



P.O. Box 429  
577 Bay Road  
Hamilton, MA 01936

Phone  
Fax  
Web site

(978) 626-5216  
(978) 468-2682  
<http://www.hamiltonma.gov>

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## OPEN ENROLLMENT NOTICE

***FY22 Open Enrollment Period: May 19, 2021 – June 21, 2021***

During the FY22 annual Open Enrollment period, eligible employees may enroll in the Town's insurance plans or make changes to their existing coverage. Changes made during this period will become effective July 1, 2021.

This year, we are pleased to announce that we have added a new Vision Plan to our benefit lineup. The addition of this plan not only offers a much needed benefit to the employees at a minimal cost, we also gained an additional .5% reduction in our annual health insurance renewal rates through a bundling incentive. In addition, MIIA has once again granted a premium credit in FY22 due to the lingering impacts of COVID-19. Those employees enrolled in the Health or Dental Plans prior to July 1, 2021 will receive a post-tax credit "Rebate" on their paychecks dated June 11, 2021. Please see table below for rebate amounts.

The co-insurance for eligible employees will remain the same at 25% for the Network Blue New England plan, 45% for the Blue Care Elect plan and 25% for The Standard life insurance basic plan. The Dental and the new Vision Plans are paid 100% by employees with no contribution by the Town. Please see below for an overview of our plan offerings and changes for the upcoming year.

### **Health and Dental Insurance:**

As a result of our continued relationship with MIIA, we have received renewal rates for FY22 reflecting an increase of 5.27% for both the HMO and PPO plans with no changes in plan design. The dental plan has decreased for a fourth year in a row thus reducing our upcoming renewal rates by .15%. If you are currently enrolled, your plan(s) will automatically renew without any further action. If you would like to enroll, please complete an enrollment form available on the Town's website or click [HERE](#), to download the form.

### **BCBS Vision Insurance: - Blue 20/20**

This is a new benefit for Hamilton employees for FY22. This vision plan is administered by EyeMed Vision Care and offers a wide array of benefits including coverage for exams, lenses, frames and more. Please click on the link [HERE](#) to discover the many benefits of coverage. **Please note**, applications to enroll in the new vision plan must be **submitted to the Accounting Office by June 1, 2021** to allow sufficient time for processing. Click [HERE](#) for the application.

### **Life Insurance:**

The rates for basic life insurance have increased 4.8% for FY22. This renewal rate has a two year rate guarantee ending June 2023. The Town offers a basic \$15,000 term plan with the option to purchase additional life insurance up to \$100,000 at the employee's cost. Additional eligibility forms are required for supplemental coverage and require underwriter approval.

### **Flexible Spending Accounts - FSA**

The FSA (Flexible Spending Account) is a "use it or lose it" plan with a maximum election amount of \$2,750.00 and an annual automatic roll-over amount of up to \$550.00 for both FY21 and FY22. Employees currently participating in the FSA program must submit all expenses incurred through June 30<sup>th</sup> by September 30, 2021 if seeking reimbursement. Remaining balances up to \$550.00 will automatically roll over to your Flexible Spending Account providing that you've re-enrolled for the upcoming plan year.

Dependent care coverage is also available allowing employees to make an additional election up to \$5,000.00 per family to pay for dependent related expenses. Unlike your FSA account in which your annual contribution is available on July 1<sup>st</sup>, your dependent care funds will be available for reimbursement once they are received from the Town via your payroll deductions. If you have a change in program needs or have a qualifying event, midyear adjustments to your payroll deductions will be made accordingly.

**If you are currently enrolled in the FSA program, please complete the renewal process via the email you received directly from CPA Advisors.** If you are new to the program, please visit the Town’s website under Human Resources to obtain all the necessary forms and instructions for enrollment. Please remember to select amounts that you know you’re going to need and use within the plan year. The deadline to enroll for this upcoming year is **Monday, June 21, 2021**. You may also obtain additional information on Flexible Spending Accounts (FSA) by visiting, <http://www.irs.gov/publications/p969>.

**Health Opt-Out Program:**

The “Opt-Out” program will continue for the FY22 plan year. This program is available to currently covered employees who have been participating in the Town’s health plan since July, 2019. Employees wishing to “Opt-Out” should submit the completed form, available on the Town’s website, along with proof of insurance coverage to the Accounting Department by June 26, 2021. Employees electing to opt-out will have any premiums collected in June 2021 refunded through a subsequent payroll. **Please note:** Current participants must complete the Opt-Out form for FY22 and provide us with proof of coverage if they wish to continue in the program.

**Other Information/Notices:**

All program handouts and forms are available on the Town’s website at [www.hamiltonma.gov](http://www.hamiltonma.gov) under Human Resources along with the Blue Cross/MIIA online E-Kit. You can also review the MIIA Town of Hamilton Enrollment site at <https://planinfo.bluecrossma.com/customblue/2021/miiatownofhamilton>.

**The FY22 bi-weekly rates shown below will take effect on June 11, 2021 payroll along with the one-time post-tax premium rebate.**

Blue Cross Blue Shield Health Plans	Bi-weekly Payroll Deductions (26)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
<b>HMO Blue Network N.E.</b> \$300/\$900	106.61	279.89	923.94	2,425.71
<b>BCEP Benchmark</b> \$300/\$900	247.34	649.61	1,190.89	3,127.73
<b>Dental High Option</b>	24.83	52.50	53.79	113.76
<b>Dental Standard</b>	19.97	41.77	43.27	90.51
<b>The Standard</b>	3.28	-	28.43	-
<b>Vision - Eye Med (NEW)</b>	<b>Individual</b>	<b>Couple</b>	<b>SPMD</b>	<b>Family</b>
	2.79	4.74	4.88	7.67

REBATE - One-Time: (6/11/21)				
HEALTH/DENTAL:	HMO Blue	PPO Plan	Dental-Std	Dental-High
Individual	(230.99)	(535.90)	(43.27)	(53.79)
Family	(606.43)	(1,407.48)	(90.51)	(113.76)

*\* Rebate: Reflects employee's cost share of a full montly premium credit*

All employees eligible for benefits, including those who have previously waived or elected opt-out, may enroll during the open enrollment period unless you have a qualifying event during the year. All changes during open enrollment are effective July 1, 2021. To make changes or to enroll, please contact Dyan Katz at 978-626-5216 or by email at [dkatz@hamiltonma.gov](mailto:dkatz@hamiltonma.gov). Call Firefighters are eligible to enroll for health coverage at full-cost.