



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

Phone
Fax
Web site

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

OPEN ENROLLMENT NOTICE

FY23 Open Enrollment Period: May 19, 2022 – June 21, 2022

During the FY23 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, 2022.

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:

As a result of our continued relationship with MIIA, we have received renewal rates for FY23 reflecting an increase of 4.92% for both the HMO and PPO plans with no changes in plan design. The dental plan has increased by 2.99% - 3.00% depending which plan you are enrolled in. 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.

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 to enroll please complete an enrollment form available on the Town's website.

Life Insurance:

The rates for basic life insurance have not increased for FY23. We renewed last year with 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 \$2,850.00 and an annual automatic roll-over amount of up to \$570.00 for FY23. Employees currently participating in the FSA program must submit all expenses incurred through June 30th by September 30, 2022 if seeking reimbursement. Remaining balances up to \$570.00 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 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 13, 2022**. The first deduction will begin on the payroll dated 7/8/22.

Health Opt-Out Program:

The “Opt-Out” program will continue for the FY23 plan year. This program is available to currently covered employees who have been participating in the Town’s health plan since July, 2020. 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 24, 2022. Employees electing to opt-out will have any premiums collected in June 2022 refunded through a subsequent payroll. **Please note:** Current participants must complete the Opt-Out form for FY23 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 under Human Resources along with the Blue Cross/MIIA online E-Kit. You can also review the MIIA Town of Hamilton Enrollment site.

The FY23 bi-weekly rates shown below will take effect on June 10, 2022.

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	111.85	293.66	969.40	2,545.05
BCEP Benchmark \$300/\$900	259.51	681.57	1,249.48	3,281.61
Dental High Option	25.57	54.08	55.40	117.17
Dental Standard	20.57	43.03	44.57	93.23
The Standard	3.28	-	28.43	-
Vision - Eye Med	Individual	Couple	SPMD	Family
	2.69	4.57	4.71	7.40

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, 2022. To make changes or to enroll, please contact Sue Bateman at 978-626-5219 or by email at sbateman@hamiltonma.gov. Call Firefighters are eligible to enroll for health coverage at full-cost.