



TOWN OF NEEDHAM

MEMORANDUM

TO: Medicare eligible and enrolled retirees, spouses and surviving spouses of the Town
 FROM: Human Resources Department, Town of Needham
 DATE: October 31, 2022
 RE: CY2023 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. If you are under 65 and/or are currently ineligible for Medicare, **please skip to the last paragraph.**

The annual open enrollment period is now open **through November 28, 2022 (deadline at 12:00pm)** for Town-sponsored Medicare plans effective January 1, 2023.

Change Types

If you want to remain on your current health plan, no further action is required. Retirees, 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, 2023:

- 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, etc.) must be received by the Town's Human Resources Department by November 28, 2022, at 12:00 pm.

How to Submit Changes and Rates and Plan Information

New CY2023 Rates are on the back of this page, and plan comparisons, summaries, enrollment forms, and other materials may be obtained on the Town of Needham's website www.needhamma.gov, Town Departments, Human Resources Department, Open Enrollment, "Medicare Supplement/Advantage Health Plans" or <http://needhamma.gov/4385/Medicare-Plan-Open-Enrollment> - **submit** electronically to enrollments@needhamma.gov or paper forms can be requested by calling 781-455-7500 x 507 and returned to human resources via fax or mail.

Plan or Coverage Questions

There will be no in-person Benefits Fair this year. Phone lines have been set up for each carrier as listed below to help answer plan-specific questions you may have. As always, please consider all plan features important to you and consult with health care providers to ensure they are within the plan's coverage area, before making decisions. All the Medicare plans offered by the Town include Medicare Part D (Rx coverage).

TUFTS HEALTH PLAN	HARVARD PILGRIM	BLUE CROSS BLUE SHIELD	FALLON HEALTH
Prospective members: 1-800-936-1902 Current members: 1-800-701-9000 Tufts Supplement PDP Plus #1002-S T Tufts Preferred HMO #1002T	1-877-907-4742 Indicate "West Suburban Health Group" retiree Plan # 039021000	1-888-630-2583 #50-2315688 for MEDEX or #00-4037757 for the Managed Blue	Account Rep, Patrick Flattery: 508-368-9235 Premier Plan #4451712 Premier Central Plan #4518706

Under 65?

If you are under 65 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, begin the enrollment process three months prior to your birthdate by contacting your local Social Security Office to apply for Medicare Parts A and B and then browse the Town's HR website to obtain plan information and enrollment materials. There are strict deadlines for Medicare enrollment, so please plan ahead!

Town of Needham Retiree Health Insurance Medicare Supplement/Advantage Plans

Calendar Year 2023 Monthly Rates - Effective January 1, 2023

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

Company	Plan Name	Provider Network	2023 Full Monthly Rate	Town Contribution	2023 Monthly Rate Retiree (YOU PAY)	Town pays
Tufts Medicare	Supplement PDP Plus	No Network	\$ 387.00	68.0%	\$ 123.84	\$ 263.16
	Preferred HMO	HMO	\$ 371.00	50.0%	\$ 185.50	\$ 185.50
Harvard Pilgrim	Medicare Enhanced	No Network	\$ 401.00	50.0%	\$ 200.50	\$ 200.50
Blue Cross / Blue Shield	MEDEX	No Network	\$ 405.00	50.0%	\$ 202.50	\$ 202.50
	Managed Blue for Seniors	HMO	\$ 387.00	68.0%	\$ 123.84	\$ 263.16
Fallon Health	Medicare Plus Premier	HMO	\$ 328.00	50.0%	\$ 164.00	\$ 164.00
	Medicare Plus Central Premier	HMO <i>(Worcester County only)</i>	\$ 243.00	50.0%	\$ 121.50	\$ 121.50