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June 15, 2021

Dear Retiree:

The Open Enrollment period for health and dental insurance for Fiscal Year 2022 is now underway and we will be accepting changes and new enrollments through July 15, 2021. Changes made during this period will become effective July 1, 2021.

This year, we are pleased to share some exciting news for the upcoming plan year. First, the Town has added a new vision plan to our benefit lineup called BCBS Blue 20/20 plan. This new plan is administered by EyeMed Vision Care and offers a wide array of benefits including coverage for exams, lenses, frames and more. In addition, MIIA has once again granted a premium credit in FY22 due to the lingering impacts of COVID-19. **Those retirees enrolled in either the HMO Blue or the Blue Care Elect plan and/or one of the dental plans will receive a premium "Rebate"**. This rebate representing one month's credit at the retirees' cost share will result in no premium being withheld from your June pension check.

The new rates for FY22 shown on the attached rate sheet reflect an increase of 5.27% in the health insurance rates; a decrease of .15% in the dental rates and an increase of 4.78% in the life insurance rates. The new life insurance rate will remain in effect through June 2023. Also reflected in the health rates was an additional .5% reduction due to a bundling incentive with the addition of vision. Please note that the new vision plans, just like the dental plans, are paid 100% by the retiree.

As you may know, insurance premiums are deducted a month in advance; therefore the new rates shown on the attached rate sheet will be reflected in your June 2021 pension check. If you are a direct pay retiree, please submit the new monthly premium starting in June. If you've already submitted your June payment, please include the rate difference with your next scheduled payment. If you are entitled to the rebate, please make allowance when submitting your next scheduled payment.

Open enrollment is the only time during the year you are allowed to make voluntary changes to your coverage unless you have a qualifying event. Please take a moment to carefully review your health insurance benefits to ensure that you are enrolled in a plan that best fits your needs. Plan brochures and additional links can be found on the Town's website at www.hamiltonma.gov under Human Resources/Retirees. **If you are interested in enrolling in the new vision plan, please complete the enclosed application and return it to the Hamilton Accounting Office by June 28, 2021.**

Please note that the Medex plan year for Medicare retirees renews in January of each year. If you are soon to become Medicare eligible, please contact our office at least two months in advance to insure a timely transition to Medex II. For all other questions regarding insurance, please contact me at 978-626-5216, Monday through Thursday, 9:00 a.m. – 5:30 p.m. and Friday 9:00 a.m. – 1:30 p.m.

Sincerely,

[Dyan Katz](#)

Dyan Katz
Assistant Town Accountant/Finance Director