

PSCcuny

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Beryl

Would it be desirable to
canvass the participants to see if
they would go for the change?

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Arnold Cantor
Executive Director

June 24, 1982

TO: Arnold Cantor
FROM: Beryl Weinberg *BW*
RE: ADJUNCT MEDICAL PLAN

Susan Prager has been requesting an investigation into the cost of an improved medical plan for our adjunct personnel.

As things stand now, we have approximately 50 participants, a figure which has been more or less the same since the inception of the program. We have taken some loss when individuals have been held on the program beyond their escrow amounts and also when some have dropped out without paying retroactive rate increases. However, by and large, the participants have been prompt and regular in paying the bills.

What we are offering at the moment, is a 21-day Blue Cross-HIP Program. The monthly cost of the program is \$41.43 for an individual, \$98.61 for a 2-person family and \$116.04 for a family of 3 or more. We could replace the program with a Wrap-a-Round Blue Cross-Blue Shield Major Medical which would offer 365 days fully paid in hospital, and a One Million Dollar Major Medical Plan which pays 80% of the first \$2,000 on the bill and 100% thereafter. There would be a \$100 deductible per person, \$300 maximum per family. The monthly cost for the Wrap-A-Round would be \$54.27 for an individual and \$147.08 for the family.

The program is in many ways far superior to the one we are offering now since it provides for free choice of physician and 365 days of fully covered hospital. It is, however, considerably more expensive. If we do make a change, I would like to work out a system of quarterly payments since monthly billing is extremely burdensome for the union. The question would be whether or not such a program would attract more adjuncts than the present ones. It must be remembered that the program is offered only to members, plus \$60 a year dues have to be added to the cost of the medical program itself.

I am awaiting information from Aetna as to whether they have a program and how much it would cost.

BW:am
cc: Susan Prager