

2019 PLAN RATES FOR RETIREES

For retired SEIU Arboretum members who retired on or after 9/4/14

Senior Medical Plan Rates Age or Over 65 (monthly)

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$374			\$367			\$394		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
20+	\$299	\$75	20%	\$299	\$68	19%	\$299	\$95	24%
19	\$288	\$86	23%	\$288	\$79	22%	\$288	\$106	27%
18	\$277	\$97	26%	\$277	\$90	25%	\$277	\$117	30%
17	\$266	\$108	29%	\$266	\$101	28%	\$266	\$128	32%
16	\$254	\$120	32%	\$254	\$113	31%	\$254	\$140	36%
15	\$243	\$131	35%	\$243	\$124	34%	\$243	\$151	38%
14	\$232	\$142	38%	\$232	\$135	37%	\$232	\$162	41%
13	\$221	\$153	41%	\$221	\$146	40%	\$221	\$173	44%
12	\$209	\$165	44%	\$209	\$158	43%	\$209	\$185	47%
11	\$198	\$176	47%	\$198	\$169	46%	\$198	\$196	50%
10	\$187	\$187	50%	\$187	\$180	49%	\$187	\$207	53%

How to read the chart above: Along the top of the chart are the three Senior Medical Plan options and below is the total monthly rate for each plan. Down the left side, find your years of pensionable service, then follow this across to the option of your choice to see the monthly amount Harvard will contribute for each individual plan, what your monthly cost will be, and what percent your cost is of the total monthly rate. Costs are rounded to the nearest dollar; retiree contribution reflects actual retiree cost for 2019.

Cost of Senior Medical Plan Coverage

If you retired on or after January 1, 1996, the University contributes a percentage of the Harvard group BCBS Medex rate, and applies that dollar amount toward the individual cost of the senior medical plan option you choose, as shown above. Harvard's subsidy currently ranges from 50% to 80%, depending on your years of pensionable service.

The per person cost of medical coverage for you and your eligible spouse/domestic partner under the three senior medical plan options listed above is based on the date you retired from Harvard and your years of pensionable service. Each year Harvard recalculates the University subsidy amount. At 20 years of pensionable service, the subsidy reaches the 80% maximum. If you select one of the other senior medical plan options, the amount of the BCBS Medex subsidy is applied toward the cost of that option.

Medical Plan Rates for Retirees Under Age 65 (monthly)

Your rate is based on your FTE salary on the date you retired.

Monthly Cost by Salary at Retirement	TIER 1 LESS THAN \$70,000		TIER 2 \$70,000-\$95,000		TIER 3 MORE THAN \$90,000	
	Individual	Family	Individual	Family	Individual	Family
HMO						
HUGHGHP	\$98	\$265	\$131	\$355	\$165	\$445
HPHC	\$117	\$316	\$150	\$406	\$184	\$496
POS						
HUGHGHP	\$132	\$356	\$165	\$446	\$199	\$536
HPHC	\$151	\$407	\$184	\$497	\$218	\$587
PPO (must outside of Massachusetts to be eligible)						
HPHC	\$151	\$407	\$184	\$497	\$218	\$587

Retiree Dental Plan Rates (monthly)

For all retirees enrolled in this coverage

	Individual	Family
Delta Dental	\$54.37	\$107.18

Supplemental Life Insurance Rates

For all retirees enrolled in this coverage

Age	Monthly Cost per \$1,000 of Insurance
55-59	\$ 0.144
60-64	\$ 0.184
65-69	\$ 0.336
70	\$ 0.535

PLEASE NOTE: Total amount of life insurance coverage reduces by 35% on the July 1st following your 66th birthday, except retired hourly employees whose total amount of life insurance coverage reduces by 35% on the July 1st following your 65th birthday. Your group coverage with Harvard ends on the July 1st following your 70th birthday. You will be offered the option to continue your coverage with an individual plan at the time of reduction and/or termination.