

MEMORANDUM OF AGREEMENT
between
The Town of Medfield
and
The Medfield Public Employee Committee

January 31, 2024

WHEREAS, the Town of Medfield and the Medfield Public Employee Committee have concluded negotiations on health insurance benefits to be provided July 1, 2024 to June 30, 2027 by the Town to employees, retirees and their dependents and survivors, and,

WHEREAS, the parties agree that the collective bargaining agreements in effect between the Town and its Unions shall continue in full force and effect except as expressly modified by this Memorandum of Agreement, and

WHEREAS, the Town of Medfield Select Board voted on September 12, 2023 to accept §19 of M.G.L. c. 32B, as amended by Chapter 67 of the Acts of 2007, and

NOW, THEREFORE, the Public Employee Committee and the Town have entered into this Memorandum of Agreement pursuant to §19 of M.G.L. c. 32B.

Purpose of Agreement

1. The purpose of this 2024-2027 Agreement is to implement changes in the Town of Medfield's health insurance benefits.

Effective Date and Duration of Agreement

2. This agreement shall take effect on July 1, 2024, after it has been executed by the Select Board and by representatives of the Public Employee Committee constituting a majority of the weighted votes of the Committee and shall remain in effect through June 30, 2027.

Health Coverage in the MIIA Health Benefits Trust Sponsored Blue Cross Blue Shield of Massachusetts

3. For purposes of this agreement, the term "subscribers" shall mean all employees, retirees, and their dependents and survivors, currently insured and eligible under Chapter 32B or under section 12 of Chapter 32A and under any town policies, practices and/or regulations of the Town in effect as of the date of this agreement,

as well as any subscribers who become eligible in the future under Chapter 32B and any policies, practices and/or regulations of the Town in effect as of the date of this agreement.

4. Subscribers will continue to receive health coverage from the MIIA Health Benefits Trust sponsored Blue Cross Blue Shield of Massachusetts effective July 1, 2024 in accordance with the provisions of Section 19 of Chapter 32B, as amended by Chapter 67 of the Acts of 2007.
5. The Town will provide any information required by the MIIA Health Benefits Trust and will take all other necessary actions required by the MIIA Health Benefits Trust and Blue Cross Blue Shield of Massachusetts to maintain coverage thereafter for the duration of this agreement.

Plan Design

6. The Town will change the current active employee and non-Medicare retiree plans: Network Blue New England (HMO) and Blue Care Elect PPO plans to the Network Blue New England HCCS (HMO) \$500/\$1,000 Deductible and Blue Care Elect HCCS PPO \$500/\$1,000 Deductible plans effective July 1, 2024.

(Refer to Attachment A for Plan Comparison).

<u>Service Category</u>	<u>Cost Share</u>
Out of Pocket Maximum	
Individual	\$2,500
Family	\$5,000
Plan Year Deductible - Medical	
Individual	\$500
Family	\$1,000
Plan Year Deductible – Pharmacy	
Individual	\$100
Family	\$200
Primary Care Physician Office Visit	\$20
Specialist Visit	\$60
Emergency Room Visit	\$100 after deductible

High Tech Imaging Tests	\$100 per test after deductible
Outpatient Surgery	\$250 after deductible
Inpatient Hospital Admission	
General Hospital (Low cost)	\$275 after deductible
High Cost Share Hospital	\$1,500 after deductible
Prescription Copays	
30 Day Retail Supply	
Tier 1	\$10
Tier 2	\$30
Tier 3	\$65
90 Day Mail Order Supply	
Tier 1	\$25
Tier 2	\$75
Tier 3	\$165

The Parties acknowledge that the foregoing Plan Design will remain in effect unless the Town initiates further bargaining pursuant to General Laws, c. 32B following expiration of this Agreement.

Premium Contributions for Active Employee and Non-Medicare Retiree Plans

7. For the duration of this agreement, the Town will continue to contribute sixty-two (62%) percent of the premium for any of the following Health Maintenance Organization (HMO) plans offered by the MIIA Health Benefits Trust and the subscriber shall contribute thirty-eight (38%) percent when a subscriber selects:
 - Network Blue New England (HMO)
 - Access Blue New England Saver (HMO High Deductible Health Plan)
8. For the duration of this agreement, the Town will continue to contribute fifty (50%) percent of the premium for the following Preferred Provider Organization (PPO) plan offered by the MIIA Health Benefits Trust and the subscriber shall contribute fifty (50%) percent when a subscriber selects:
 - Blue Care Elect (PPO)

Premium Contributions for Medicare Eligible Retiree Plan

9. For the duration of this agreement, the Town will continue to contribute fifty (50%) percent of the premium for the following Medicare Supplemental plan offered by the MIIA Health Benefits Trust and the subscriber shall contribute fifty (50%) percent when a subscriber selects:
 - Medex 2 with Blue Medicare Rx (PDP)

Mitigation

Premium Holiday

10. The Town agrees to share the cost savings by offering each active employee currently enrolled in the Network Blue New England and Blue Care Elect PPO plans a one-time Premium Reduction in the amount of \$250 per individual and \$500 per family enrollment. This premium reduction will occur in December 2024.

Flexible Spending Accounts

11. The Town will continue to offer the Flexible Spending Account (FSA) for employees currently enrolled on it. The Town will make the FSA available to any new subscribers who choose to opt into the FSA program and who are enrolled in the new HMO/PPO Deductible plans. The Town will provide for and pay the set up costs to implement the program. The Town will pay any administrative fees for subscribers who opt into the program for the duration of this Agreement.

Health Savings Accounts

12. The Town will increase the Town's Health Savings Account (HSA) contribution for active employees who are currently enrolled in or choose to enroll in the Access Blue New England Saver High Deductible Plan and enrolled in the HSA. The employee on an individual plan must continue to contribute \$500 per plan year to the HSA in order to receive the \$1,000 Town contribution and an employee on a family plan must continue to contribute \$1,000 to the HSA to receive the \$2,000 Town contribution.

Voluntary Dental and Vision Plans

13. The Town will offer a new voluntary vision plan: Blue 20/20 Vision and a new voluntary dental plan: Dental Blue through the MIIA Health Benefits Trust and Blue Cross Blue Shield of MA. These voluntary plans will be offered to actively working employees.

Notice to Subscribers

14. Eligible subscribers will be notified of the implementation of the new plan on or before May 1, 2024.

Acknowledgement

15. The parties acknowledge that with the completion of this Agreement, all the requirements of §19 of M.G.L. c. 32B have been met.

Entire Agreement

16. This Agreement constitutes the entire agreement reached by the parties pertaining to this matter. No other agreement, oral or otherwise, will be considered to exist or to bind any of the parties. No representative of any party to this Agreement had, or has, any authority to make any representation or promise not contained in this Agreement, and each of the parties to this Agreement acknowledges that such party has not executed this Agreement in reliance upon any such representation of promise. This agreement cannot be modified, except by a written instrument signed by all parties. The parties acknowledge that they have thoroughly read this Agreement, that they understand it, and that they are entering into it of their own free will.

Severability Clause

17. If any provision or portion of this Agreement is found to be unenforceable or unlawful, the remaining provisions or portions shall remain binding.

Scope

18. This "2024-2028 Agreement" shall constitute the whole of the Agreement between the Town and the PEC.

Authorization to Sign Agreement

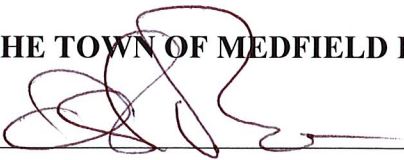
19. Each signatory to this Agreement is authorized to bind the entity he/she represents. The PEC represents that it has the authorization and approval of a majority of the weighted votes of the PEC and that this Agreement is binding on all subscribers and their representatives.

Effect of Agreement

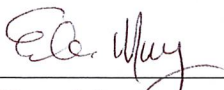
20. This agreement shall be binding on all subscribers and shall supersede any conflicting provisions of any Town policies or any collective bargaining agreements between the Town and any unions representing Town and School Department employees.
21. Each signatory to this agreement is authorized to bind the entity they represent.

[SIGNATURE PAGE FOLLOWS]

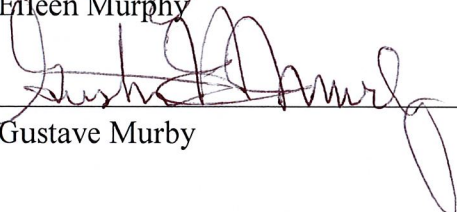
FOR THE TOWN OF MEDFIELD BY ITS SELECTBOARD:



Osler Peterson

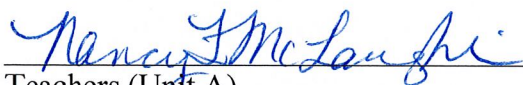


Eileen Murphy

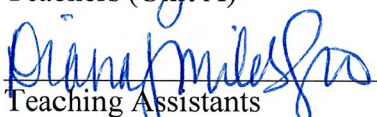


Gustave Murby

FOR THE MEDFIELD PUBLIC EMPLOYEE COMMITTEE:

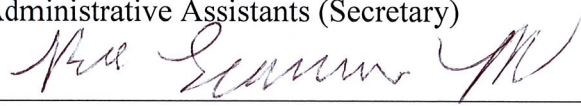


Teachers (Unit A)



Teaching Assistants

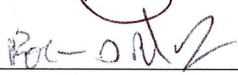
Administrative Assistants (Secretary)



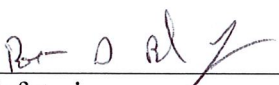
Fire



Police



Custodian



Cafeteria



Retirees