

Haverford College  
Healthcare Principles and Practices

- 1) **We intend to seek and maintain quality in our medical benefits plan within the financial realities of the College.**

This currently includes a clinical dental program that provides essential medical services without cost to employees.

- 2) **We wish to encourage basic and preventive care, including incentives to foster wellness among all members of the College community.**

We sponsor periodic wellness fairs and health screenings, encourage employees to take a day off with pay in order to get a physical examination and the related tests, and offer a \$100 reimbursement for successful completion of a smoking cessation program that is not otherwise covered by insurance.

- 3) **We wish to provide employees with a substantial degree of freedom in selecting physicians while we link the physician selection decision with appropriate financial responsibility.**

We currently offer multiple managed-care options (a PPO, POS, and HMO), two of which provide for out-of-network coverage at a higher out-of-pocket cost to the subscriber.

- 4) **Fiscal responsibilities of the College may require employees to assume a larger portion of their medical costs. When that time comes, we would propose changes in cost-sharing that will not place an undue burden on lower-paid employees of the College.**

It is likely that at some point employees will have to bear an even larger share of medical costs, either by paying for a greater portion of insurance premiums or by assuming larger co-pays or out-of-network deductibles.

- 5) **We seek to offer subsidies for dependent coverage. When changes must be made in cost-sharing arrangements, we would consider reducing somewhat the substantial subsidy we currently provide to those with dependent coverage and/or initiate cost-sharing for those with single coverage.**

Effective July 1, 2009, each employee will contribute to the individual medical insurance premium. The College will pay between 95% and 85% of the individual premium based on income level, with the employee cost-sharing the balance of 5% to 15% of the individual premium. There is a three-tier structure for the cost-sharing of dependent coverage premiums. The College contribution to dependent coverage will be 85% for the lowest paid tier; 80% for the middle tier; and 70% for the highest-paid tier.

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