



TOWN OF NEEDHAM

MEMORANDUM

TO: Medicare eligible and enrolled retirees, spouses and surviving spouses of the Town
FROM: Jill Schaffer, Benefits Administrator
DATE: October 12, 2018
RE: CY2019 Open Enrollment Period for Medicare Health Insurance

This notice is being sent to all Needham retirees and spouses of the Needham Contributory Retirement System and Massachusetts Teachers Retirement System. **Please skip to the last paragraph if you are younger than age 65 or are ineligible for Medicare.**

The annual open enrollment period for Town-sponsored Medicare plans effective January 1, 2019 through December 31, 2019 will be:

NOW through November 16, 2018 (deadline at 12:00pm)

During this enrollment period retirees, their spouses or surviving spouses who are eligible and enrolled in Medicare Parts A and B may make the following changes, to be effective January 1, 2019:

- Change from an existing town-sponsored Medicare health plan to another
- Enroll for the first time in a Town-sponsored Medicare health plan

The annual open enrollment period is the only time to change plans during the year unless you experience a qualifying event such as moving from the plan's service area, becoming eligible for Medicare or experience an involuntary loss of coverage from another plan. Enrollment forms and supporting documentation (Medicare A and B card, marriage certificate) must be received by the Town's Human Resources Department by November 16, 2018 at Noon.

If you want to remain on your current health plan, no further action is required.

New CY2019 Rates are listed on the opposite side of this page, and plan comparisons, summaries, enrollment forms, and other materials may be obtained at <http://www.needhamma.gov/hr>, the HR Office at Town Hall, or at the Health Fair as scheduled below. As always, please consider all plan features important to you and consult with health care providers to see if they are within the plan's coverage area, before making decisions. All the Medicare plans offered by the Town incorporate Medicare Part D (Rx coverage).

Open Enrollment Fair - Retiree Medicare Plans

Thursday, October 25th, 12:00am to 2:30pm

Needham Free Public Library, Community Room, 1st Floor

1139 Highland Avenue, Needham, MA

Come speak with insurance representatives to learn about plan benefits, designs and features, to help you make an informed decision when choosing health care for the upcoming year. Healthy refreshments will be served!

Under 65? If you are not yet 65 years old or are ineligible for Medicare, non-Medicare plans are available to you which are effective from July 1 through June 30, with open enrollment each spring. The Town of Needham adopted MGL 32B, Sect. 18, requiring retirees eligible for Medicare Part A and Part B, to switch to a Medicare plan in order to continue with Town-sponsored health coverage. If you are turning 65 in the near future, begin the process three months prior by contacting your local Social Security Office to apply for Medicare Parts A and B and then set up an appointment with Town HR to obtain plan information and enrollment materials. There are strict deadlines for Medicare enrollment, so please plan ahead!

HR Benefits Office Hours: Tues, Weds, Thurs, 1:00pm to 4:30pm

HR Phone/Voicemail: 781-455-7500 x235 • **Email:** HR@needhamma.gov

Town of Needham Retiree Health Insurance

Medicare Supplement/Advantage Plans

CY2019 Monthly Rates - Effective January 1, 2019

Must be a Needham Retiree, Spouse or Surviving Spouse and enrolled in *both* Medicare Parts A & B to be eligible

Company	Plan	Provider Network	2019 Full Monthly Rate	Contribution %		2019 Monthly Rate	
				Retiree	Town	Retiree (YOU PAY)	Town
Tufts Medicare	Supplement PDP Plus	No Network	\$ 369.00	32.0%	68.0%	\$ 118.08	\$ 250.92
	Preferred HMO	HMO	\$ 317.00	50.0%	50.0%	\$ 158.50	\$ 158.50
Harvard Pilgrim	Medicare Enhanced	No Network	\$ 370.00	50.0%	50.0%	\$ 185.00	\$ 185.00
Blue Cross Blue Shield	MEDEX	No Network	\$ 392.00	50.0%	50.0%	\$ 196.00	\$ 196.00
	Managed Blue for Seniors	HMO	\$ 365.00	32.0%	68.0%	\$ 116.80	\$ 248.20
Fallon Health	Senior Plan HMO	HMO	\$ 399.00	50.0%	50.0%	\$ 199.50	\$ 199.50