



Retiree Insurance Plan Rate
Changes in MyTRS




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Systems
2024



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MTRS Training: Retiree Insurance Plan Rate Changes 2




Today's Agenda

Retiree Insurance: What has changed

- New user manual available
- New training videos available
- Employers can now directly manage plan costs
- MTRS plan for Unicare renaming to Wellpoint

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New processing manual available online


- The new retiree insurance manual is online
- Each section has been rewritten with new screenshots and additional information
- 2 new chapters for specific types of individual changes
- The MTRS is considering printing a physical book which would be mailed to employers who request them once they are received from the printer.

Please email insuranceupdates@trb.state.ma.us with the subject "**New Manual**" or respond in the chat if you would like to request that MTRS provide a physical manual.

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Retiree Insurance: Plan Rate Changes

Employer Services Unit




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New Training videos online

- In addition to the new written guides, we’ve also expanded our library of instructional videos with videos on individual retiree changes and plan price changes.
- Videos for individual retiree changes
 - Initial Enrollments
 - Change & Correct Enrollments
 - Cancel Enrollments
 - Viewing insurance deduction history
- Videos for plan price changes
 - Viewing and filtering plans
 - Adding plan rates

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Adding plan rates directly in MyTRS

- Adding plan rates in MyTRS is fundamentally the same concept as adding a new rate period for an individual retiree in MyTRS:

Each price change requires a new row

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Individual retiree example

ID#	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Change	Start Date	Stop Date	Premium Amount
XXXXXX1234	1468110	Blanchard, Barbara	Basic Life	Basic Life (2019)	Individual	01/01/2020		\$0.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020		\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020		\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00
XXXXXX1234	1468110	Blanchard, Barbara	Medical	Medicare-DBL (2019)	Individual	01/01/2020	06/30/2020	\$100.00

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Plan rate example

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		644.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		96.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		300.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		0.01
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		0.01
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		0.01
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2020	06/30/2023	1.16

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Adding plan rates (continued)

- Adding the plan rates is a **2-step** process:
 - Step-1:** Add a new plan rate row
 - Step-2:** Edit the plan rate of your new row

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Step 1

Click on **Add Rates**

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		644.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		96.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		300.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		0.01
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1998	06/30/2023	2.15
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2022	06/30/2023	310.52
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2022	06/30/2023	832.15
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2022	06/30/2023	381.52
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2021	12/31/2023	380.07

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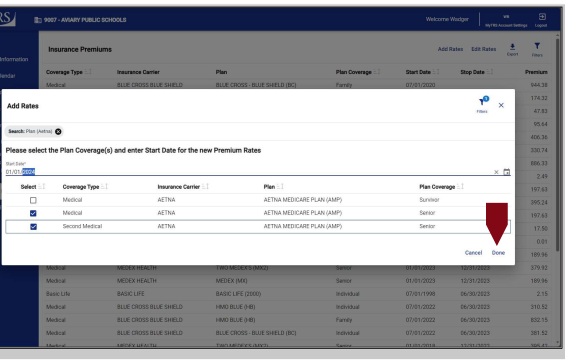
Retiree Insurance: Plan Rate Changes

Employer Services Unit

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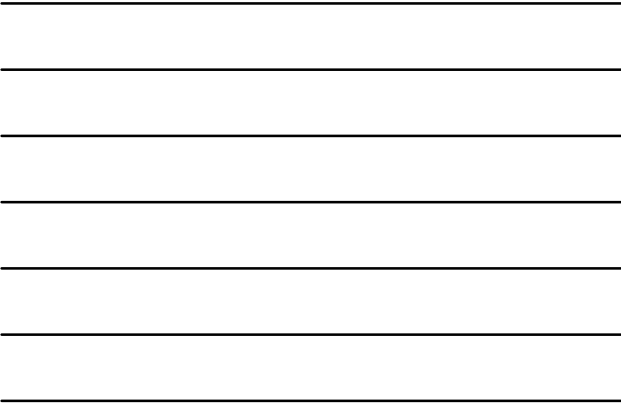
Step 1 (continued)

- Enter the start date, select only the plans you need



Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		844.28
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.20
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		426.36
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Individual	07/01/2023		320.74
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Family	07/01/2023		650.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2024		197.63
Medical	MEDIA HEALTH	TWO MEDIA (MA2)	Senior	01/01/2024		395.24
Second Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Senior	01/01/2024		17.86
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Senior	01/01/2024		0.01
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		0.01
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		0.01
Second Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2023	12/31/2033	379.92
Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2023	12/31/2033	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1999	06/30/2023	2.15

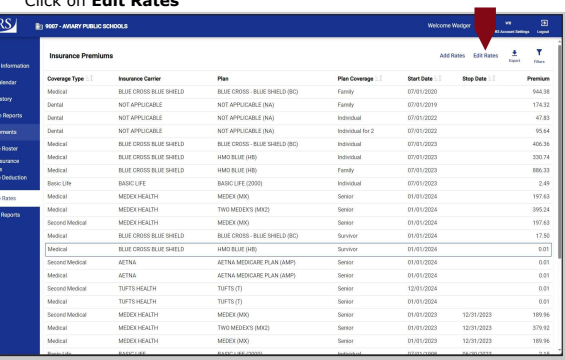
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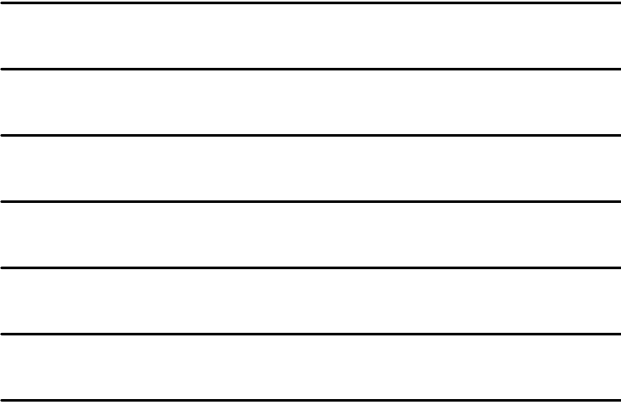
Step 2

- Your new plans will add at the rate of \$0.01
- Click on **Edit Rates**



Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		844.28
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.20
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		426.36
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Individual	07/01/2023		320.74
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Family	07/01/2023		650.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2024		197.63
Medical	MEDIA HEALTH	TWO MEDIA (MA2)	Senior	01/01/2024		395.24
Second Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Senior	01/01/2024		17.86
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Senior	01/01/2024		0.01
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		0.01
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		0.01
Second Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2023	12/31/2033	379.92
Medical	MEDIA HEALTH	MEDIA (MA)	Senior	01/01/2023	12/31/2033	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1999	06/30/2023	2.15

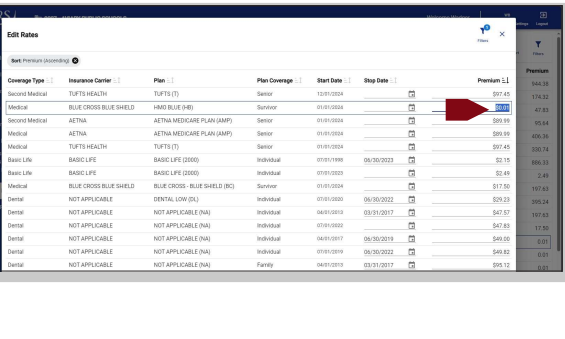
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Step 2 (continued)

- Edit the price for the row you just added




Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium L1	Premium
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		997.45	194.39
Medical	BLUE CROSS BLUE SHIELD	HAMO BLUE (HB)	Senior	01/01/2024		0.01	17.86
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		999.19	95.64
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		999.19	426.36
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		997.45	320.74
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1999	06/30/2023	92.15	2.49
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		92.15	2.49
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Senior	01/01/2024		917.50	197.63
Dental	NOT APPLICABLE	DENTAL LOW (DL)	Individual	01/01/2020	06/30/2023	829.23	395.24
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	04/01/2013	03/31/2017	847.57	197.63
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2023		847.59	17.86
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	04/01/2017	06/30/2019	849.05	17.86
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2019	06/30/2022	849.82	0.01
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	04/01/2013	03/31/2017	850.12	0.01

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Rates added to retirees overnight

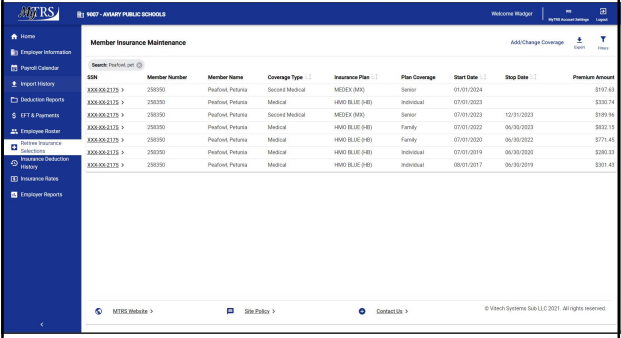
- When global plan rate changes are completed by an employer in MyTRS, an overnight batch process is triggered at the MTRS that:
 - Identifies that employer's retirees or survivors with that plan coverage,
 - Enters a Stop Date on the existing rate event for each retiree, and
 - Creates a new coverage event at the updated cost for each retiree, effective for the date specified when setting up the new rate.
- This process enables MyTRS to globally update the rate for all affected benefit recipients, thereby eliminating the need for the employer to manually update each retiree each year. Keeping the rate history also allows MyTRS to calculate rebills properly when needed.

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Verify your changes


- Don't forget to check a sample of retirees the next day to make sure your rates distributed as expected



SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXXXXXXXXX	238500	Paulson, Patricia	Social Medical	MEDSR (M)	Senior	01/01/2024		\$197.63
XXXXXXXXXX	238500	Paulson, Patricia	Medical	HMO BLUE (H)	Individual	01/01/2023		\$202.74
XXXXXXXXXX	238500	Paulson, Patricia	Social Medical	MEDSR (M)	Senior	01/01/2023	12/31/2023	\$599.94
XXXXXXXXXX	238500	Paulson, Patricia	Medical	HMO BLUE (H)	Family	01/01/2022	06/30/2023	\$822.15
XXXXXXXXXX	238500	Paulson, Patricia	Medical	HMO BLUE (H)	Family	01/01/2020	06/30/2022	\$774.43
XXXXXXXXXX	238500	Paulson, Patricia	Medical	HMO BLUE (H)	Individual	01/01/2019	06/30/2020	\$280.23
XXXXXXXXXX	238500	Paulson, Patricia	Medical	HMO BLUE (H)	Individual	08/01/2017	06/30/2019	\$281.42

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Common mistakes to avoid

- Do not** overwrite current rates!
 - Overwriting current rates will backdate the price to the start date of the plan row
- Process 1-2 plan changes at a time
 - Direct access eliminates the wait, don't rush, mistakes have consequences
- When selecting plans, only selected the options you really need. Selecting every option clutters your menus or results in lingering penny rates
- Senior vs. Individual rates
 - If your current plan is a senior or individual plan, make sure the new rate you are choosing is the same option

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MTRS Training: Retiree Insurance Plan Rate Changes **16**

UniCare is changing to Wellpoint

- The Group Insurance Commission has announced that the Health Insurance Carrier UniCare is changing names to Wellpoint. The MTRS has begun the process of updating plans in MyTRS with the label "Unicare" to "Wellpoint" for open enrollment.
- This change will not require new plans for FY2025, rather we are simply updating the plan labels. **Employers will not need to change retiree plans individually.**
- If you have a retiree or survivor who is moving to a Wellpoint plan effective 07/01/2024, please migrate them to the current UniCare equivalent and their labels will update once the name change has been completed.
- If you have any questions about this change, please get in touch with the GIC directly.

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Thanks for attending!

To see our Youtube videos on using MyTRS or the online version of our user guides, please visit:

<https://mtrs.state.ma.us/employers/online-training/>

Do you have an idea for an additional instructional video? Please contact us!

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