City of Somerville								8/9/2011			
	ibar Chao	sos Harvard Dilari	m BBO - Indi	vidual Plan				0/3/2011			
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											
under either the City of Gio	Flaiis										
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 \$0	\$80	\$400			
Tier III	\$10	\$110	0	0	2	\$0 \$0	\$0	\$200			
THE III	ψισ	ΨΠΟ	U		ployee Split	ΨΟ	ΨΟ	ΨΖΟΟ			
				City/Liii	pioyee Spiit						
Total Additional Out of Pocket Costs					85/15	\$75	\$715	\$4.575			
Projected Premium Savings					007.0	(\$302)	(\$302)	(\$302)			
· · · · je · · · · · · · · · · · · · · ·						(400=)	(400=)	(400=)			

\$413

\$715

(\$403)

\$312

\$715

(\$503)

\$212

(\$227)

\$75

(\$403)

\$75

(\$503)

(\$428)

80/20

75/25

\$4,273

\$4,575

(\$403)

\$4,172

\$4,575

(\$503)

\$4,072

Net Impact

Net Impact

Net Impact

Total Additional Out of Pocket Costs

Total Additional Out of Pocket Costs

Note: Amounts don't include mitigation amounts; Tier 2 is assumed for provider tiering

Projected Premium Savings

Projected Premium Savings

City of Somerville	1							9/0/2011		
	har Chao	ses Harvard Dilari	m DDO - Fan	silv Dlan				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										
under citator the only of old	lano									
	BCBS	GIC	Below		Above	Below		Above		
	НМО	Harvard Pilgrim	Average	Average	Average	Average	Average	Average		
	Current	Independence	Utilizer	Utilizer	Utilizer	Additional	Additional	Additional		
Plan Design Element	Benefit	PPO	# Services	# Services	# Services	Costs	Costs	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		4 : 4				4	2.25			
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		
Durana Mail										
Prescription Drugs-Mail Tier I	<u>Ф</u> Е	Ф 2О		_	45	ው	040 E	Ф07 <i>E</i>		
Tier I	\$5 \$10	\$20 \$50	0	9	45	\$0 \$0	\$135 \$240	\$675 \$1,200		
Tier II	\$10 \$10	\$50 \$110	0	6	30 6	\$0 \$0	\$240 \$0	\$1,200 \$600		
Her III	φιυ	φιιυ	U	<u> </u>	-	Φυ	Φυ	φουσ		
			City/Employee Split							
Total Additional Out of Pock	et Costs				85/15	\$225	\$2,145	\$13,725		
Projected Premium Savings	el oosis				03/13	(\$1,107)	(\$1,107)	(\$1,107)		
Net Impact						(\$882)	\$1,038	\$12,618		
Tet impast						(ΨΟΟΣ)	ψ1,000	Ψ12,010		
Total Additional Out of Pookst Costs					80/20	\$225	\$2,145	\$13,725		
Total Additional Out of Pocket Costs Projected Premium Savings					00/20	(\$1,476)	\$2,145 (\$1,476)	(\$1,476)		
Net Impact						(\$1,476)	\$669	\$12,249		
Net IIIpact						$(\Psi 1, \angle \cup 1)$	φυυσ	ψ12,2 4 0		
Total Additional Out of Pock	ot Cooto				75/25	\$225	₾ 2 4 4 E	¢42.725		
Project Additional Out of Pock					75/25	\$225	\$2,145	\$13,725		

(\$1,846)

(\$1,621)

(\$1,846)

\$299

(\$1,846)

\$11,879

Projected Premium Savings Net Impact

Note: Amounts don't include mitigation amounts; Tier 2 is assumed for provider tiering