

RECEIVED
FREETOWN TOWN CLERK

2019 FEB 28 AM 11:07

J. Brown

February 28, 2019

Memo to the Board of Selectmen

From: Health Insurance Advisory Committee

Minutes of Meeting of February 28, 2019 of the Health Insurance Advisory Committee

Those Present: Walter Sawicki, Chairman, Mark Fornaciari, Treasurer/Collector Jessica Thomas, Town Administrator David DeManche, Selectman Lisa Pacheco, Lt. LaFleur and MIIA Account Executive Kerri Pochay.

The meeting was called to order by Chairman Walter Sawicki at 10:00am. After looking over documentations presented by the MIIA account executive relative to Health Insurance coverage for FY20. The Committee made the following Motions:

Motion (Fornaciari/LaFleur) to have all coverage decrease by 0.65%. Passed unanimously.

Motion (Fornaciari/LaFleur) to accept a new Health Shopping Plan at no additional cost to employees and Town.

Discussed holding an employee seminar to introduce the new Health Shopping Plan to explain it to the employees. No additional information at this time.

Proposal by the Town Treasurer Jessica Thomas relative to codifying Health Insurance eligibility policy. No action was taken.

Next meeting scheduled for Thursday March 28, 2019 10:00am.

Meeting adjourned at 10:40am Motion (Fornaciari/LaFleur). Passed unanimously.

Respectfully submitted,

Walter Sawicki

Walter Sawicki, Chairman



MIIA HEALTH BENEFITS TRUST
Renewal Proposal 7/1/2019 - 6/30/2020
Freetown

MONTHLY CONTRIBUTION RATES				
PRODUCTS		CURRENT	RENEWAL	
		RATES	RATES	INCREASE
Blue Care Elect Preferred	Individual	\$1,181.22	\$1,173.54	-0.65%
	Family	\$2,936.56	\$2,917.48	-0.65%
HMO Blue NE	Individual	\$875.28	\$869.59	-0.65%
	Family	\$2,293.28	\$2,278.38	-0.65%
Dental Blue Freedom	Individual	\$50.01	\$48.66	-2.69%
	Family	\$103.03	\$100.26	-2.69%

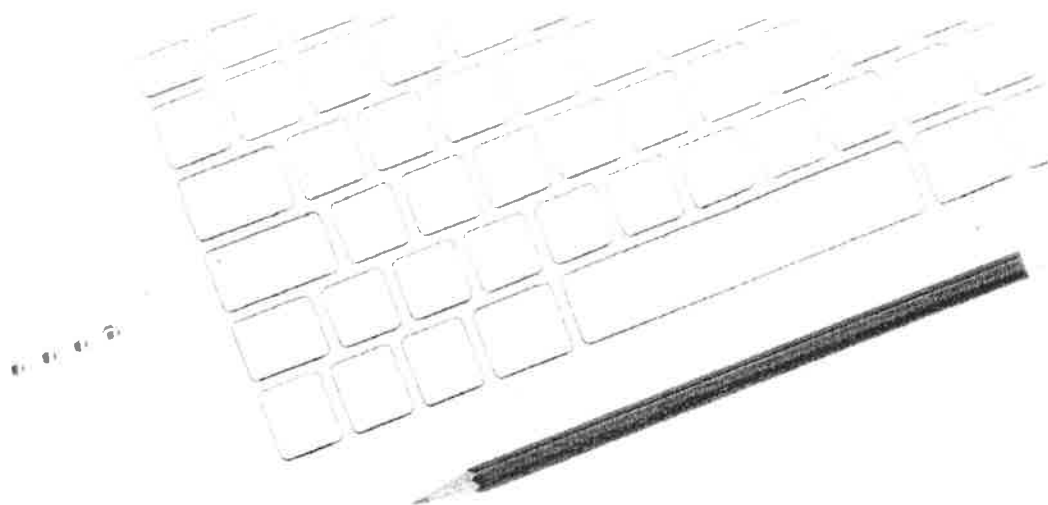
Renewal rates are based on final plan design and enrollment.

Senior plans will renew on January 1, 2020.

Please provide a copy of the in-force PEC or IAC agreement, if applicable.

Signed commitment is due on or before April 1, 2019.

Signature for Acceptance of Rates	Date



Shop. Get Care. Earn Cash.

The cost for the same medical service or procedure can vary greatly from one location to the next. SmartShopper rewards you, up to \$250, when you choose eligible care at a lower-cost, for procedures such as:

- Carpal Tunnel
- CT Scan
- Colonoscopy
- Hernia Repair
- Knee Surgery
- Mammogram
- MRIs
- Shoulder Surgery
- Cataract Removal
- Gall Bladder Surgery

SmartShopper is managed by Vitals[®], an independent company.



MIAA



Earn Money with SmartShopper

SmartShopper is an incentive and engagement program managed by VitalsSM, an independent company. You can earn a reward check each time you and your family choose an eligible lower-cost, high-value doctor or facility for the health services below. To find a reward-eligible doctor or hospital, just log into bluecrossma.com/myblue or call **1-877-281-3722**.

Keep this list for future reference.

Save on These Health Care Services	Reward Amount (lowest-cost)	Reward Amount (2nd lowest-cost)	Reward Amount (3rd lowest-cost)
Bladder Repair for Incontinence (sling)	\$250	\$75	\$50
Bladder Scope	\$250	\$75	\$50
Bone Density Scan	\$50	\$25	\$0
Bronchoscopy (procedure to look at airways)	\$150	\$75	\$50
Bunionectomy (bunion surgery)	\$150	\$75	\$50
Carpal Tunnel Treatment	\$150	\$75	\$50
Cataract Removal	\$125	\$75	\$50
Colonoscopy	\$250	\$75	\$50
CT Scan	\$75	\$50	\$0
Hernia Repair	\$150	\$75	\$50
Knee Arthroscopy	\$250	\$75	\$50
Gall Bladder Removal	\$250	\$75	\$50
Laparoscopic Removal of Ovaries and/or Fallopian Tubes	\$250	\$75	\$50
Lithotripsy Fragmenting (shock waves to break apart) of Kidney Stones	\$250	\$75	\$50
Mammogram	\$50	\$25	\$0
MRI	\$100	\$75	\$50
Ear, Nose, Throat (ENT)	\$150	\$75	\$50
PET Scan	\$150	\$75	\$50
Shoulder Arthroscopy	\$250	\$75	\$50
Sigmoidoscopy (procedure to look at rectum and lower colon)	\$150	\$75	\$50
Ultrasounds (non-maternity)	\$50	\$25	\$0
Upper GI Endoscopy	\$150	\$75	\$50

The dollar amount you receive may be considered taxable income. Consult your tax advisor.
SmartShopper is managed by VitalsSM, an independent company.