

| TOWN   | HIGH DEDUCTIBLE PLAN | EMPLOYER SPONSORED HEALTH SAVING ACCOUNT | COMMENTS  |
|--|----------------------|--|---|
| ACTON  |                      |  | Acton is offering it in July of 2018 for the first time. It will be a \$1,500/\$3,000 deductible. We are meeting next week to discuss if it will be front-end or back-end loaded and when the town will be contributing the money. The level of interest was excellent with our 8 unions.   |
| ANDOVER                                      | NO                   | NO                                       | Part of GIC   |
| AYER   | YES                  | Yes                                      | Details to be determined. Offering for FY 2019.   |
| BOLTON                                       | FY 19                | YES                                      | Working on details. Looking at 2000,4000 deductible with town contributing \$1,000, 2000. First year fund up front; second year 50% on July 1 and 50% on Jan 1.   |
| BURLINGTON                                   | YES                  | NO                                       | Burlington implemented high deductible plans in 2012, as a full replacement for the traditional HMO plans that we were offering. The deductibles are \$2,000 for a family and \$1,000 for an individual. We provide an HRA to all employees, for 1/2 of the annual deductible. I can say that the deductible plans have been very successful in enticing employees to make informed decisions in their healthcare. We have had single-digit rate increases since implementing them. It was a huge endeavor to introduce the plans and educate employees on how they will work, but well worth it!         |
| DEDHAM                                       | YES                  | Yes                                      | We are offering HDHC plans and contributing 50% of the deductible to the HSA accounts. We will put that into their accounts at the beginning of the year. We offered it to our non-union folks and 45 out of 70 took advantage of it.   |
| DOUGLAS                                      | YES                  |  |   |
| EDGARTOWN                                    | NO                   | NO                                       |   |
| GREENFIELD                                   | NO                   | NO                                       | No interest from unions. Employer/employee split is 80/20   |
| HARVARD                                      | NO                   | NO                                       | Looking at it.  |
| HARWICH                                      | YES                  | YES                                      | Harwich is offering it to 6 of our 8 CBUs and those who fall under the personnel bylaw. The town is contributing 50% to the HAS and that will be paid as of July 1 <sup>st</sup> . Not sure what the level of interest is at this point. Final sign up is Friday.   |
| MILTON                                       | NO                   | NO                                       | Only has FSA which is 100% employee funded  |
| NATICK                                       | NO                   |  |   |
| NORFOLK                                      | YES                  | YES                                      | Same contribution as regular plan. No one takes it but we still offer it because the unions want to negotiate to drop it. Town contributes 63%.   |
| OAK BLUFFS                                   | YES                  | YES                                      | OB is offering the HSA – with a contribution of half the deductible (\$1000 for individual, \$2,000 family). Interest is moderate – I expect will take a couple of years to establish as a viable option. We will be putting in the Towns' contribution in 3 or 4 installments over the fiscal year.  |
| TOPSFIELD                                    | NO                   |  | We are MIIA plan Blue Cross HMO Benchmark 1 with new deductibles of \$250/750 being implemented in FY18   |
| WILBERHAM                                    |                      |  | Wilbraham does not offer an HSA (yet) as we do not yet have any deductible plans. But we are being advised to go that route in the near future to keep our premiums in check. We do offer a FSA for medical expenses and another one for child and adult day care under our Section 125 plan.   |
| WILMINGTON                                   | NO                   |  |   |
| WEST TISBURY                                 | YES                  | YES                                      | Offering for the first time in FY 2018. Town will contribute \$1,000/2,000 to Health Savings Account. Deductible will be \$2,000/4,000. May have 3-5 employees sign up Non-union town.  |
| FROM CAROL CORMIER GROUP BENEFITS STRATEGIES | N/A                  | N/A                                      | Twenty-four (24) of the 53 CCMHG governmental employers are offering the HSA-qualified High Deductible Health Plans on 7/1/17. The CCMHG is requiring employers that offer them to contribute 50% of the deductible to each employee's HSA. The timing of employer contributions to the HSAs is a matter for collective bargaining. In the absence of unions, it's up to each employer. I think that quite a few employers are interested in contributing most of the amount early in the year in the first year or two in which the plans are offered. We will do a survey after open enrollment closes. |

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|  |  |  | <p>The health plan representatives have been conducting educational meetings about the HSA-qualified High Deductible Health Plans on the Cape and Vineyard. They tell me that there is quite a bit of interest among the employees who attend the meetings. Getting the employees to attend may be another matter.</p> |
|  |  |  | <p>The WSHG is offering the plans 7/1/17, but only one of their 11 municipalities is offering it. The others say they will add the HDHPs with HSAs next year. South Middlesex Regional School District a.k.a. Keefe Tech and Town of Douglas offer HDHPs with HSAs.</p>  |
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