



A HEALTH PLAN PROPOSAL

to support the Women & Infants Hospital Community

Women and Infants Hospital has put forward a new health plan as part of the contract negotiations with 1199SEIU. Healthcare costs are rising faster than before—8.5% nationally in 2024. To ensure the health insurance plans we offer are affordable for employees and sustainable for the hospital, we asked national experts to bring their best thinking and create a best-in-class plan with ways for employees to save and lower upfront costs. Here's info about that plan: Blue Cross Blue Shield HealthMate Coast-to-Coast.

THE FACTS ON THE HEALTHMATE PLAN:

- » Choice of a wide network of providers in state and across the country.
- » No deductible when you are within the Care New England network or at Hasbro Children's. A smaller deductible when seeing any other provider in the Blue Cross Blue Shield network.
- » Special discount for labs, high-tech imaging, inpatient and outpatient care with CNE and Hasbro Children's Hospital.
- » Adds two new payroll deduction options that are lower cost than Family Coverage option 1) Employee + Children 2) Employee + Spouse.
- » \$0 paycheck contribution year 1 for Employee Only and Employee + Children coverage.
- » \$17 per week premium contribution from paycheck for Employee + Spouse coverage and Family coverage. Much lower employee payment than other hospital systems regional and nationally.
- » \$0 cost for all medications that are prescribed by a CNE provider and filled at CNE pharmacy (including mail order home delivery).

WHAT'S HAPPENING:

Offering a new health plan option that helps employees save on out-of-pocket costs and reduce uncertainty when seeking care

- » Women and Infants Union currently has 5 health plan options. Five plans are confusing for employees and complicated and expensive for WIH to manage.
- » Currently, half of the people in the high deductible plan option, called Blue Solutions HSA, are not getting the full benefits of the plan such as making HSA account contributions to pay healthcare costs now and in retirement and realizing tax advantages. These employees also have a high deductible, creating significant upfront costs for them the moment they need care in the new year.
- » Nationally, employees are not selecting high deductible plan options because of this upfront expense and the associated risks.
- » For 2026, we are proposing to offer 3 health plan options, including a preferred plan called HealthMate Coast to Coast that offers the broadest BCBS network, includes little to no upfront costs, small copays and no high deductible.
- » The preferred plan offers significant savings over the current plan options.

See the savings ➤

and additional changes to help us offer this best in class plan

To illustrate potential cost savings, let's look at a scenario where a Women & Infants employee needs medical care:



▲ **THIS IS ASHLEY**, a full-time employee at Women & Infants and mother of two with coverage for herself and her two children.

Over the course of a year,

- ① Ashley had a physical at Women & Infants (Tier 1);
- ② Ashley's child breaks her leg and has to visit the ER.
- ③ Ashley's child has surgery Hasbro Children's Hospital (Tier 1)
- ④ Ashley's child has a follow-up with her pediatrician (Tier 2 BCBSRI)

COST OF CARE WITHOUT WIH INSURANCE	ASHLEY'S CURRENT PLAN BLUE SOLUTIONS BCBSRI	PROPOSED PLAN HEALTHMATE COAST-TO-COAST BCBSRI
① Physical \$214	① Physical \$0	① Physical \$0
② Ashley's child breaks her leg \$3,000	② Ashley's child breaks her leg \$3,000	② Ashley's child breaks her leg \$150
③ Ashley's child's surgery \$9,000	③ Ashley's child's surgery \$300	③ Ashley's child's surgery \$0
④ Follow up with pediatrician \$144	④ Follow up with pediatrician \$0	④ Follow up with pediatrician \$15
Total cost of care without WIH-offered insurance	Total member out-of-pocket cost \$3,300 -\$1,650 (WIH HSA contribution)	Total member out-of-pocket cost
\$12,358	\$1,650	\$165

Additional industry-standard changes to help us offer this best in class plan:

- » Those considered part-time for benefits will pay a higher amount of premium than those considered full-time for benefits.
- » Will no longer offer coverage for divorced spouses of employees. This is industry standard and lowers employee tax implications.
- » Will no longer offer opt-out credits for medical and dental to those on spouse or parent plans.
- » Will no longer offer the Blue Choice New England \$250 or the Healthmate \$500 plans.

Other Things To Know:

- » In addition to the Healthmate Plan, WIH will still offer two of the current plans with modifications:
 - » Blue Solutions plan will include an employee premium contribution, prescription copays and WIH will no longer fund half of the HSA deductible or provide an option for a front load.
 - » Blue Choice New England will be a third plan option.
 - » Anyone who has a balance in their HSA will keep this and can save it to pay for future healthcare expenses, or spend it on plan co-pays, deductibles or other healthcare needs such as sunscreen, glasses, and qualified over the counter products.