



Town of Needham

Spring 2019

FY2020 Health & Benefits Open Enrollment

ACTIVE EMPLOYEES & NON-MEDICARE RETIREES

The annual open enrollment period for active employee health, dental, flex spending and non-Medicare retiree health plans will be: **April 8th to May 10th (at Noon)**

During this period, benefit-eligible employees may select a Town-sponsored benefit plan, or switch from one plan to another, for coverage effective July 1, 2019.

	Current Monthly Rates FY2019 <i>(Employee Costs—Town portion not included)</i>		NEW Monthly Rates FY2020		Percentage Increase
	Individual	Family	Individual	Family	
HPHC High Deductible	\$ 164.03	\$ 564.20	\$ 176.25	\$ 606.67	7.5%
HPHC Benchmark	\$ 207.98	\$ 714.55	\$ 227.72	\$ 782.44	9.5%
BCBS High Deductible	\$ 206.59	\$ 736.44	\$ 212.74	\$ 758.54	3.0%
BCBS Benchmark	\$ 250.88	\$ 893.52	\$ 263.42	\$ 938.06	5.0%
Tufts High Deductible	\$ 189.23	\$ 706.62	\$ 203.45	\$ 759.48	7.5%
Tufts Benchmark	\$ 240.03	\$ 895.59	\$ 262.89	\$ 980.66	9.5%
Fallon SC High Deductible	\$ 140.06	\$ 498.48	\$ 149.23	\$ 531.03	6.5%
Fallon SC Benchmark	\$ 163.33	\$ 580.63	\$ 177.19	\$ 629.92	8.5%
Fallon DC High Deductible	\$ 130.66	\$ 464.38	\$ 139.12	\$ 494.45	6.5%
Fallon DC Benchmark	\$ 152.05	\$ 540.02	\$ 164.97	\$ 585.90	8.5%
HPHC PPO	\$ 1,306.00	\$ 2,900.00	\$ 1,306.00	\$ 2,900.00	0.0%

Full Health Rates by Pay Period are displayed on the back/last page of this flyer.

HIGH DEDUCTIBLE AND BENCHMARK PLANS

Please take time to educate yourself on the differences between the two health plan designs offered by the Town: High Deductible and Benchmark. Both plans feature a deductible and can be paired with different options to help pay for out-of-pocket costs: Health Savings Accounts (HSAs) for High Deductible and Flexible Spending Accounts (FSAs) for Benchmark. Also consider the supplemental benefits offered by the vendors such as **Boston Mutual** or **Aflac** to help provide additional options, such as accidental, short-term disability, hospital, cancer or others. Also new beginning July 1, for all health plan enrollees, **MyTeleMedicine** has been offered, which allows subscribers to consult with a doctor virtually, free of charge, instead of making and paying for an in-person office visit.

Please consider all plan features which may be important and specifically personal to you and your family's medical needs and consult with health care providers to confirm they are in the Insurance Carrier's coverage area before making decisions.



ANNUAL BENEFITS FAIR

April 23, 2019

1pm—4pm

Rosemary Recreation Complex

FEATURING

REPRESENTATIVES FROM:

- Fallon Community Health
- Harvard Pilgrim Health Care
- Tufts Health Plan
- Blue Cross Blue Shield
- Benefit Strategies (FSA)
- SHINE Counselors (Medicare)
- Aflac
- LifePlus (for Boston Mutual)
- Delta Dental
- VOYA & ICMA-RC
- Wellesley Credit Union
- Corporate EAP Resources
- MyTeleMedicine
- CanaRx
- Good Health Gateway Diabetes Program



BENEFITS INFORMATION

Town Employees:

Human Resources Department
Town Hall, 1471 Highland Ave
781-455-7500 x295
hr@needhamma.gov
www.needhamma.gov/HR

Town HR Office Hours:

Tues, Wes, Thurs, 1:00—4:30pm
Appointments encouraged

School Employees:

Human Resources Department
School Administration Building
1330 Highland Avenue
781-455-0400 x11230

BENEFITS FAIR

APRIL 23, 2019, 1:00PM—4:00PM

ROSEMARY RECREATION COMPLEX, 178 ROSEMARY RD, NEEDHAM, MA

Representatives from benefits companies will be available to answer any questions you may have at the open enrollment benefits fair. Get all the information regarding plan features from the representatives themselves and learn about additional benefits (as explained on the next page) available to you as a Town employee.

Vendors:

- BCBS, HPHC, Fallon, Tufts
- Delta Dental
- Benefit Strategies (FSA)
- SHINE Counselors (Medicare)
- MyTeleMedicine
- Aflac and LifePlus (Boston Mutual plans)
- Good Health Gateway Diabetes program
- VOYA & ICMA Retirement Corp
- Wellesley Credit Union
- Employee Assistance Programs (town & school)

If you're making a change during open enrollment, save time and fill out the materials in one place for enrollment in benefits effective July 1, 2019.

Tip: Feel free to bring a spouse or family member that makes health care decisions with you to the fair to learn about options together.

Health Screenings:

- Blood Pressure
- Vision Screening

And of course, free stuff!:

- Enter to win one of four available \$25 gift certificates to Trader Joe's
- Healthy Snacks!

HOW TO ENROLL

You have the option to enroll for the first time or change plans during the annual open enrollment period. If you want to enroll in a different plan, complete an enrollment form and submit it to your Human Resources Department. You can find enrollment forms for each plan at the benefits fair, the town and school Human Resources Departments or on the Town's website www.needhamma.gov/HR.

Switching plans

1. Fill out an enrollment form for the new plan
2. Fill out a cancellation form for the old plan

New Enrollees

1. Must be a full-time or regular part-time (regularly scheduled to work 20hrs or more per week) employee
2. Consider plan options (refer to comparison chart, rate chart, consult PCP)
3. Fill out an the plan enrollment form
4. Provide proof of dependent relationship
 - Spouses—Marriage certificate
 - Children—birth certificate, adoption certificate

OTHER BENEFITS

CanaRX

Members have access directly from CanaRx to certain brand name medications at NO COST to the member, and they will be delivered by mail right to your doorstep! Your medication may be on the list of available medications. All medical information entered in Cana-Rx is private and is not shared with your employer under any circumstances. The High Deductible Health Plan members are not eligible for this program at this time.

Good Health Gateway Diabetes Program

This program helps you manage your diabetes and improve your health while giving you the ability to receive diabetes medications and supplies for \$0 co-pays. Diabetes medications and supplies can be obtained at any in-network retail pharmacy and through OPTUMRx® Home Delivery mail order using the Good Health Gateway® Rx Rewards Card provided to participating members. (Fallon High Deductible enrollees not eligible)

Voluntary: Accident, Short-Term Disability, Cancer, Hospital, Dental, Life

Aflac and Boston Mutual offer plans that are fully employee sponsored and deducted from payroll. Consider these optional plans to supplement other forms of insurance: Short-Term Disability, Accident, Cancer, Hospital or Dental. These benefits pay cash depending on the treatment or can provide a source of income when sick or injured.

Delta Dental

Two “Table Plans” are offered by Delta Dental that help cover dental work not covered by traditional health insurance. The Premier Enhanced plan includes diagnostic and preventative care covered at 100% for just a slightly higher premium. Please talk to our Delta Dental representative at the health fair for more information.

Deferred Compensation (457b/ 401a)

These plans allow employees to defer a specified amount of income on a pre-tax basis. Town employees are eligible to select from the following alternatives:

- ICMA Retirement Corporation (Mike Savage: 888-803-2721)
- VOYA (Christina Menard: 508-372-1045)

Credit Union Membership/Savings Plan

Employees are eligible to join the Wellesley Credit Union and can have deductions taken from their payroll checks for some of the services offered by the Credit Union. If you have any questions, please call (781) 235-0503.

Employee Assistance Plans

The Town’s EAP, Corporate EAP Resources, Inc. (866-635-1712 or 978-635-1712) and the School Department’s EAP, Human Relations Service (781-235-4950) offer a wide range of short-term counseling options for employees and their families. Utilization of services need not be related to work-specific issues.

NEW FOR FY2020!

My TeleMedicine

The West Suburban Health Group member communities are offering a new option to help with out-of-pocket costs associated with office visits. MyTeleMedicine provides subscribers with instant access to doctors and nurses via phone, email or video chat during the time of need. Members consult with a physician who recommends a treatment plan and can write a prescription if necessary and have sent to the pharmacy of choice, all without having to incur office visit costs.

PRE-TAX BENEFITS FOR OUT-OF-POCKET EXPENSES

Health Savings Accounts (HSA)

Health Savings Accounts (HSA) are available to employees enrolling in High Deductible Health Plans. HSAs are owned by the subscriber and can be used to pay for qualifying out-of-pocket medical expenses. Pre-tax payroll contributions can be made by the employee and employer. The total value deposited into an HSA rolls-over every year and the account is portable for life.

In FY2020, the Town will contribute \$2,000 for family and \$1,000 for individual plans in total to employees’ HSA, pro-rated on a per-pay-period basis. The employee is responsible for tracking total contributions (employee AND employer) to their HSA throughout the tax year (Jan 1 to Dec 31) and ensuring compliance with IRS limits on annual contributions. For CY2019, maximums are \$3,500 for individual and \$6,900 for family plans with the \$1,000 catch-up for those over 55.

IMPORTANT: If you are changing to or from an HDHP during open enrollment for July 1, this is considered a mid tax-year change, and therefore you may need to prorate your HSA contribution limit. IRS rules state that contribution limits must generally be prorated by the number of months (in a calendar/tax year) you are eligible to contribute to an HSA. There are options to correct over-contributions prior to filing taxes, or you may be subject to additional taxes on the amount over-contributed. Please contact your accountant or HealthEquity for more information on mid-year changes and calculating the pro-rated HSA contribution limit

Flexible Spending Accounts (FSA)

Under the Flexible Spending Account program, administered by Benefit Strategies, eligible employees may set aside a certain amount of their income (up to \$2,700) on a pre-tax basis for approved medical & dental expenses within an FSA-HC, and (up to \$5,000) for dependent care (such as day care or elder care) within an FSA-DC. The FSA is a “use-it” or “lose-it” benefit, however up to \$500 per year can be rolled-over within the FSA-HC.

IMPORTANT: You cannot contribute to a HSA if you still have funds active in a FSA-HC. If you had a FSA-HC from a prior year and are now enrolling in a HSA, make sure you spend down FSA-HC funds before June 30, 2019, so they don’t rollover into the new year

