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OPEN ENROLLMENT NOTICE

FY26 Open Enrollment Period: May 01, 2025 – May 23, 2025

During the FY26 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, 2025.

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 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:

We have received renewal rates for FY26 reflecting an increase of 18.84% for both the HMO and PPO plans with no changes in plan design. The dental plan has increased by 4.55%. 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 under Human Resources.

BCBS Vision Insurance: - Blue 20/20

The vision plan is administered by EyeMed Vision Care and offers a wide array of benefits including coverage for exams, lenses, frames and more. If you are currently enrolled, your plan will automatically renew without any further action. If you would like more information or to enroll please complete an enrollment form available on the Town's website under Human Resources. They have added an additional benefit for no extra cost. If you use a PLUS Provider you will get a comprehensive eye exam with a $0 copay, and an additional $50 toward your frame allowance, with no brand restrictions. Visit Blue2020ma.com and look for PLUS Providers.

Life Insurance:

The rates for basic life insurance have ***not*** increased for FY26. 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 $3,300 and an annual automatic roll-over amount of up to $660 for FY26. Employees currently participating in the FSA program must submit all expenses incurred through June 30th by September 30, 2025 if seeking reimbursement. Remaining balances up to $640.00 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 1st, 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 will receive directly from CPA Advisors- the plan does not automatically re-enroll you. 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 **Friday, May 23th.** The first deduction will begin on the payroll dated 7/3/25. You may obtain additional information on the FSA program by visiting http://www.irs.gov/publications/p969.

Health Opt-Out Program:

The Health "Opt-Out" program will continue for the FY26 plan year. This program is available to currently covered employees who have been participating in the Town's health plan since July, 2023. Employees wishing to "Opt-Out" of the Town's health plan should submit the completed form, available on the Town's website, along with proof of insurance coverage from another provider (spouse military etc) to Sue Bateman in the Treasurer's office by May 23, 2025. **Please note:** **Current participants must complete the Opt-Out form for FY26 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 under Human Resources along with the Blue Cross/MIIA online E-Kit.

The FY26 bi-weekly rates shown below will take effect on June 6, 2025 payroll.

Blue Cross Blue Shield Health Plans	Bi-weekly Payroll Deductions (26)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
HMO Blue Network N.E. $300/$900	153.37	402.65	1,329.19	3,489.65
Blue Care Elect	355.82	934.53	1,713.23	4,499.58
Dental High Option	27.71	58.60	60.03	126.96
Dental Standard	22.29	46.62	48.30	101.02
The Standard	3.28	-	28.43	-
Vision - Eye Med	**Individual**	**Couple**	**SPMD**	**Family**
	2.69	4.57	4.71	7.40

All employees are currently enrolled in the HMO Blue Network N.E. Plan

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, 2025. To make changes or to enroll, please contact Sue Bateman at 978-468-5575 or by email at sbateman@hamiltonma.gov. Call Firefighters are eligible to enroll for health coverage at full-cost.