



Not all Harvard retirees are the same.

Harvard retirees range from millionaires to people living on \$20,000 a year or less. While the University's plan to introduce 20 percent coinsurance in the Medex retiree health plan with a \$1,000 annual out-of-pocket maximum would be easily manageable for some, it could have a devastating effect on lower-income retirees.

It is understandable that there may be some increasing cost burden for patients, in order to keep our health plans sustainable. But those costs also need to be sustainable for retirees. Our health care programs should not treat retirees at all income levels in the same way. We need a plan that is sensitive to differences in economic status. We need smart, progressive health care policies developed in a thoughtful process with Union and faculty involvement.

We All Care for Health Care.



HUCTW: Harvard Union of Clerical and Technical Workers
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