

**Board of Alderman  
GIC Questions and Answers  
Request #2**

**1. What are the GIC premium increases and plan design change history as well as the City of Somerville premium increases?**

See document: #1. GIC Premium Plan Design FY06-FY12

**2. What are the projected out of pocket costs and projected premium savings for current BCBS HMO subscribers for Active and Non-Medicare plans picking the GIC Harvard Pilgrim PPO plan?**

Please review the following worksheet. There are two tabs, Individual and Family and used all three contribution scenarios and three “utilize” scenarios.

See document: #2.Active Non-Medicare Scenarios 8-9

**3. What are the Medicare Scenarios utilizing the Medex to Unicare Indemnity plans?**

See document: #3. Medicare Plan Scenarios 8-9  
#3.1 Medicare Plan Scenarios 8-10 Specific

**4. How is Durable Medical Equipment (DME) covered under the Unicare Indemnity Plan?**

For a preferred vendor, Durable Medical Equipment is covered under the Unicare Indemnity plan 100% after the calendar year deductible is met.

For a non-preferred vendor, Durable Medical Equipment is covered 80% after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.

For a list of the Plan’s Preferred Vendors, go to [www.unicarestateplan.com](http://www.unicarestateplan.com) > “Find a Provider” > “All Provider Listings” or call the Andover Service Center at (800) 442-9300. If an item is not available through a Preferred Vendor and you obtain it from another provider, it will be covered at 80%.

**5. What are the specific scenarios for active and non-Medicare Retirees with projected out of pocket costs per diagnosis?**

Please refer to the document below. The document has two tabs, one with assumptions, other with projected out of pocket costs per diagnosis. Please note there is no data available to this level of detail on these conditions, reasonable utilization assumptions were made.

**See document:** #5.Active Non-Medicare Scenarios 8-10 Specific HR

**6. What is # of Medicare Eligible Part B subscribers?**

The # of Medicare Eligible Part B subscribers are 1,008

See document: #6.List of Medicare Subscribers Eligible for Part B