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May 1, 2023

Dear Non-Medicare Hamilton Retiree:

The Open Enrollment period for health and dental insurance for Fiscal Year 2024 is now underway and we will be accepting changes and new enrollments **through May 26, 2023**.

The new rates for FY24 (shown on at the attached rate sheet) reflect an increase of 5.90% for the health insurance. There will be **no** increase in the dental rates, the Blue 20/20 vision plan or the life insurance for FY24. Please note that the vision plans and the dental plans, are paid 100% by the retiree.

Insurance premiums are withheld a month in advance; therefore the new rates shown on the attached rate sheet will be reflected in your June 2023 pension check. If you are a direct pay retiree, please submit the new monthly premium starting in June.

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. Plan brochures and additional links can be found on the Town's website at www.hamiltonma.gov under Human Resources/Retirees.

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 me at least two months in advance to ensure a timely transition to Medex II.

For any questions regarding insurance, please contact me at 978-626-5219 or email me at sbateman@hamiltonma.gov

Kindest regards,

Sue Bateman
Assistant Treasurer/Collector

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