
**Annual Enrollment May 1 – May 15**

Plan Change

- Current: All plan accumulators (copay maximums, out-of-pocket limits, therapy visits, etc.) run on a calendar year (January 1 – December 31)
- New: All plan accumulators will run on a plan year (July 1 to June 30)

Copayment Change

- Current: Rx Retail (30-day): \$10/ \$25/ \$45 and Rx Mail Order (90-day): \$20/ \$50/ \$100
- New: Rx Retail (30-day): \$10/ \$30/ \$55 and Rx Mail Order (90-day): \$20/ \$60/ \$135

New Copayments

Category	Current	New
Inpatient Hospital – care that you receive when admitted (acute, medical rehabilitation, skilled nursing care). Excludes mental health and substance use disorder.	None	Max one \$50 copayment per person per plan year
Outpatient Hospital – care that you receive without being admitted or for a stay of less than 24 hours	None	Max one \$50 copayment per person per plan year
Advanced Imaging (CT/PET scans, MRIs)	None	Max one \$50 copayment per person per plan year

Note: each member can incur one copayment per each category per plan year

ID Cards

- New cards will be issued for participants on the HPHC HMO and BCBS PPO plans only

Flexible Spending Account (FSA)

- Current: Participants are responsible for the FSA \$4 per month administrative fee
- New: Starting in the 2021 calendar year (January 1 – December 31), the full administrative fee will be paid by the City

Premium Share

- Employee share of the premium will increase by 0.5% equating to 20% for the HMO plans and 30% for the PPO plan (see chart below)

Monthly Rates		FY20 (7/1/19 - 6/30/20)		FY21 (7/1/20 - 6/30/21)	
		Employee Share %	Employee Monthly	Employee Share %	Employee Monthly
Blue Care Elect Preferred PPO	Ind	29.5%	\$386.36	30.0%	\$410.80
	Fam	29.5%	\$953.68	30.0%	\$1,014.00
Harvard Pilgrim HMO	Ind	19.5%	\$166.27	20.0%	\$178.23
	Fam	19.5%	\$447.46	20.0%	\$479.83
AllWays Health Partners HMO	Ind	19.5%	\$138.58	20.0%	\$148.59
	Fam	19.5%	\$367.38	20.0%	\$393.90



Mayor Martin J. Walsh