



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

Phone
Fax
Web site

(978) 468-5586
(978) 468-2682
<http://www.hamiltonma.gov>

June 14, 2019

Dear Non-Medicare Retiree:

The Open Enrollment period for health insurance for Fiscal Year 2020 is now underway and we will be accepting changes and new enrollments through July 15th. Please be advised that the health insurance rates have increased 2.0% over last year's premium; dental rates decreased by 2.25% and life insurance has increased by 21%. Please note that the plan year for Medicare retirees' health insurance renews in January of each year.

Insurance premiums are deducted a month in advance; therefore the new rates shown below will be reflected in your June 2019 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.

FY20 Insurance Rates June 2019 thru May 2020		Monthly Premium	Town's Mo. Cost	Retirees' Mo. Cost
HEALTH PLANS				
Network Blue New England	Ind	829.25	456.09	373.16
	Fam	2,177.11	1,197.41	979.70
Blue Care Elect - PPO	Ind	1,068.84	587.86	480.98
	Fam	2,807.18	1,543.95	1,263.23
DENTAL PLANS				
Dental - High Option	Ind	55.63	-	55.63
	Fam	117.66	-	117.66
Dental - Standard	Ind	44.76	-	44.76
	Fam	93.62	-	93.62
LIFE INSURANCE				
Basic Plan (\$15,000)		26.70	20.03	6.68

Please note that 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

If you are soon to become Medicare eligible, please contact our office as early as possible so that we can assist you in your transition to Medex II. For all other questions regarding insurance, please contact me at 978-626-5216, Monday through Friday, 9:00 a.m. – 5:30 p.m.

Sincerely,

Dyan Katz
Assistant Town Accountant

