

TOWN OF BRIDGEWATER

VIRTUAL



WELLNESS

BENEFITS

RETIREMENT

JOIN US! THURSDAY, APRIL 14, 2022

VIRTUAL BENEFITS FAIR – HOW DO I ATTEND?



This year, we are hosting a virtual fair on April 14th 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 and retirees (and your family members) may attend these live sessions with our healthcare vendors to ask questions and learn more about the Town's health benefit offerings.

Please visit the **Virtual Benefits Fair** webpage at www.bridgewaterma.org/BenefitsFair to see what sessions are being offered and to register for your sessions. On April 14th click the link, and you are in. It is that simple! You may access any session from your desktop, laptop, smart pad or smartphone. *Fair sessions are powered by Zoom®.*

Join us online on Thursday, April 14th beginning at 11:00 a.m. for the Virtual Fair!

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



Thursday, April 14th – Friday, May 13th

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 programs including:

- Benchmark Blue Cross & Blue Shield of Massachusetts
- Benchmark Harvard Pilgrim of New England,
- Altus Dental,
- EYEMED
- Aflac

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 14, 2022 – Friday, May 13, 2022.**

If you wish to change your benefits, please contact Human Resources at hr@bridgewaterma.org. Forms are also available on the Human Resources website.

All forms **must** be returned by 12noon on May 13, 2022.

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I HAVE QUESTIONS?

WE'VE GOT ANSWERS!

Elizabeth Gamble, HR Generalist and Tracey Lavoie, Payroll & Benefits Specialist serve in Human Resources department, to contact Human Resources, please email hr@bridgewaterma.org.

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

Contact Human Resources for help with:	<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 	
Contact the plans directly for help with:	<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 	
Organizations	Website	Customer service phone numbers
Blue Cross Blue Shield	https://home.bluecrossma.com/	(800) 782-3675
Harvard Pilgrim Healthcare	https://www.harvardpilgrim.org/public/home	(888) 333-4742
Aflac	https://phs.aflac.com/aflac.phs.app/account/login	(800) 992-3522
All for One Health (EAP)	https://allonehealth.com/MIIAEAP/	(800) 451-1834
Altus Dental	https://www.altusdental.com/	(877) 223-0588
Boston Mutual	https://www.bostonmutual.com/	(877) 624-2249
Cafeteria Plan Advisors	http://www.cpa125.com/	(781) 848-9848
Colonial Insurance	https://www.coloniallife.com/	(800) 325-4368
Empower Retirement	https://mass-smart.empower-retirement.com/	(877) 457-1900
EyeMed	https://eyemed.com/en-us	-----
Nationwide Retirement Solutions	https://www.nrsforu.com/	(877) 677-3678
Plymouth County Retirement	https://www.pcr-ma.org/	(508) 830-1803
Security Benefit Plan Advisors	http://www.mynextplan.com/	(508) 279-8020

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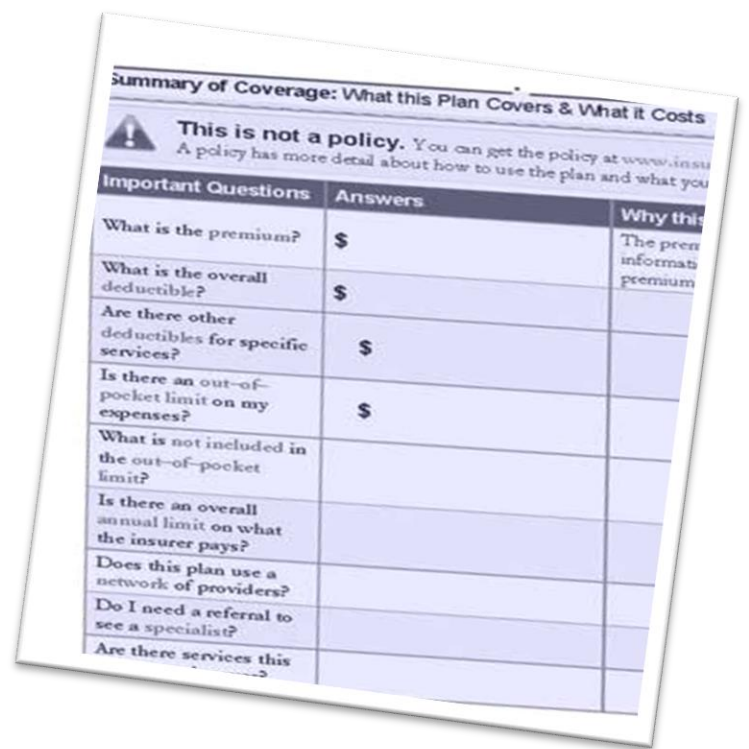
SUMMARY OF BENEFITS & COVERAGE

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.)



TOTAL MONTHLY COSTS OF PLANS AS OF JULY 1, 2022

(MULTIPLE NUMBER BELOW BY YOUR CONTRIBUTION PERCENTAGE TO CALCULATE YOUR COST.
NOT ALL PLANS LISTED ARE AVAILABLE TO RETIREES)

PLAN	INDIVIDUAL	FAMILY
BCBS NETWORK BLUE BENCHMARK	\$ 835	\$2,223
HPHC BENCHMARK	\$ 924	\$2,459
BCBS BLUE CARE ELECT TRADITIONAL PPO	\$1,424	\$3,375
HPHC HMO TRADITIONAL	\$1,087	\$2,895

EMPLOYEE FUNDED BENEFIT AT 100%

PLAN	INDIVIDUAL	FAMILY
ALTUS DENTAL	\$ 52.74	\$ 135.13

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

COST 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 2022-2023. 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.

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WHAT ELSE YOU NEED TO KNOW...

- **The 2022 Open Enrollment Period runs from Thursday, April 14, 2022 to Friday, May 13, 2022.** This means you have four(4) weeks to enroll in or change your benefits plan. Plans joined during Open Enrollment start July 1, 2022. Please Note: No open enrollment forms will be accepted after May 13th.
- **No changes?** If you do not make changes, you will not have another opportunity to do so until next year's open enrollment period. If you are not making any changes to your current benefit elections they will continue for Plan year beginning July 1.
- **Dependent eligibility verification.** Will be required for any new dependents added during open enrollment. Make sure you bring copies of birth certificates. This applies to retirees not entitled to Medicare Part A and Part B.

If eligible, you and/or your family member(s) must enroll and maintain enrollment in both Medicare Part A and Part B to qualify for retiree coverage.

- **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 within 30 days.** 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.

The effective date for all coverage(s) is July 1, 2022. You will see the deduction(s) begin in your June 2022 pension check.