

City of Somerville								8/9/2011
Current BCBS HMO Subscriber Chooses Harvard Pilgrim PPO - Individual Plan								
Active and Non-Medicare Retirees - Calendar Year 2012 Projections								
Note: Copays shown are for non preventive services; certain preventive services are no member cost sharing under either the City or GIC Plans								
Plan Design Element	BCBS HMO Current Benefit	GIC Harvard Pilgrim Independence PPO	Below Average Utilizer # Services	Average Utilizer # Services	Above Average Utilizer # Services	Below Average Additional Costs	Average Additional Costs	Above Average Additional Costs
Calendar Year Deductible	None	\$250/\$500/\$750	0	1	1	\$0	\$250	\$250
Physician Office Visits	\$5	\$20	1	2	10	\$15	\$30	\$150
Specialist Office Visits	\$5	\$20/\$35/\$45	1	1	5	\$30	\$30	\$150
Emergency Room Visits	\$25	\$100	0	1	5	\$0	\$75	\$375
I/P	\$0	\$250/\$500/\$750	0	0	3	\$0	\$0	\$1,500
O/P	\$0	\$150	0	0	2	\$0	\$0	\$300
Hi-Tech Imaging	\$0	\$100	0	1	5	\$0	\$100	\$500
Prescription Drugs-Retail								
Tier I	\$5	\$10	3	7	35	\$15	\$35	\$175
Tier II	\$10	\$25	1	2	10	\$15	\$30	\$150
Tier III	\$10	\$50	0	1	5	\$0	\$40	\$200
Prescription Drugs-Mail								
Tier I	\$5	\$20	0	3	15	\$0	\$45	\$225
Tier II	\$10	\$50	0	2	10	\$0	\$80	\$400
Tier III	\$10	\$110	0	0	2	\$0	\$0	\$200
					City/Employee Split			
Total Additional Out of Pocket Costs					85/15	\$75	\$715	\$4,575
Projected Premium Savings						(\$302)	(\$302)	(\$302)
Net Impact						(\$227)	\$413	\$4,273
Total Additional Out of Pocket Costs					80/20	\$75	\$715	\$4,575
Projected Premium Savings						(\$403)	(\$403)	(\$403)
Net Impact						(\$328)	\$312	\$4,172
Total Additional Out of Pocket Costs					75/25	\$75	\$715	\$4,575
Projected Premium Savings						(\$503)	(\$503)	(\$503)
Net Impact						(\$428)	\$212	\$4,072
Note: Amounts don't include mitigation amounts; Tier 2 is assumed for provider tiering								

City of Somerville								8/9/2011
Current BCBS HMO Subscriber Chooses Harvard Pilgrim PPO - Family Plan								
Active and Non-Medicare Retirees - Calendar Year 2012 Projections								
Note: Copays shown are for non preventive services; certain preventive services are no member cost sharing under either the City or GIC Plans								
Plan Design Element	BCBS HMO Current Benefit	GIC Harvard Pilgrim Independence PPO	Below Average Utilizer # Services	Average Utilizer # Services	Above Average Utilizer # Services	Below Average Additional Costs	Average Additional Costs	Above Average Additional Costs
Calendar Year Deductible	None	\$250/\$500/\$750	0	1	1	\$0	\$750	\$750
Physician Office Visits	\$5	\$20	3	6	30	\$45	\$90	\$450
Specialist Office Visits	\$5	\$20/\$35/\$45	3	3	15	\$90	\$90	\$450
Emergency Room Visits	\$25	\$100	0	3	15	\$0	\$225	\$1,125
I/P	\$0	\$250/\$500/\$750	0	0	9	\$0	\$0	\$4,500
O/P	\$0	\$150	0	0	6	\$0	\$0	\$900
Hi-Tech Imaging	\$0	\$100	0	3	15	\$0	\$300	\$1,500
Prescription Drugs-Retail								
Tier I	\$5	\$10	9	21	105	\$45	\$105	\$525
Tier II	\$10	\$25	3	6	30	\$45	\$90	\$450
Tier III	\$10	\$50	0	3	15	\$0	\$120	\$600
Prescription Drugs-Mail								
Tier I	\$5	\$20	0	9	45	\$0	\$135	\$675
Tier II	\$10	\$50	0	6	30	\$0	\$240	\$1,200
Tier III	\$10	\$110	0	0	6	\$0	\$0	\$600
					City/Employee Split			
Total Additional Out of Pocket Costs					85/15	\$225	\$2,145	\$13,725
Projected Premium Savings						(\$1,107)	(\$1,107)	(\$1,107)
Net Impact						(\$882)	\$1,038	\$12,618
Total Additional Out of Pocket Costs					80/20	\$225	\$2,145	\$13,725
Projected Premium Savings						(\$1,476)	(\$1,476)	(\$1,476)
Net Impact						(\$1,251)	\$669	\$12,249
Total Additional Out of Pocket Costs					75/25	\$225	\$2,145	\$13,725
Projected Premium Savings						(\$1,846)	(\$1,846)	(\$1,846)
Net Impact						(\$1,621)	\$299	\$11,879
Note: Amounts don't include mitigation amounts; Tier 2 is assumed for provider tiering								