



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 8, 2020

Dear Non-Medicare Retiree:

The Open Enrollment period for health and dental insurance for Fiscal Year 2021 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 5.84% over last year's premium; dental rates decreased by -3.17% and life insurance has remained the same. 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 2020 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.

FY21 Insurance Rates June 2020 thru May 2021		Monthly Premium	Town's Mo. Cost	Retirees' Mo. Cost
HEALTH PLANS		100%	55%	45%
Network Blue New England	Ind	877.68	482.72	394.96
	Fam	2,304.25	1,267.34	1,036.91
Blue Care Elect - PPO	Ind	1,131.26	622.19	509.07
	Fam	2,971.12	1,634.12	1,337.00
DENTAL PLANS		100%	0%	100%
Dental - High Option	Ind	53.87	-	53.87
	Fam	113.93	-	113.93
Dental - Standard	Ind	43.34	-	43.34
	Fam	90.65	-	90.65
LIFE INSURANCE		100%	75%	25%
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 of course, 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 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
Assistant Town Accountant