

City of Westfield

HEALTH PLAN TRUST AGENDA (Teleconference) Telephone Conference Westfield, MA 01085

**October 6, 2021
1:00 pm**

Pursuant to Governor Baker's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, G.L. c. 30A, §20, and the Governor's March 15, 2020 Order imposing strict limitation on the number of people that may gather in one place, this meeting of the City of Westfield Health Plan Trust will be conducted via remote participation. Specific information can be found on the City of Westfield website at www.cityofwestfield.org. For this meeting, members of the public who wish to listen to the meeting may do so by tuning into Channel 15 or Channel 12 or online at westfieldtv.org or online at Youtube.com - Westfield Community Programming Channel. No in-person attendance of members of the public will be permitted, but every effort will be made to ensure that the public can adequately access the proceedings in real time, via technological means. In the event that we are unable to do so, despite best efforts, we will post on the City's website an audio recording, transcript, or other comprehensive record of proceedings as soon as possible after the meeting.

PEG Admin is inviting you to a scheduled Zoom meeting.

Topic: Health Plan Trust
Time: Oct 6, 2021 01:00 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://cityofwestfield-org.zoom.us/j/82193502478?pwd=eVBndHhkb3c0NGRSL2xQSDArL0xsZz09>

Meeting ID: 821 9350 2478
Passcode: \$YUX4Wrk
One tap mobile
+16465588656,,82193502478#,,,,*47074072# US (New York)
+13017158592,,82193502478#,,,,*47074072# US (Washington DC)

Dial by your location
+1 646 558 8656 US (New York)
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+1 312 626 6799 US (Chicago)
+1 669 900 9128 US (San Jose)
+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)
Meeting ID: 821 9350 2478
Passcode: 47074072

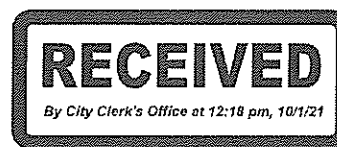
- Chairperson to call meeting to order
- Review and approve minutes from April 6, 2021 and April 9, 2021
- Health Plan Trust Balance
- Renewal for 2022 Retiree Health Insurance

RETIREE 2022 HEALTH INSURANCE RATES
PLAN COVERAGE EFFECTIVE January 1, 2022



	2021 PREMIUM & MONTHLY RATES	PREMIUM Percentage	2022 PREMIUM & MONTHLY RATES	% Change 2021 - 2022
Blue Cross Blue Shield - Medex 2 W/Blue Medicare RX - 1/1/2021				
Retiree's Share	\$134.91	35%	\$134.91	0.0%
City of Westfield's Share	\$250.55	65%	\$250.55	0.0%
TOTAL Premium	\$385.46	100%	\$385.46	0.0%
Blue Cross Blue Shield - Managed Blue for Seniors - 1/1/2021				
Retiree's Share	\$134.39	35%	\$135.98	1.2%
City of Westfield's Share	\$249.58	65%	\$252.53	1.2%
TOTAL Premium	\$383.97	100%	\$388.50	1.2%
Health New England - Medicare Secure (HMO) - 1/1/2021				
Retiree's Share	\$116.90	35%	\$120.75	3.3%
City of Westfield's Share	\$217.10	65%	\$224.25	3.3%
TOTAL Premium	\$334.00	100%	\$345.00	3.3%

RETIREE SUMMARY
Effective January 2022



MEDEX

- 0% recommended rate change for 2022
- Rate is \$ 385.46
- Currently approximately 515 Retirees on this plan

MANAGED BLUE FOR SENIORS

- 1.153% Increase effective 2022
- Rate Increasing from \$ 383.97 to \$ 388.50
- BCBS is expanding our fitness reimbursement to include Home Fitness Equipment items such as stationary bikes, weights, exercise bands, treadmills and fitness machines. This is an upon renewal change, effective 1/1/2022. The city's Medex plan does not have the fitness rider, but their Managed Blue for Seniors plan does, so that plan will see the change for 1/1/2022
- Currently approximately 109 Retirees on this Plan.

Alternatives

- BCBS is offering a new plan called MEDICARE PPO BLUE FREEDOM Rx.
- The rate is \$ 365 and is locked in for 24 months
- Alternative PDP available increasing the current copays of (\$5/\$10/\$25 to \$ 10/\$20/\$35) would lower the renewal rate from \$ 184.33 to \$ 169.75.

PDP (Prescription Drug Plan)

- BCBS will be forwarding the changes to their PDP formulary soon.

HEALTH NEW ENGLAND MEDICARE SECURE

- 3.3% increase effective 1/1/2022
- Rate increasing from \$334.00 to \$345.00
- There has been no change to the plan benefits