

Town of Bridgewater, Massachusetts



TO: Current Employees that are Eligible for Benefits

FROM: Human Resources Department

RE: Benefits and Wellness Fair - Thursday, April 13th 11:00am - 1:00 p.m. [and](#)

Annual Open Enrollment Period for Group Benefit Plans: April 13th, 2023 - May 12th, 2023

THE ANNUAL OPEN ENROLLMENT IS APRIL 13TH, 2023 - MAY 12TH, 2023.

The Town of Bridgewater is pleased to announce that it will continue to offer its comprehensive benefits programs in the upcoming Plan Year, including two health plans: **Benchmark Blue Cross & Blue Shield of Massachusetts** and **Benchmark Harvard Pilgrim of New England**, a dental plan through Altus Dental, and a vision plan through EYEMED.

All changes to your current voluntary benefit - ie: medical, dental, short/long-term disability, vision, life insurance - must be made during open enrollment!

Annual Benefits & Wellness Fair

Thursday, April 13th, 2023

11:00 a.m. - 1:00 p.m.

LOCATION: Council Chambers, Academy Building
Representatives from Blue Cross/ Blue Shield, Harvard-Pilgrim, Altus Dental, Plymouth County Retirement, Mayflower Municipal Health Group, as well as a variety of health, wellness screenings, fitness, long-term care options and financial planning vendors will be in attendance.

There is something for everyone even if you do not have insurance through the town!

Free healthy lunch options will be available for event participants. And this year we will be giving away over \$1,000⁰⁰ worth of raffle items and prizes!

UPDATE LIFE INSURANCE!



Boston Mutual is the Town's provider for life insurance. If you have not already done so, please update your beneficiary information. Town representatives will be available at the fair to assist you.

HEALTH PLAN PREMIUM INCREASES

The Town of Bridgewater will spend nearly \$3.8 million on employee health benefits in the coming year; covering more than 75%, and in some cases 80%, of the costs for health insurance per employee/retiree.

The governing board of healthcare purchasing collaborative (MMHG) has voted its rates for 2023-2024. The new rates are effective as of July 1st, 2023. 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. [See new rate information on reverse side of this guide]. **Open enrollment will begin on April 13th through May 12th.**



Benefits & Wellness Fair - Thursday, April 13th - 11:00 am - 1:00pm

WHAT YOU NEED TO KNOW...

- **All changes should be made within 30 days!**
- **Are your choices 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 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 bring copies of birth certificates.
- **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).
- **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 Plan Year beginning January 1, 2024. Your FSA elections will not carry over for 2023. The maximum FSA medical election for Plan Year 2024 is \$2,600. The maximum FSA dependent care election for Plan Year 2024 is \$5,000 per household.



GOT QUESTIONS?? GET ANSWERS!

Who Should I Talk To?

You can learn more about the Town's health benefit offerings at the Mayflower Municipal Health Group website at www.mmhg.org or by visiting with a member of our Human Resources Department:

Liz Gamble, HR Generalist

Tracey Lavoie, Payroll & Benefits Specialist

As the office is very busy, **we strongly encourage that you make an appointment by calling 508-697-0971 before stopping in.** This will help ensure that you receive the time and attention to your matter that it deserves. *Thank you for your cooperation.*

All of our Benefit Plan providers will be at our Benefits & Wellness event. They are the best source of information about your plan options.

To learn more about the benefits offered by the Town - *health, dental, vision, flexible spending accounts, disability, voluntary benefits etc.* - please attend the **Benefits & Wellness Fair on Thursday, April 13th, 2023.**

Benefits elections take effect on July 1, 2023, with the first deduction will begin June 5th, 2023.

TOTAL MONTHLY COST OF PLANS as of JULY 1, 2023

(MULTIPLY NUMBER BELOW BY YOUR CONTRIBUTION PERCENTAGE TO CALCULATE YOUR COST)

PLAN	INDIVIDUAL	FAMILY
BCBS NETWORK BLUE BENCHMARK	\$ 873.00	\$ 2,323.00
HPHC BENCHMARK	\$ 966.00	\$ 2,570.00

EMPLOYEE FUNDED BENEFIT AT 100%

	INDIVIDUAL	FAMILY
ALTUS DENTAL INSURANCE	\$ 53.05	\$ 135.92
EYE MED	\$ 6.68	\$ 19.66

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

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