

TO: All EMPLOYEES
FROM: Zoe DuPont, Treasurer
DATE: April 27, 2023
SUBJECT: Open Enrollment for Health, Dental, Vision

OPEN ENROLLMENT IS NOW HERE! - Anyone wishing to make changes or enroll in the group health, dental or vision insurance may do so at this time.

ACCORDING TO SECTION 125 OF THE CAFETERIA PLAN all benefits provided on a pre-tax basis can only be changed during the plan year under certain circumstances. Specifically, participants may only make changes during the plan year pursuant to changes in family status and separation from service.

If you wish to make changes to your enrollment during this time, enrollment forms can be found online or they can be picked up in the treasurer's office. **If you are not making any changes to your plan, you do not need to respond. **Life insurance may not be added, only cancelled.**

ALL COMPLETED FORMS MUST BE RETURNED TO THE TREASURERS OFFICE NO LATER THAN WEDNESDAY, **MAY 17, 2023.**

Please see the attached rate sheet. CHANGES TO THE PLANS WILL BE EFFECTIVE 7/1/2023. CHANGES TO THE RATE ON YOUR PAYROLL DEDUCTION WILL BE EFFECTIVE 6/1/2023. You can find the plan information sheets and the enrollment forms online on the town website at <http://www.townofwinchendon.com>.

NOTICE: MIIA is NOT giving us a premium discount this year. **As a result there will be insurance deductions on the first two REGULAR pays for the month of June!!**

NOTICE: We also have a new program in which you can opt-out of health insurance.
The Town of Winchendon is offering a health insurance opt-out program for all eligible subscribers enrolled in the Town's health insurance. Please read this form carefully. It is important that you understand all of the terms and conditions before submitting an application.

Subscribers who are eligible and participate in the opt-out program will receive **\$1,500.00 per plan year** for an individual plan or **\$3,000.00 per plan year** for a family plan if they no longer take health insurance through the Town. **This program is only for FY24, FY25 and FY26!**

IF YOU HAVE ANY QUESTIONS PLEASE CALL ME OR KALEIGH AT (978)297-0152

TOWN OF WINCHENDON BENEFIT COSTS TO EMPLOYEES

JULY 1, 2023-JUNE 30, 2024

The Town of Winchendon contributes 60% for Blue Care Elect, Network Blue NE, and life insurance and 65% for Network Blue Select. Eligibility for new hires is the first of the month following 30 days of employment.

The dental insurance is a 100% voluntary employee contributed plan. The Town does not contribute to this plan. Below are the bi-weekly deduction amounts for each plan.

Health and dental deductions are only withheld 24 pays instead of 26. Your health, dental and vision deductions will be withheld only on the first 2 payrolls of the month. The third payroll of the months of July and December 2023 will have no health, dental or vision deductions.



Network Blue NE

Ind: \$160.53

Fam: \$396.15

Blue Care Elect

Ind: \$189.43

Fam: \$467.45

Network Blue Select

Ind: \$117.64

Fam: \$290.30

Dental Insurance Group

Ind: \$17.16

Fam: \$49.88

Life Insurance

\$2.25 bi-weekly

(\$15,000 Life and Accidental Death ONLY)

Vision Blue 20/20

Employee: \$3.39

Employee & Spouse: \$5.76

Employee & 1 or more children: \$5.93

Family: \$9.31
