

Haverhill Public Schools  
Health Benefits  
Open Enrollment  
2023-2024



April 5, 2023 – May 3, 2023



# Big Changes for 2023-2024 Plan Year



## GIC Medical Plan Changes

- Tufts Navigator will be replaced by Harvard Pilgrim Explorer
- Tufts Spirit will be replaced by Harvard Pilgrim Quality
- Unicare Basic with or without CIC will be replaced with Harvard Pilgrim Access America and UniCare Total Choice
- Allways Health Partners is only changing their name to Mass General Brigham Health Plan

## What will you need to do??

- If you are enrolled in one of these plans that are changing you will need to re-enroll in a different plan **OR** the **GIC** will choose a plan that is similar to the plan you are in and could cost you a significant amount of money per pay period. If the GIC chooses a plan, you will not be able to change this until the next open enrollment





**IMPORTANT**

# Important Information



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Enrollment Forms may be sent to the following:

- Via fax – 978-374-3422
- Via email – [jennifer.schmidt@haverhill-ps.org](mailto:jennifer.schmidt@haverhill-ps.org)
- In Person – **Please call and schedule an appointment if you have any questions or need additional information. My direct line is 978-420-1964.**
- All forms need to be filled out **COMPLETELY** or they will not be accepted
- It is your responsibility to make sure the Benefits Department has received your enrollment forms
- Late enrollment forms will not be accepted
- Enrollment forms that are not sent by fax or to [jennifer.schmidt@haverhill-ps.org](mailto:jennifer.schmidt@haverhill-ps.org) could result in not having benefits for 2023-2024.

# What WILL change in FY 2024

For coverage starting on July 1, 2023

**Tufts Navigator will be discontinued due to the merger of Tufts and Harvard Pilgrim**

## Tufts Navigator



- Broad Network POS
- Wide access to hospitals and doctors
- Higher premiums than limited network plans



## Similar Plans Options in FY2024



Harvard Pilgrim  
Explorer (POS)

**DEFAULT**



MGB Health Plan  
Complete (HMO)



UniCare  
Plus (PPO-type)



## Other Options in FY2024



Harvard Pilgrim  
Quality HMO\*

*Limited  
network*



UniCare  
Community Choice\*

*Limited  
network*



UniCare  
Total Choice

*Broad  
indemnity*

\*Check eligibility based on residence

# What WILL change in FY 2024

For coverage starting on July 1, 2023

**Tufts Spirit will be discontinued due to the merger of Tufts and Harvard Pilgrim**

## Tufts Spirit



- Limited Network EPO
- Narrower access to hospitals and doctors
- Lower premiums than broad network plans



## Similar Plans Options in FY2024



Harvard Pilgrim  
Quality HMO

**DEFAULT**



UniCare  
Community Choice

**DEFAULT  
BARNSTABLE COUNTY**



## Other Options in FY2024



Harvard Pilgrim  
Explorer (POS)

*Broad  
POS*



MGB Health Plan  
Complete (HMO)

*Broad  
HMO*



UniCare  
Total Choice

*Broad  
indemnity*



UniCare  
Plus

*Broad  
PPO-type*



# What WILL change in FY 2024

For coverage starting on July 1, 2023

**Harvard Pilgrim's broad network New England plan and limited network Massachusetts plan will both be renamed, but otherwise remain largely unchanged**



Independence  
(Broad)



Explorer  
(Broad)

Primary Choice  
(Limited)



Quality  
(Limited)

# What WILL change in FY 2024

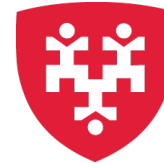
For coverage starting on July 1, 2023

The UniCare Basic plan is being replaced by two new plans

## UniCare Basic



## Harvard Pilgrim Access America



*The solution only  
for members  
residing outside  
of New England*

## UniCare Total Choice



*A simpler option  
only for members  
residing in New  
England*



# What WILL change in FY 2024

For coverage starting on July 1, 2023

**The national plan for those residing outside New England is changing**

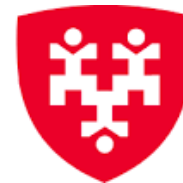
## UniCare Basic



- Broad network indemnity
- Wide access to hospitals and doctors
- Extra CIC premium paid 100% by the member



## Harvard Pilgrim Access America



- Broad network PPO
- Similarly wide access to hospitals and doctors
- No change in plan design
- CIC premium folded into the plan's premium
- Lower premium compared to FY23 UniCare Basic





# What WILL change in FY 2024

For coverage starting on July 1, 2023

**UniCare Basic will become UniCare Total Choice – a simpler plan for New England and International residents**

## UniCare Basic



- Broad network indemnity
- Wide access to hospitals and doctors
- Extra CIC premium paid 100% by the member



## UniCare Total Choice



- Broad network Indemnity
- Same wide access to hospitals and doctors
- CIC\* premium folded into the plan's premium
- Tiered copays → flat copays

# What WILL change in FY 2024

For coverage starting on July 1, 2023

**Always Health Partners has changed its name, will now be available in all parts of Massachusetts, and will see some increases in copayments**

## AllWays Health Partners Complete HMO



- Regional network HMO
- Available in most Massachusetts counties
- Lower deductible and copays than broad network plans



## MGB Health Plan Complete



- Broad network HMO
- Available statewide, with broad access to doctors and hospitals
- Same deductible and copays as all other broad network plans

# What WILL change in FY 2024

For coverage starting on July 1, 2023

**UniCare Plus and Community Choice will continue to be offered largely unchanged – but all UniCare Plans will have some modest changes in copayments**

## UniCare Total Choice, Plus & Community Choice



- To align UniCare plans with other offerings in each plan category (broad, limited network), copayments for a small subset of services will increase.
- These services include the following:
  - ALL UNICARE PLANS: Eye and gastrointestinal procedures at freestanding facilities, and all other outpatient services
  - PLUS AND COMMUNITY CHOICE: Non-preventative care visits to primary care physicians (PCPs)

# Summary of Member Cost Share

For coverage starting on July 1, 2023



## UniCare Total Choice and Harvard Pilgrim Access America

- CIC cost folded into premium, subject to contribution %
- Specialist visit copays: \$30/60/60 → \$45



## UniCare Plus & Community Choice

- Plus: Copays for Non-preventative care PCP visits: \$15/20 → \$10/20/40
- Community Choice: Copays for Non-preventive PCP visits: \$15/20 → \$20



## All UniCare Plans

- Copays for eye GI (freestanding facilities): \$0 → \$150
- Copays for all other outpatient services: Various copays → \$250



## Mass General Brigham Health Plan HMO Complete

- Copays for PCP visits: \$20 → \$10/20/40
- Copays for specialist visits: \$30/60 → \$30/60/75
- Copays for hospital visits: \$275/500/1,500



# New Flexible Spending Account Contribution Limits



## Flexible Spending Account Limits

- The IRS has increased the Health Care Flexible Spending Account contribution limits to \$3,050 for 2023
- The new rollover amount has increase to \$610

## VERY IMPORTANT

- You **MUST** re-enroll in the Flexible Spending Account each year.
- Re-enrolling is an IRS regulation





Important

# What You Need To Know



Important

## Medical

- Only submit an enrollment form if you are making changes or enrolling for the first time
- If you choose not to make changes your current elections for medical will remain the same. If you are currently enrolled in Tufts Navigator, Tufts Spirit, UniCare Basic with or without CIC you will need to choose a new plan or the GIC will enroll you in a similar plan
- Dependent documentation is required when adding dependents. If you do not submit Dependent documentation your enrollment will be rejected

## Dental and Vision

- Dental will be offering orthodontic coverage for children 26 years of age and younger for the high plan only
- Only submit an enrollment form if you are making changes or enrolling for the first time
- If you choose not to make changes your current elections for dental and vision will remain the same



# New Rates for 2023-2024



## 2022 – 2023 Bi-Weekly Rates

- [GIC 2022-2023 School Bi-Weekly Rates](#)
- [MetLife Dental Bi-Weekly Rates](#)
- [MetLife Vision Bi-Weekly Rates](#)

## 2023 – 2024 Bi-Weekly Rates

- [GIC 2023-2024 Bi-Weekly Rates](#)
- [MetLife Dental Bi-Weekly Rates](#)
- [MetLife Vision Bi-Weekly Rates](#)





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# Enrollment Forms

[GIC Enrollment Change Form](#)

[GIC Dependent Ages 19-26 Enrollment Form](#)

[MetLife Dental Enrollment Form](#)

[MetLife Vision Enrollment Form](#)

[Flexible Spending Account Enrollment Form](#)

**\*\*\*Please note you CAN NOT enroll in Boston Mutual, AllState or Colonial products until they have their open enrollment\*\*\***







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## Benefit Premiums Information

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- We only have twenty (20) premium deductions throughout the year
  - Benefit premiums are deducted one (1) month prior to them starting
  - Our new rates will begin on pay period 24 (5/26/23 pay check) and our last deduction will be on pay period 25 (6/9/23 pay check) for school year 2024
  - Deductions will resume in September 2023 for the 2023-2024 School Year
  - Stay healthy and please enjoy your summer!!
- Have you reviewed the content of the new GIC medical plans?
  - Did you make your changes?
  - Have you filled out the proper enrollment forms and sent them to Jennifer Schmidt?
  - **As a reminder if you are in a plan that is changing and you do not make changes the GIC will enroll you in a similar plan that could cost you more money. If this happens you will not be able to change your plan until the next open enrollment.**