



## **TOWN OF NEEDHAM**

### **MEMORANDUM**

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TO: "Early Retirees" and Non-Medicare eligible retirees  
FROM: Human Resources Department, Town Hall  
DATE: April 3, 2017  
RE: Health Insurance Open Enrollment for FY 2018

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**Please disregard this message if you and your spouse are enrolled in Medicare.** This message is for retirees and/or their spouses eligible for Non-Medicare health insurance through the Town.

The Town's annual health insurance open enrollment period for retirees on non-Medicare plans (also known as "early retiree" plans), will **begin on April 17, 2017 and end on May 12, 2017 at 12:00pm**. During this period, retirees, their spouses or surviving spouses who are under 65 or are not Medicare eligible may select a Town-sponsored health insurance plan, or switch from one plan to another, for coverage effective July 1, 2017. Please refer to the back of this sheet for the new Non-Medicare Health Insurance rates, which will go into effect for coverage on July 1, 2017.

**If you are happy with your current coverage and don't need to make any changes, you do not need to contact the Town. Your current coverage will automatically carry over into Fiscal Year 2018 (coverage from July 1, 2017 to June 30, 2018).**

#### **Benchmark Plans available**

In Fiscal Year 2017, the Town added to its menu of plan offerings. "Benchmark" plans became available that are lower in cost but feature small deductibles. For more information on the plan designs and differences compared to the existing Rate Saver plans, please see the health plan comparison chart available online at [www.needhamma.gov](http://www.needhamma.gov) or by contacting the Town Human Resources Department, or come speak to one of the plan representatives at the benefit fair on April 27th.

**Please be advised** that the "Rate Saver" plans will no longer be available to West Suburban Health Group towns in Fiscal Year 2019 (July 1, 2018), while the Benchmark plans will still be available. The Town is currently considering all options including offering a High Deductible plan with a Health Savings Account (HSA), or pursuing other plan options all together.

As always, please consider all plan features which may be important to you and consult with any health care providers to see if they accept the plan, before making decisions.

**Open Enrollment Benefits Fair**  
**Town Hall, 2<sup>nd</sup> Floor, Powers Hall**  
**Thursday, April 27, 2017, 12:00 to 4:00 P.M.**

If you are unable to attend the session and would like further information and/or enrollment forms, please contact the Human Resources Department @ 781-455-7500 x295 during our office hours: Tues, Weds, Thurs, 1-4:30pm. Please call before stopping by the office to ensure that someone is available to assist you. Check our website <http://www.needhamma.gov/HR> – Human Resources – Benefits Information.

**See Reverse Side for New Rates**

**Town of Needham**  
**FY2018 Rates for Non-Medicare Retirees**

*Plan Year Effective July 1, 2017 to June 30, 2018*

Benchmark HMO Plans		Monthly Deduction (12)			
		Full Rate*	Town Contr.	Retiree Pays	Town
Fallon Select	Ind	\$ 638.00	76.5%	\$ <b>149.93</b>	\$ 488.07
	Fam	\$ 1,718.00	69.0%	\$ <b>532.58</b>	\$ 1,185.42
Fallon Direct	Ind	\$ 594.00	76.5%	\$ <b>139.59</b>	\$ 454.41
	Fam	\$ 1,598.00	69.0%	\$ <b>495.38</b>	\$ 1,102.62
HPHC	Ind	\$ 831.00	76.5%	\$ <b>195.29</b>	\$ 635.72
	Fam	\$ 2,164.00	69.0%	\$ <b>670.84</b>	\$ 1,493.16
BCBS	Ind	\$ 920.00	74.4%	\$ <b>235.52</b>	\$ 684.48
	Fam	\$ 2,468.00	66.0%	\$ <b>839.12</b>	\$ 1,628.88
Tufts	Ind	\$ 875.00	74.6%	\$ <b>222.25</b>	\$ 652.75
	Fam	\$ 2,291.00	63.8%	\$ <b>829.34</b>	\$ 1,461.66
Ratesaver HMO Plans		Full Rate*	Town Contr.	Retiree Pays	Town
Fallon Select	Ind	\$ 697.00	76.5%	\$ <b>163.80</b>	\$ 533.21
	Fam	\$ 1,876.00	69.0%	\$ <b>581.56</b>	\$ 1,294.44
Fallon Direct	Ind	\$ 650.00	76.5%	\$ <b>152.75</b>	\$ 497.25
	Fam	\$ 1,744.00	69.0%	\$ <b>540.64</b>	\$ 1,203.36
HPHC	Ind	\$ 919.00	76.5%	\$ <b>215.97</b>	\$ 703.04
	Fam	\$ 2,393.00	69.0%	\$ <b>741.83</b>	\$ 1,651.17
BCBS	Ind	\$ 1,018.00	74.4%	\$ <b>260.61</b>	\$ 757.39
	Fam	\$ 2,730.00	66.0%	\$ <b>928.20</b>	\$ 1,801.80
Tufts	Ind	\$ 967.00	74.6%	\$ <b>245.62</b>	\$ 721.38
	Fam	\$ 2,533.00	63.8%	\$ <b>916.95</b>	\$ 1,616.05
PPO Plans		Full Rate*	Town Contr.	Retiree Pays	Town
HPHC	Ind	\$ 2,464.00	50%	\$ <b>1,232.00</b>	\$ 1,232.00
	Fam	\$ 5,472.00	50%	\$ <b>2,736.00</b>	\$ 2,736.00

*\*Full rate is also the surviving spouse rate*