



PERSONNEL DEPARTMENT
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Director

CITY OF CAMBRIDGE

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July 9, 1985

TO: Department Heads
Payroll Clerks

FROM: Michael P. Gardner
Personnel Director

SUBJECT: Group Insurance Rates Fiscal 1986

The City employee group insurance program has been renewed, effective July 1, 1985, except for Blue Cross/Blue Shield Master Health Plus, which will be effective August 1, 1985. The carriers are Massachusetts Blue Cross/Blue Shield, Harvard Community Health Plan, Bay State Health Care, Tufts Associated Health Plan, Multigroup Health Plan, Blue Cross Blue Shield Lahey Clinic Health Maintenance Plan, West Suburban Health Care Plan, Medicare, Boston Mutual Life Insurance, Continental Assurance Company, and New England Mutual Life.

This year we are changing from Blue Cross Blue Shield Master Medical to Blue Cross Blue Shield Master Health Plus, effective August 1, 1985. The City will continue to pay 99% of the Master Health Plus coverage for eligible employees and the employees will pay the remaining 1%. The premium levels for the six HMO's are such that the City will continue to pay 100% of the premium.

DIRECT PREMIUM PAYMENTS

In all departments where employees are on leave of absence, compensation, etc., paying the premium directly by cash or check, they should be notified promptly of the change in the premium rates, so that payments will be in the proper amounts. The DEPARTMENTS SHOULD COLLECT FROM THE EMPLOYEE ON AUTHORIZED LEAVE OF ABSENCE, THE FULL PREMIUM RATE.

Employees are expected to keep up their insurances when they are on leave of absence, vacation, and compensation. If payments exceed 2 months, the insurances will be cancelled and individuals may not join until the following July.

All employees must join WITHIN 60 DAYS OF THEIR DATE OF EMPLOYMENT or they will be ineligible for membership until the City indicates that the Group is open for additional memberships.

RATES

Blue Cross-Blue Shield Master Health Plus and Medex

	<u>NEW TOTAL RATE</u>	<u>SUR. SPOUSE RATE</u>	<u>1% DEDUCTION</u>
Single (under 65)	\$108.17	54.08	1.08
Family	260.15	130.07	2.60
Single (over 65) Medex	58.12	29.06	.58

Harvard Community Health

Single (under 65)	85.20	42.60	--
Family	228.80	114.40	--
Plan 65 Single	45.00	22.50	--

Tufts

Single (under 65)	89.00	44.50	--
Family	222.50	111.25	--

Multigroup

Single (under 65)	76.26	38.13	--
Family	195.97	97.99	--

Bay State

Single (under 65)	91.88	45.94	--
Family	248.10	124.05	--

BC/BS Leahy

Single (under 65)	71.02	34.23	--
Family	220.11	110.05	--

West Suburban

Single (under 65)	83.68	41.84	--
Family	227.44	113.72	--

Note:

Employees between 65 and 69 (working) may continue on Master Health Plus, in the Tefra Plan, HMO's or go on Medex. If the employee selects Medicare and Medex the employees must pay the full amount of Medex.

OTHER INSURANCE

The employees rates will be as follows:

Basic Boston Mutual Life Insurance

	<u>OLD</u>	<u>NEW</u>
Life \$1,000.00 (pensioners)	.37	.40
Life \$2,000.00 and A.D. & D	.73	.79
Life \$2,000.00 and A.D. & D (LEAVE OF ABSENCE)	2.92	3.16

OPTIONAL INSURANCE BOSTON MUTUAL

If you have the "Basic Insurance" active employees under the age of 70, have the opportunity to enroll in the "Optional Life Insurance Plan". It will be paid completely by the employee. The optional insurance will stop when an Employee retires or they reach the age of 70.

LIFE \$ 5,000.00 and A.D. & D	\$ 4.00 monthly
LIFE \$10,000.00 and A.D. & D	\$ 8.00 monthly
LEAVE OF ABSENCE \$ 5,000.00	\$ 4.00 monthly
LEAVE OF ABSENCE \$10,000.00	\$ 8.00 monthly

When the employee retires or leaves the City of Cambridge, he will be allowed to convert to direct payments. The rates are based according to the age at the time of the conversion.

CONTINENTAL ASSURANCE COMPANY

The rates for the Continental will remain the same with the entire payment made by the employee

Single	\$ 1.20
Family	2.40

NEW ENGLAND MUTUAL LIFE INSURANCE (POLICE DEPT. ONLY)

The rates for the year starting July 1, 1985, through June 30, 1986, will remain the same:

Active	\$7.67
Retired	3.67

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Comm. from Michael P. Gardner, Personnel
Director, transmitting a copy of a comm.
sent to all Dept. Heads Re: Group Insurance
Rates for Fiscal Year 1986.