

COMPARISON HIGHLIGHTS OF BLUE CROSS - BLUE SHIELD PLANS

	<u>PRESENT PLAN 1969 LEVEL</u>	<u>MASTER MEDICAL PLAN</u>
<u>INPATIENT CARE</u> - Licensed general, acute contagious disease, or maternity hospital.	120 Days - after \$25 deductible 121st day on \$50 or \$100 deductible extended benefits 80% co-insurance	Unlimited days, no deductible no maximum.
<u>EXTENDED BENEFITS MAXIMUM</u>	80% after \$50 Individual, \$100 Family Annual Deductible \$20,000 Maximum	*\$250,000 \$15,000 for Nervous and Mental **80% after \$25 Quarter deductible per person.
<u>OUT-PATIENT BENEFITS</u>	Limited to certain services	Full
<u>DIAGNOSTIC X-RAY LABORATORY</u> - in the out-patient department of hospital or doctor's office	\$15 deductible every 30 days in the OPD. \$15 deductible every 30 days, fee schedule, in doctor's office.	Full coverage
<u>AMBULANCE</u>	\$15 per admission to or from the hospital	80%
<u>SURGICAL - INPATIENT MEDICAL - ANESTHESIA</u> (Physician)	Fee schedule up to \$500, then \$50 or \$100 deductible 80% co-insurance	Usual and customary charge, full payment participating physicians
<u>OBSTETRICAL</u> (Physician)	Up to \$200	Usual and customary, including pre and post natal care
<u>PROLONGED ILLNESS CONDITIONS</u>	No mention	Full coverage
<u>NURSES - PRIVATE DUTY</u> (Registered Nurse)	80% after deductible up to \$400 per calendar year	80% after deductible no limit prolonged illness \$1000 per illness Non P.I.C. Condition.
<u>PRESCRIPTION DRUGS</u>	80% after deductible including Nervous and mental; insulin - Needles, Syringes.	80% after deductible ***Not including nervous and mental insulin- needles- and syringes
<u>NURSING HOMES</u> <u>EXTENDED CARE FACILITIES</u> <u>CO-OPERATING HOSPITAL</u>	80% after deductible up to \$4000 per calendar year	\$8 per day - Nursing homes \$10 per day - Extended care facility and co-operating hospital

\*\$250,000 Maximum available to all groups, effective January 1, 1974.

\*\*Extended Benefit Rider is available for \$50 Individual, \$100 Family deductible per calendar year.

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# City of Cambridge

IN CITY COUNCIL

March 11, 1974

**ORDERED:**

That the City Council go on record accepting the provisions of Chapter 789 of the Acts of 1973 the same being "An Act Modifying the Laws Relating to Group Life and Health Insurance for Certain Governmental Employees and Retirees."

In City Council March 11, 1974.  
Adopted by a yea and nay vote:-  
Yeas 8; Nays 0; Absent 1.  
Attest:- Paul E. Healy, City Clerk.

A true copy,

ATTEST:-

  
CITY CLERK

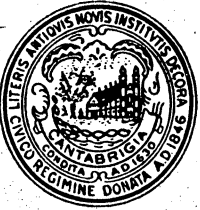
VOTE OF THE CITY COUNCIL ADOPTING THE  
**City of Cambridge**  
 PROVISIONS OF CHAPTER 789 OF THE ACTS OF 1973  
 MASSACHUSETTS

In City Council MARCH 11, 1974

	YEA	NAY	ABSENT	PRESENT
Mrs. Ackermann	✓			
Mr. Clinton	✓			
Mr. Danehy	✓			
Mr. Duehay	✓			
Mrs. Graham	✓			
Mr. Russell	✓			
Mr. Vellucci			✓	
Mr. Wylie	✓			
Mayor Sullivan	✓			
	8	0	1	

Act Accepted by the City Council

Councilman Clinton moved for suspension of the Rules in order to have Reconsideration - being that same would not prevail - and on a voice vote the rules were suspended. The question now came on Reconsideration - and Reconsideration Failed -



## CITY OF CAMBRIDGE

CAMBRIDGE, MASSACHUSETTS 02139  
Tel. 876-6800

EXECUTIVE DEPARTMENT  
JOHN H. CORCORAN  
City Manager  
JAMES L. FARRELL  
Assistant City Manager

February 25, 1974

To the Honorable, the City Council:

Under date of January 15, 1974, group insurance material, and more particularly Chapter 789 of the Acts of 1973, was referred to the City Manager for response.

Please be advised that at this time the group insurance program afforded the employees of the City of Cambridge has an extended benefit more commonly referred to as the Prolonged Illness Certificate. Chapter 789 of the Acts 1973 authorizes the substitution of what is commonly referred to as the Master Medical Plan in lieu of the Prolonged Illness Certificate.

The Master Medical Plan has a more liberal benefit schedule than the Prolonged Illness Certificate, to wit:

1. The Doctor's fees schedule of payments will now be 100%
2. The \$25.00 deductible is deleted; will pay first dollar coverage.
3. The Master Medical has no deductible and total coverage would be \$250,000 per employee

Obviously the Master Medical certificate would afford our subscribers a more liberal benefit schedule. On the other hand, there is an increased cost for these increased benefits and it is estimated by the Purchasing Agent that the total annual cost for this increased benefit to be in the vicinity of \$200,000. As you know at this time the City of Cambridge pays 75% of the premium cost of our group insurance program. It is therefore fair to assume that acceptance of this act would increase the cost of our group insurance program, from the City's position by about \$150,000 annually and from the employee's position by about \$50,000 annually.

To: The City Council (cont.)

February 25, 1974

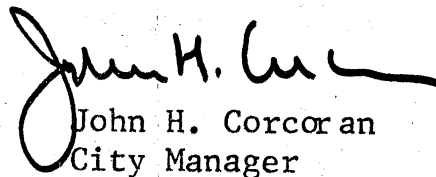
For your additional information I can advise you that the following communities have accepted this increased benefit -

Everett  
Chelsea  
Watertown  
Stoneham  
Needham  
Peabody

and there may be others.

In view of the fact that our various collective bargaining groups have had a great interest in our group insurance matters I now feel that this is a proper article of consideration by our various collective bargaining groups.

Very truly yours,

  
John H. Corcoran  
City Manager

JHC/b



# City of Cambridge

IN CITY COUNCIL

88

Comm. received from the City Clerk transmitti  
ing a copy of Chapter 789 of the Acts of 1973  
the same being "An Act Modifying the Laws  
Relating to Group Life and Health Insurance  
for Certain Governmental Employees and  
Retirees.

Need order of  
- Acceptance -  
2/25/74 Longhorst  
Referred to Council  
Calendar - Unfinished  
Business - for March 4  
March 11/74 Act  
- Adopted -

In City Council,  
January 14, 1974

Referred to City  
manager for report  
Copy sent to City  
manager 1/15/74 dl  
City 1972 to submit his  
Recommendations Feb 25/74  
11 Received 2/25/74