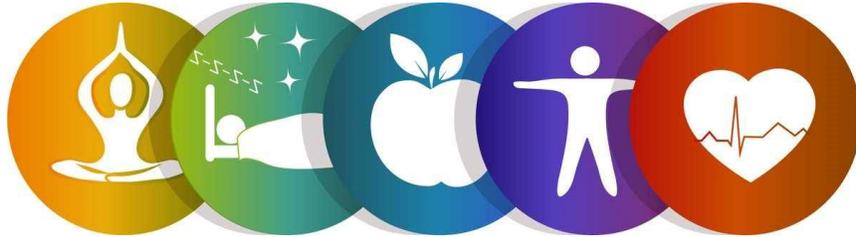


CITY OF NEWBURYPORT

FY25 ANNUAL ENROLLMENT GUIDE



Welcome to FY25 Benefits Open Enrollment. This is your annual opportunity to review your current benefit elections and make changes for the upcoming year. *

KEY DATES FOR OPEN ENROLLMENT

Open Enrollment is April 16 – May 10, 2024

Benefits & Wellness Fair on Monday, May 1st from 1:00pm – 4:00pm

Enrollment Forms Deadline: Friday, May 10th

*Effective date is July 1, 2024 – June 30, 2025

If you are a City or School Regular Full or Part Time Employee who works a regular annual schedule consisting of 20 hours a week or more, you are eligible to participate in Benefits Open Enrollment.

FY25 Annual Benefits Election & Authorization Form
MUST be returned no later than Friday, May 10, 2023

YOUR ACTION STEPS

Open Enrollment emails will be sent to you with a link to fill out your forms online. Click the link in the email and you can quickly & easily fill your forms out and sign online. Please submit your response no later than **Friday, May 10, 2024.**

• **Ask yourself each of these questions:**

1. Do you want to save money on premiums and/or review changing your health plan option?
2. Do you want to contribute to flexible spending (FSA) in FY25?
3. Do you need to add or remove a dependent or change coverages?
4. Do you want to enroll in a benefit in which you were not enrolled in FY24?

If you answered **NO** to these questions, you only have to fill out the “Benefits Election & Authorization” questions and submit. That’s it, you’re done!

If you answered **YES**, fill out the “Benefits Election & Authorization” questions as well as the sections specific to the Benefit changes you are interested in, then submit. *You will need to fill out a new Flexible Spending (FSA) enrollment form for the coming year if you would like to participate in that program.*

READ THIS GUIDE CAREFULLY TO UNDERSTAND YOUR BENEFIT OPTIONS!

HEALTH INSURANCE

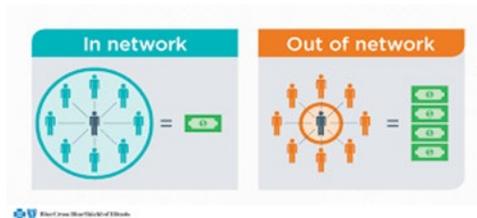
Health Insurance is offered through MIIA/BlueCross BlueShield of Massachusetts.

Use the web link below to access your E-Kit, find details, comparison and plan summary information:

https://planinfo.bluecrossma.com/ekit/2024-miacityofnewburyport-en_US.pdf

Network Blue Select – HMO Network Blue New England – HMO Blue Care Elect – PPO

Which Plan is Right for Me? HMO or PPO?



Individual

Annual Cost of HMO = \$2716.68

Annual Cost of PPO = \$3154.56

Annual Difference = \$437.88

Family

Annual Cost of HMO = \$7694.28

Annual Cost of PPO = \$9095.16

Annual Difference = \$1400.88

- The **ANNUAL DEDUCTIBLE** for the HMO and the PPO are **IDENTICAL** at \$500 Individual/\$1,000 Family.
- The **COVERED SERVICES** for **in network care** for the HMO and the PPO are **IDENTICAL**.
- **URGENT CARE/EMERGENCY ROOM CARE** is **fully covered** outside of New England for both HMO and PPO.

The main differences are that the PPO has...

- Higher monthly premiums
- Does not need a primary care doctor or referrals to specialists
- Can go to providers outside of New England (**with coinsurance cost of 20% after deductible**)
- Can go to providers outside of Blue Cross network (**with coinsurance cost of 20% after deductible**)

Questions to ask yourself regarding whether you need to be on the PPO plan...

1. Do you or your family have to go out of network (out of New England or to a non BCBS provider) for health care?
2. Do you realize going out of network you are responsible for paying 20% of the cost of the care (after deductible)?
3. Are you aware urgent / emergency care is fully covered under the HMO when you or your family is traveling?

If you decide the HMO fits your needs, ask yourself these questions to see if the SELECT plan at a lower cost is right for you...

1. Are all of my providers in MASSACHUSETTS?
2. Do I typically see the same providers or a small network of providers?
3. Am I comfortable with having a limited number of hospitals available to me? (For a full listing of available hospitals, visit: www.bluecrossma.com/hospitalchoice. Only hospitals listed in this limited network are covered by insurance.)

If you answered **yes to all**, the **SELECT HMO** may be the right choice for you. Make sure to visit <https://member.bluecrossma.com/fad> and select “HMO Blue Select” to make sure your provider is covered by this plan.

HEALTH INSURANCE		100% Monthly Cost	75% Monthly City Contribution	25% Monthly Employee Contribution
*HMO Blue Select Limited Network	Individual	\$ 814.99	\$ 611.24	\$ 203.75
	Individual + 1	\$ 1,629.98	\$ 1,222.49	\$ 407.50
	Family	\$ 2,261.76	\$ 1,696.32	\$ 565.44
HMO Plan	Individual	\$ 905.54	\$ 679.16	\$ 226.39
	Individual + 1	\$ 1,811.09	\$ 1,358.32	\$ 452.77
	Family	\$ 2,564.77	\$ 1,923.58	\$ 641.19
PPO Plan	Individual	\$ 1,051.53	\$ 788.65	\$ 262.88
	Individual + 1	\$ 2,103.05	\$ 1,577.29	\$ 525.76
	Family	\$ 3,031.71	\$ 2,273.79	\$ 757.93

*Massachusetts only

DENTAL INSURANCE

DENTAL INSURANCE		100% Monthly Cost	Monthly City Contribution	Monthly Employee Contribution
Low Plan	Individual	\$ 38.22	\$ 10.00	\$ 28.22
	Individual + 1	\$ 76.45	\$ 10.00	\$ 66.45
	Family	\$ 96.56	\$ 10.00	\$ 86.56
High Plan	Individual	\$ 46.77	\$ 10.00	\$ 36.77
	Individual + 1	\$ 93.53	\$ 10.00	\$ 83.53
	Family	\$ 119.76	\$ 10.00	\$ 109.76

Dental insurance is offered through Altus Dental, one of the largest Preferred Provider Organizations in the state.

- You may choose from two plan options.
- The High Option provides a higher annual maximum benefit and covers 50% of items classified under MAJOR services.
- The City will continue to contribute \$10 per month towards the cost of your coverage.

Plan Highlights	Low Option	High Option
Annual Maximum	<u>\$1500 member/</u> calendar year	<u>\$2500 member/</u> calendar year
Annual Deductible	\$50 Individual/\$150 per family	\$50 Individual/\$150 per family
Maximum Lifetime Cap	Unlimited	Unlimited
Coverage Levels Services	<u>100%/80%/0%</u> Preventative/Minor/Major	<u>100%/80%/50%</u> Preventative/Minor/Major

Did you know you can order dental ID cards, make address changes, see claims status and see the most up to date list of participating dentists in the network by visiting the Altus website? Enter this link online: www.altusdental.com

OTHER BENEFITS

Altus Vision Insurance: Voluntary Vision Insurance is available with a Hearing Aid Discount. It offers savings on vision services such as lenses & frames as well as hearing aids. For more information on Vision Insurance and what it covers go to the City’s Human Resources Benefits Webpage:

<https://www.cityofnewburyport.com/human-resources/pages/employee-benefits>

Altus Vision Insurance	Individual	Employee & Spouse	Employee & Child(ren)	Family
Monthly Cost	\$ 6.14	\$ 12.28	\$ 15.76	\$ 24.09

Flexible Spending Account (FSA): Use your FSA to pay for certain out-of-pocket health and dependent care costs. You don't pay taxes on this money which mean you'll save an amount equal to the taxes you would have paid on the money you set aside. Planning the right amount of dollars is **important** since **unused dollars are forfeited at the end of the year**. For an enrollment form please go to

<https://www.cityofnewburyport.com/human-resources/pages/section-125-flexible-spending-accounts-fsa> OR <https://newburyportma.viewpointcloud.com>

- FY2025 Maximum Contribution Limits
 - o Healthcare \$3,200/Dependent Care \$5,000
- **Annual enrollment is required and remember, this is a “use it or lose it” benefit.**
- Keep your debit card. It will automatically reload as of July 1st.
- The *ABS Consumer Portal* and *Mobile App* are a one-stop portal that give you 24/7/365 access to view information and manage your accounts with ABS: <https://files.constantcontact.com/d27da8df701/91832c02-c246-419f-a418-e15d4b98c79e.pdf>

Health Reimbursement Account (HRA): The City’s HRA assists subscribers on the City’s health plan with expenses incurred for **extraordinary Rx prescription expenses**. For a reimbursement form please visit:

<https://www.cityofnewburyport.com/human-resources/pages/health-reimbursement-account-hra>

- The City has reimbursement for some Diagnostic Imaging (CAT scans, MRIs, PET scans) co-pays.
- Reimbursement after paying the first \$300 of Rx costs out of pocket. Maximum reimbursement is \$1,000.
- Submit your receipts as you incur Rx expenses. You do not have to wait until the end of the year.
- HRA and FSA coordinate so that you cannot get reimbursed for the same Rx expense.
 - o After health insurance pays, the HRA pays second and FSA pays third.

- There is no reimbursement after HRA dollars are exhausted or the plan year ends, whichever comes first.

THE LAST DAY TO USE YOUR FY24 HRA IS 6/30/24. YOU HAVE 90 DAYS FROM JUNE 30TH TO TURN IN RECEIPTS. LAST DAY FOR RECEIPTS IS 9/30/24.

To learn more including the most up to date list of eligible expenses for reimbursement, visit the Advanced Benefit Services (ABS) website: www.abs125.com

Colonial Life Insurance: You may purchase ***Accident, Cancer, Critical Illness, Disability, & Life Insurance*** and arrange to pay for your policy via a convenient bi-weekly payroll deduction. For questions or enrollment, contact Gianni Richio at (617) 529-5822 or Gianni.Richio@coloniallifesales.com

AFLAC: You may purchase ***Short Term Disability Insurance*** as a voluntary benefit and arrange to pay for your policy via convenient bi-weekly payroll deduction. For questions or enrollment, contact Josh Marmor at (978) 726-3603 or Joshua_marmor@us.aflac.com

HELPFUL INFORMATION

Mid-Year Changes – Remember, if you experience a Qualifying Life Event, such as a birth, marriage, divorce or loss of coverage, you have **30 Days** from the Qualifying Event to notify your Human Resources Representative and make changes to your coverage.

SmartShopper – Earn cash rewards \$\$\$ on select medical procedures when you choose quality care at a lower cost. Enrollment is easy by logging and registering (if you haven't already) at www.bluecrossma.com/myblue .www.bluecrossma.com/myblue. Shop online or by phone, have the procedure and receive a cash reward **up to a \$250.00 savings!**

Employee Assistance Program (EAP) - The Employee Assistance Program is a free and confidential resource you and/or your household member can turn to for solutions on everyday life including stress, legal or financial services and so much more. Call 7 days a week, 24 hours a day, 1- 800-451-1834, or visit www.allonehealth.com/MIIAEAP/

Employee Portal - <https://www.employeeforward.com/> This is our on-line portal where you can view your paystubs, direct deposit information, change your demographics (i.e. your address), change your tax withholdings, and view some important documents.

RETIREMENT

A 457(b) Deferred Compensation Plan can help you start **saving for your retirement**. Defer paying taxes on a portion of your income, and invest it on a tax-deferred basis. This is similar to a 401(k) and 403(b) plan in this regard. This is a **voluntary election** and your contributions are made through payroll deduction, reducing your gross pay from each paycheck. Fixed account interest rate is guaranteed to never go below 1%.

Minimum contribution is \$20 per week from gross pay. Per IRS guidelines, you may contribute up to a maximum amount of \$23,000 (2024) if you are under the age of 50. If you are over age 50, the plan allows for catch-up contributions up to \$7,500. Always refer to the plan summary document for complete rules and details.

Visit: www.voya.com/voyalearn to learn more and sign up for live sessions.

City of Newburyport Retirement Program

As an employee who works 20 hours a week or more, you are required to participate in the Newburyport Retirement Program. The contribution rate for most employee's will be 9% of regular compensation, with an additional 2% if your annual rate of regular compensation is \$30,000 or more.

Contact Information:

- Newburyport Retirement Board, 16 Unicorn Street, Newburyport, MA. 01950 – (978) 465-6619
- Laurie Burton, Executive Director – laurieburton@newburyportretirement.org
- Derek Minervini, Assistant Director – dminervini@newburyportretirement.org

HUMAN RESOURCES CONTACTS

<p style="text-align: center;">City HR – City Hall</p> <p>Donna Drelick – (978) 465-5896 Ext. 1243 ddrelick@cityofnewburyport.com</p> <p style="text-align: center;">or</p> <p>Lisa Reilly – (978) 465-5896 Ext. 1248 lreilly@cityofnewburyport.com</p>	<p style="text-align: center;">School HR – School Central Office</p> <p>Gail Derrivan – (978) 465-4456 gderrivan@newburyport.k12.ma.us</p>
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Benefit	When an Enrollment Form is Required
Health or Dental Insurance	Only If you are enrolling for the first time, making a change and/or adding/dropping a spouse or dependent.
Basic, Supplemental Life & Accidental Death and Dismemberment Insurance (AD&D)	Only If you are enrolling for the first time or currently enrolled and want to purchase Supplemental Life & AD&D Insurance.
Flexible Spending Account (FSA)	<p>**A NEW ENROLLMENT FORM IS REQUIRED EACH YEAR TO PARTICIPATE**</p> <ul style="list-style-type: none"> • <u>Remember this is a use or lose benefit.</u> Unused dollars are forfeited and there is NO reimbursement.
Health Reimbursement Arrangement (HRA)	<p>No enrollment form is required.</p> <ul style="list-style-type: none"> • Submit claims directly to ABS.
457(b) Deferred Compensation Plan	<p>Voluntary enrollment form. To contribute to the 457b Retirement Plan or for more information, contact Matthew O'Brien:</p> <ul style="list-style-type: none"> • (781) 796-9862 or matthew.obrien@voyafa.com or brady.cowling@voyafa.com
Short & Long Term Disability Insurance	<p>Voluntary enrollment form.</p> <p><u>Colonial Life Insurance</u> - Colonial Life Open Enrollment period is 4/1/23 – 5/31/23. The Benefits Learning Experience link gives you access to schedule a time to speak with a benefits counselor: https://learn.coloniallife.com/cityofnewburyport</p> <p><u>AFLAC</u> - To purchase a short and/or long-term policy or for more information, contact Josh Marmor:</p> <ul style="list-style-type: none"> • (508)726-3606 or joshua_marmor@us.aflac.com

This Benefits Open Enrollment Guide is intended for informational purposes only. Refer to the Summary Plan Document (SPD) for the full plan description and riders that define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the summary plan document, description and riders will always govern. Summary Plan Descriptions are available in the Human Resources Department.