

TOWN OF BRIDGEWATER

VIRTUAL



& Open Enrollment

WELLNESS

BENEFITS

RETIREMENT

JOIN US FOR THE FAIR! THURSDAY, APRIL 15, 2021

Virtual Benefits Fair – How do I attend?



This year, we are hosting our annual benefits fair *virtually* on April 15th so that you can gain all of the information you may need to make a decision about what programs are right for you and your family. Employees, retirees (*and your family members*) may attend these live sessions with our healthcare and retirement vendors to ask questions and learn more about the Town's benefit offerings.

[Click here to visit the Virtual Benefits Fair](#) webpage and see what sessions are being offered. Please register for all of the sessions that interest you. *Registration is free!*

Once you register, you will be sent a confirmation email which contains a link to join your seminar(s) on April 15th. It's that simple! **You may access any session from your desktop, laptop, smartpad or smartphone.** *Fair sessions are powered by Zoom®.*

Join us online on Thursday, April 15th beginning at 10:00 a.m. for the Virtual Fair!

Virtual Benefits Fair Schedule of Events:

Our vendors will lead the sessions and offering important information on their plans. Attendees will have an opportunity during each session to ask questions. The benefit providers are the best source of information about plan changes and options. ***All session participants will be entered to win gifts and prizes!***

Session Start	Duration	Vendor
10:00 a.m.	in-person & virtual session	Plymouth County Retirement Association
11:00 a.m.	25 minutes	Blue Cross & Blue Shield
11:30 a.m.	25 minutes	Colonial Life Insurance
12:00 p.m.	25 minutes	Harvard Pilgrim of New England
12:30 p.m.	25 minutes	Mayflower Municipal Health Group (MMHG)
1:00 p.m.	25 minutes	Altus Dental
1:30 p.m.	25 minutes	EyeMed
2:00 p.m.	25 minutes	Security Benefit Plan Advisors [457(b) Plan]
2:30 p.m.	25 minutes	Empower Retirement
3:00 p.m.	25 minutes	AFLAC
3:30 p.m.	25 minutes	Boston Mutual
On Demand Content		
Anytime		AFLAC (additional content)
Anytime		Nationwide

Visit <https://www.bridgewaterma.org/1412/Virtual-Benefits-Fair>

to register for your sessions today!

TOWN OF BRIDGEWATER

HUMAN RESOURCES

- VIRTUAL BENEFITS FAIR AND OPEN ENROLLMENT -



**Thursday, April 15th –
Friday, May 14th**

Open enrollment is a window during which employees may add or drop their health insurance or make changes to their coverage.

Open enrollment is the only time that employees can sign up for or make changes to their coverage unless you experience a qualifying event.

This year the open enrollment period is Thursday, April 15, 2021 – Friday, May 14, 2021.

*Please Note: **No open enrollment forms will be accepted after May 14th.***

The Town of Bridgewater continues to offer its comprehensive slate of benefits programs for the upcoming Plan Year, including two health plans and several voluntary plans including:

- Benchmark Blue Cross & Blue Shield of Massachusetts
- Benchmark Harvard Pilgrim of New England
- Aflac
- All for One Health (*Employee Assistance Program*)
- Altus Dental
- Boston Mutual
- Cafeteria Plan Advisors
- Colonial Insurance
- Empower Retirement (*Massachusetts Deferred Compensation Smart Plan*) [457(b) Plan]
- EyeMed
- Mayflower Municipal Health Group (MMHG)
- Nationwide [457(b) Plan]
- Plymouth County Retirement
- Security Benefit Plan Advisors [457(b) Plan]

Did You Know? Boston Mutual is the Town's provider for life insurance. If you have not already done so, please update your beneficiary information. Please visit our new Human Resources page at www.bridgewaterma.org/HumanResources to download the form or contact us hr@bridgewaterma.org.

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HAVE QUESTIONS?

WE'VE GOT ANSWERS!

We are pleased to have welcomed Tracey Lavoie to our team. Tracey serves in Human Resources department as our Payroll & Benefits Specialist along with Jessica Rojas, HR Generalist. To contact Human Resources, please email hr@bridgewaterma.org

To contact Human Resources, please email hr@bridgewaterma.org, or call the office for Jessica at 508.697.0791 or Tracey at 508.697.0791.

**Where do I go if I have questions about my benefits?
This grid should make things a little easier for you.**

<p>Contact Human Resources for help with:</p>	<ul style="list-style-type: none"> • Enrollment questions or procedures • Eligibility questions or changes (<i>retirement, Medicare, divorce, etc.</i>) • Changing your name, address, phone number, etc. • Finding forms • Adding or removing dependents • Premium surcharge questions • Life and long-term disability (LTD) insurance eligibility and enrollment questions • Payroll deduction information 	
<p>Contact the plans directly for help with:</p>	<ul style="list-style-type: none"> • Specific benefit plan questions • ID cards • Claims • Making sure your doctor or dentist contracts with the plan • Choosing a doctor or dentist • Making sure your prescriptions are covered 	
<p>Our Vendors</p>	<p>Website</p>	<p>Customer service numbers</p>
<p>Blue Cross Blue Shield</p>	<p>https://home.bluecrossma.com/</p>	<p>(800) 782-3675</p>
<p>Harvard Pilgrim Healthcare</p>	<p>https://www.harvardpilgrim.org/public/home</p>	<p>(888) 333-4742</p>
<p>Aflac</p>	<p>https://phs.aflac.com/aflac.phs.app/account/login</p>	<p>(800) 992-3522</p>
<p>All for One Health (EAP)</p>	<p>https://allonehealth.com/MIIEAP/</p>	<p>(800) 451-1834</p>
<p>Altus Dental</p>	<p>https://www.altusdental.com/</p>	<p>(877) 223-0588</p>
<p>Boston Mutual</p>	<p>https://www.bostonmutual.com/</p>	<p>(877) 624-2249</p>
<p>Cafeteria Plan Advisors</p>	<p>http://www.cpal25.com/</p>	<p>(781) 848-9848</p>
<p>Colonial Insurance</p>	<p>https://www.coloniallife.com/</p>	<p>(800) 325-4368</p>
<p>Empower Retirement</p>	<p>https://mass-smart.empower-retirement.com/</p>	<p>(877) 457-1900</p>
<p>EyeMed</p>	<p>https://eyemed.com/en-us</p>	
<p>Nationwide Retirement Solutions</p>	<p>https://www.nrsforu.com/</p>	<p>(877) 677-3678</p>
<p>Plymouth County Retirement</p>	<p>https://www.pcr-ma.org/</p>	<p>(508) 830-1803</p>
<p>Security Benefit Plan Advisors</p>	<p>http://www.mynextplan.com/</p>	<p>(508) 279-8020</p>

TOWN OF BRIDGEWATER

HUMAN RESOURCES

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THE COSTS OF HEALTH INSURANCE

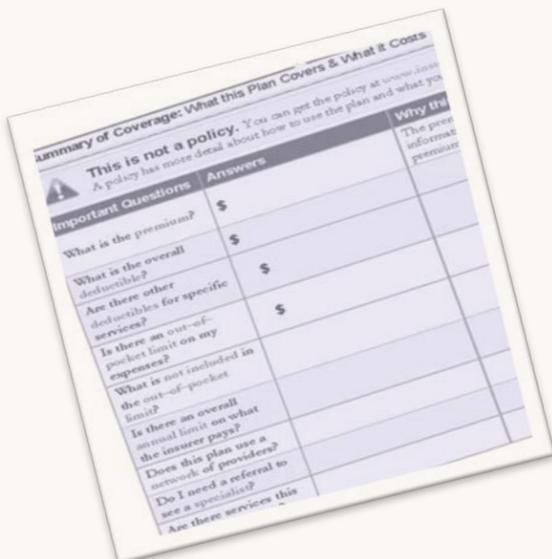
The increased cost of health insurance is an undeniable fact in any discussion of healthcare. Ultimately choosing the right health insurance plan involves comparing the offering of our carriers, so that you can be sure you are getting the best benefits structure for you at the best rates available.

The Town of Bridgewater will spend over **\$3.5 million** on employee health benefits in the coming year; covering more than 75%, and in most cases 80% or more, of the costs for health insurance per employee/retiree.

The governing board of healthcare purchasing collaborative (MMHG) has voted its rates for 2021-2022. The new rates are effective as of July 1st. Employees and retirees participating in the available health insurance plans will experience a moderate cost increase in their rates for health plans beginning July 1.

TOTAL MONTHLY COST OF PLANS as of JULY 1, 2021		
(MULTIPLY NUMBER BELOW BY YOUR CONTRIBUTION PERCENTAGE TO CALCULATE YOUR COST)		
PLAN	INDIVIDUAL	FAMILY
BCBS NETWORK BLUE BENCHMARK	\$ 811.00	\$ 2,158.00
HPHC BENCHMARK	\$ 897.00	\$ 2,388.00
EMPLOYEE FUNDED BENEFIT AT 100%		
	INDIVIDUAL	FAMILY
ALTUS DENTAL INSURANCE	\$ 51.96	\$ 133.13
EYE MED	\$ 6.68	\$ 19.66

**All medical, dental, flexible spending accounts, disability, and voluntary benefits deductions are based on 48 pays*



SUMMARY OF BENEFITS AND COVERAGE

Required federal notice

The Affordable Care Act requires that the Town, its contracted health care collaborative – Mayflower Municipal Health Group (MMHG) to provide a Summary of Benefits and Coverage (SBC) to help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC from a MMHG medical plan, you can:

- Visit the MMHG website at to view or print at <https://www.mmhg.org/home/pages/benefits-comparison>
- Request a paper copy at no charge:
 - For your current medical plan: Call your plan. (Your medical plan can also provide paper copies translated in other languages.)

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WHAT ELSE YOU NEED TO KNOW...

- **The 2021 Open Enrollment Period runs from Thursday, April 15, 2021 to Friday, May 14, 2021.** This means you have four (4) weeks to enroll in or change your benefits plan. Plans joined during Open Enrollment start July 1, 2021. *Please Note: No open enrollment forms will be accepted after May 14th.*
- **No changes?** If you are not making any changes to your current benefit elections they will continue for Plan Year beginning July 1st, with the exception of Flexible Spending Accounts (FSAs).
- **What is required if I need to make a change?** Dependent eligibility verifications will be required for any new dependents added during open enrollment. Make sure you have copies of birth certificates.
- **Are your elections up to date?** Now is a great time to make sure that we know exactly what you want. Please review your Emergency Contact Information that is on file with the Town, as well as, your life insurance beneficiary designations.
- **What is a Qualifying Event?** A qualifying event is change in your situation — *like getting married, having a baby, or losing health coverage* — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.
- **The Town must be notified of changes in marital status.** *Did you know that when an employee remarries and the divorce document requires continued coverage for the former spouse, the former spouse may not continue coverage under the employee's plan even if the new spouse does not wish to be covered under the employee's group plan. The former spouse would be covered under an individual plan.*
- Employees electing FSAs (*medical and/or dependent care*) enroll for the next Plan Year beginning January 1, 2022. Your FSA elections do not carry over for 2022. Employees will receive notification to participate in the FSA enrollment (only) in November 2021.

Most benefits elections take effect on July 1, 2021

The first deduction will begin June 1, 2021