

Recent Benefit Changes

July 1, 2004

1. Increased from 10% to 15% the percentage employees contribute toward individual medical and dental coverage.
2. Decreased from 34% to 30% the percentage employees contribute toward two-person and family medical and dental coverage.
3. Increased office visit co-payments for Harvard Pilgrim Health Care (HPHC) plans from \$10 to \$15.
4. Increased the emergency room co-payment from \$50 to \$75.
5. Added chiropractor benefits to the HPHC HMO.
6. Extended medical and dental benefits to include heterosexual domestic partners.
7. Enhanced definition of benefit-eligibility to .75 FTE for full-time benefits and to a minimum of 910 hours per fiscal year for part-time benefits (.50 for 35-hour positions; .44 for 40-hour positions).
8. Increased contribution to retirement by 1%; from 8% to 9% for eligible employees age 30 and over and 6% to 7% for eligible employees under the age of 30 (funded by reducing salary increase pools).

January 1, 2005

1. Offered medical spending accounts (56 participants as of July, 2007).

July 1, 2005

1. HPHC prescription co-pays increased from \$5/\$15/\$35 to \$10/\$25/\$40 (United HealthCare already was \$7/\$25/\$40).
2. Dental plan annual deductible for services other than preventive care increased from \$25 individual/\$75 family to \$50 individual/\$150 family.

October 1, 2006

1. Introduced short-term disability plan for staff.
2. Introduced paid maternity and paternity parental leaves for staff.

2007

1. January 1st. Implemented enhanced definition of dependents for medical plans. (MA Health Reform Act).
2. March 1st. Offered additional investment options (Lifestyle Funds) through TIAA-CREF.
3. August 1st. Extended enhanced dependent definition to dental plan (not required by MA Health Reform).