

PSC Proposal 2-11-25
Unit A/B/C/D/E

Article IV Group Insurance

A. The employees of the school department are eligible to participate in the Town's Group Insurance Plan, as it may be amended. Neither the Employer or Town will operate such benefit program, but the insurance company or companies (which may include Blue Cross and Blue Shield with respect to their programs) will administer the benefits, which shall be subject to such conditions and limitations as are provided by law and in the applicable insurance policies and contracts. The Employee shall contribute twenty-five (25%) percent towards the premium cost of the indemnity plan. The Employer shall be entitled to any dividends or refunds in connection with the plan. Any claims or disputes concerning eligibility for or payment of benefits under this Article shall be determined in accordance with the applicable insurance policies and contracts and shall not be subject to the grievance and arbitration procedures of this Agreement.

1. Effective July 1, 2012, the Town shall establish a Flexible Spending Medical Program (i.e. "Section 125" plans such as Pretax Insurance Premium Payments, Dependent Care Account Plan "DCAP" and Medical Care Account Plan "MEDCAP") and shall provide for and pay the one-time set up costs to implement the program. The Town shall pay any annual administrative fee for subscribers who opt into the program for the duration of this Agreement. The program shall include a voluntary debit card system. Employees may set aside funds up to a maximum amount as permitted under IRS regulations.

2. Effective January 1, 1991 employees shall pay twenty-five percent (25%) of the HMO premium Cost.

3. ~~Effective July 1, 2012, the following plan design features shall be established for the plans offered by the Town of Pembroke:~~

	Network Blue Rate Saver HMO	HPHC Rate Saver HMO	Blue Care Elect PPO
Deductible:	\$0	\$0	\$0
PCP Office Visit	\$20	\$20	\$15
Specialist Office Visit	\$35	\$35	\$20
Retail Clinic	\$20	\$20	\$20
Emergency Room:	\$100 (waived if admitted.)	\$100 (waived if admitted.)	\$100 (waived if admitted.)
Inpatient Admission:	\$250	\$250	\$250
Outpatient Surgery:	\$150	\$150	\$150
Radiology (MRI, PT, CT):	\$100	\$100	\$100
Radiation and Chemotherapy:	\$0	\$0	\$0
Outpatient Mental Health:	\$20	\$20	\$20
Preventative Services:	\$0 \$0 \$0		
Prescription Drugs (30 day supply):	Tier 1: \$10 Tier 2: \$25 Tier 3: \$45	Tier 1: \$10 Tier 2: \$25 Tier 3: \$45	Tier 1: \$10 Tier 2: \$25 Tier 3: \$45
Prescription Drugs (90 day supply):	Tier 1: \$20 Tier 2: \$50 Tier 3: \$90	Tier 1: \$20 Tier 2: \$50 Tier 3: \$90	Tier 1: \$20 Tier 2: \$50 Tier 3: \$90

With respect to the above-listed plan design features, it is the express intent of the parties to create an enforceable, binding agreement for only the duration stated herein, regardless of any potential or actual legislative changes to M.G.L. c. 32B, any provision of M.G.L. c. 32B generally or any provision of the General Laws and/or special acts.

Accordingly, the plan design features listed above shall be revoked, deleted and of no further effect on June 30, 2016. The Town of Pembroke may, at its sole discretion, invoke its rights under M.G.L. c. 32B Sections 21-23, as amended under Chapter 69 of the Acts of 2011, in order to implement changes to the plan design features or plan offerings listed above that would take effect July 1, 2016. Alternatively, the Town, at its SOLE discretion, may elect to comply with any bargaining obligations consistent with the provisions of c.150E.