

# Town of Bridgewater, Massachusetts



**TO: Town Retirees that are Eligible for Benefits**  
**FROM: Human Resources Department**  
**RE: Benefits and Wellness Fair - Thursday, April 13th 11:00am - 1:00 p.m. and**  
**Annual Open Enrollment Period for Group Benefit Plans: April 13, 2023 - May 12, 2023**

## **It's open enrollment time!** **DO YOU NEED TO MAKE A CHANGE?**

During this time, we recommend that you review your personal information, the benefits being offered by the Town of Bridgewater and the plans you are enrolled in to determine if you would like to make any changes.

The Town of Bridgewater is pleased to announce that we will continue to offer the same comprehensive benefits programs in the upcoming Plan Year.

### **Annual Benefits & Wellness Fair** **Thursday, April 13<sup>th</sup>, 2023** **11:00 a.m. - 1:00 p.m.**

**LOCATION: Council Chambers, Academy Building**

Representatives from Blue Cross/Blue Shield, Harvard-Pilgrim Healthcare, Altus Dental, Plymouth County Retirement, Mayflower Municipal Health Group, as well as a variety of health, wellness screenings, fitness, long-term care options and financial planning vendors will be in attendance.

*There is something for everyone even if you do not have insurance through the town!*

Free healthy lunch options will be available for event participants. And this year we will be giving away over \$1,000.00 worth of raffle items and prizes!

## **What's New**

### **Health Plan Premium Increases**

As you know, the cost of health insurance continues to rise across the nation. The Town of Bridgewater will spend nearly \$3.8 million on health benefits in the coming year; covering more than 75%, and in most cases 80%, of the costs for health insurance per employee/retiree.

While our health insurance purchasing collaborative (MMHG) has done its best to keep costs low, we will unfortunately see increases for the upcoming year. The governing Board of MMHG has voted its rates for 2023-2024. The new rates are effective beginning July 1st.

Employees and retirees participating the available Blue Cross Blue Shield and Harvard Pilgrim health insurance plans will experience a moderate cost increase in their rates for health plans beginning July 1st. [See new rate information on reverse side of this guide].

This announcement is meant to notify employees of expected cost increases for budgeting and planning purposes. **Open enrollment will begin on April 13th through May 12th**, and all retirees who wish to be covered under the Town of Bridgewater health insurance or make changes must make an affirmative election to do so. **Enrollment materials and educational information will be provided at the Annual Benefits & Wellness Fair.**

You are encouraged to carefully review the enrollment options to ensure your health insurance selection meets your needs and your budget.

# Benefits & Wellness Fair - Thursday, April 13th - 11:00am -1:00pm

## WHAT YOU NEED TO KNOW...

- All changes need to be made within 30 days!
- **Are your choices up to date?** Now is a great time to make sure that we know exactly what you want. Please review your personal information that is on file with Town, life insurance beneficiary designations and elections to change/cancel benefits.
- Dependent eligibility verifications will be required for any new dependents added during open enrollment. Make sure you bring copies of birth certificates. This applies to retirees not entitled to Medicare Part A and Part B.
- \*If eligible, you and/or your family member(s) must enroll and maintain enrollment in both Medicare Part A and Part B to qualify for retiree coverage.
- **No changes?** If you are not making any changes to your current benefit elections they will continue for Plan Year beginning July 1st.
- **The Town must be notified of changes in marital status within 30 days.** *Did you know that when an employee remarries and the divorce document requires continued coverage for the former spouse, the former spouse may not continue coverage under the employee's plan even if the new spouse does not wish to be covered under the employee's group plan. The new spouse would be covered under an individual plan. Please see MMHG representatives at Benefits & Wellness Fair for more details.*
- The effective date for all coverage(s) is July 1, 2023. You will see the deductions begin in your June, 2023 pension check.



**GOT QUESTIONS?? GET ANSWERS!**

## Who Should I Talk To?

You can learn more about the Town's health benefit offerings at the Mayflower Municipal Health Group website at [www.mmhg.org](http://www.mmhg.org) or by visiting with a member of our Human Resources Department:

**Liz Gamble, HR Generalist**

**Tracey Lavoie, Payroll & Benefits Specialist**

As the office is very busy, **we strongly encourage that you make an appointment by calling 508-697-0970 before stopping in.** This will help ensure that you receive the time and attention to your matter that it deserves. *Thank you for your cooperation.*

*All of our Benefit Plan providers will be at our Benefits & Wellness event, including Plymouth County Retirement. They are the best source of information about your plan options.*

### OPEN ENROLLMENT IS...

This is your once-a-year opportunity to make changes to your benefit programs. If you do not enroll in a plan during open enrollment, you will not have another opportunity to enroll in a plan until next year's open enrollment period, unless you experience a Qualifying Life Event.

## TOTAL MONTHLY COST OF PLANS as of JULY 1, 2023

(MULTIPLY NUMBER BELOW BY YOUR CONTRIBUTION PERCENTAGE TO CALCULATE YOUR COST)

| PLAN*                                | INDIVIDUAL  | FAMILY      |
|--------------------------------------|-------------|-------------|
| BCBS NETWORK BLUE BENCHMARK          | \$ 873.00   | \$ 2,323.00 |
| BCBS BLUE CARE ELECT TRADITIONAL PPO | \$ 1,488.00 | \$ 3,527.00 |
| BCBS NETWORK BLUE TRADITIONAL HMO    | \$ 1,050.00 | \$ 2,796.00 |
| HP HMO TRADITIONAL                   | \$ 1,136.00 | \$ 3,025.00 |

### EMPLOYEE FUNDED BENEFIT AT 100%

|                        | INDIVIDUAL | FAMILY   |
|------------------------|------------|----------|
| ALTUS DENTAL INSURANCE | \$ 52.74   | \$135.13 |

\*All medical, dental, and other voluntary benefits deductions are based on 48 pays.