



OPEN ENROLLMENT NOTICE

Open Enrollment Period: April 3, 2023 – April 14, 2023

Changes Effective: July 1, 2023

***Health and Benefits Fair*:**

The Health and Benefits Fair will be held on Wednesday, April 5th at two locations:

- 11:30am – 1:30pm at the Town Room of Town Hall
- 3:00pm – 5:00pm at Amherst Regional High School Cafeteria
- Reps from MIIA, Good Health Gateway, Hampshire County Retirement, UNUM, Empower and Mission Square will be available for questions/concerns as well as a Registered Dietician and Massage Therapist.

During Open Enrollment, all eligible employees can enroll in or change their health, dental or vision plans. Additionally, between April 1 and May 31st, 2023 employees are able to make their Flexible Spending Account (FSA) Election for FY24 (July 1, 2023 – June 30, 2024.) All health, dental, vision and FSA elections made during Open Enrollment will be effective July 1, 2023. (Updated rate charts provided below.)

Health Insurance:

The Towns of Amherst and Pelham and the Amherst Pelham Regional School District will be continuing its relationship with MIIA Blue Cross and Blue Shield

The overall health care premium will increase by 7.94%, effective 7/1/2023. If you are currently enrolled in the Health Plan and take no action, you will be automatically be reenrolled in the same plan. If you would like to change your plan, add coverage, add/drop a dependent, or opt out of the plan completely, you must complete a change form.

Please note, a new, third plan option will be available this year; HMO Blue Select. This plan will not replace our current HMO plan but would be an additional option. The HMO Blue Select is similar to the current plan with the only difference being that only Massachusetts providers are in the Network. The plan would be approximately 15% less than the premium of the current HMO.

Click [HERE](#) to review the Summary of Benefits for the PPO and HMO plans. Summary of Benefits for the new HMO Select plan will be available on our website soon: www.amherstma.gov/openenrollment. Click [here](#) for the enrollment and change forms.

***Some notable BCBS enhancements for 7/1/23:**

- 2023 **Mind and Body Reimbursements** (massage/hypnosis/meditation therapy, Tai Chi & Qigong) will now be accepted along with Fitness & Weight loss benefit up to **\$300** for each benefit.
- **2nd MD** allows you to virtually connect with a specialist for a consultation to ask question regarding your medical conditions, medications and/or procedures at no additional cost.
- **Virtual PCP** allows you to select a PCP, schedule visits and receive care all through the comfort of your own home using your phone or tablet.

Opt-Out Program:

The employers of the Amherst Pelham Health Claims Trust (APHCT) will pay a set amount of \$1,500 per year for an individual and \$3,000 per year for a family plan to active employees, who are currently covered by a health insurance plan through the APHCT, but choose to opt-out of being covered through our plans and enroll in health insurance elsewhere. You can enroll in the Opt-Out at any time of the year as long as you have a “qualifying event.” Click [here](#) for plan details.

Dental Insurance:

The dental plan will continue with BCBS Dental Blue Freedom. There will be no changes to coverage, and a 3.45% reduction in premium. If you are currently enrolled in the dental program and take no action, you will automatically be reenrolled with BCBS Dental. However, if you would like to add it or add/drop a dependent or opt out of the plan completely, you must complete a change form. Click [HERE](#) to review the Summary of Benefits. Click [here](#) for the enrollment form.

BCBS Vision Insurance:

The vision plan will continue with BCBS, with no change in premium. If you are currently enrolled in the vision plan and take no action, you will automatically be reenrolled with BCBS. However, if you would like to add it or add/drop a dependent or opt out of the plan completely, you must complete a change form. Click [HERE](#) to review the Summary of Benefits. Click [here](#) for the enrollment form.

Section 125 Flexible Spending Account (FSA):

Sentinel Benefits allows you to deduct up to \$2,850/tax year from your bi-weekly pay, tax free, for predicted out-of-pocket medical expenses and/or up to \$5,000 for dependent care expenses. This program comes with a debit card. There is a yearly fee of \$42. To view the plan summary, visit their website at: www.sentinelgroup.com. Open Enrollment for this plan will be held between April 1 and May 31, 2023 with a July 1, 2023 effective date. This plan requires re-enrollment each plan year. More details to follow.

Health/Dental/Vision Premium Rate Schedule						
Effective July 1, 2023						
Health Plan						
	PPO Plan		HMO Plan		HMO Select Plan	
	<i>Individual</i>	<i>Family</i>	<i>Individual</i>	<i>Family</i>	<i>Individual</i>	<i>Family</i>
BCBS Health Plan / Total Monthly Premium	\$ 980.87	\$2,345.88	\$ 755.27	\$1,806.30	\$ 657.08	\$1,571.48
Employer Monthly Contribution	\$ 735.65	\$1,759.41	\$ 604.21	\$1,445.04	\$ 525.66	\$1,257.18
EMPLOYEE/RETIREE Contribution Monthly	\$ 245.22	\$ 586.47	\$ 151.06	\$ 361.26	\$ 131.42	\$ 314.30
Employee Payroll Deduction / Twice per month	\$ 122.61	\$ 293.24	\$ 75.53	\$ 180.63	\$ 65.71	\$ 157.15
Dental Plan						
Blue Cross Blue Shield Dental					Individual	Family
Monthly Premium					\$ 42.66	\$ 107.74
Employee Payroll Deduction / Twice per month					\$ 21.33	\$ 53.87
Vision Plan						
Vision Blue 20/20	Employee only	Employee + Spouse	Employee + Children	Family (both spouse & children)		
Employee Payroll Deduction/ Once per month	\$5.54	\$9.42	\$9.70	\$15.23		

Retiring Soon?

For those of you planning to retire-- in order to continue coverage into retirement, you must be enrolled in a Town health plan at the time of retirement. If you are presently covered by your spouse's health insurance but will need health insurance in retirement, you should enroll in a Town health plan during an open enrollment period prior to your retirement.

Additionally, effective January, 2020, all retirees turning 65 must enroll in Medicare Parts A and B.

A reminder for those nearing age 65 – if eligible, you and/or your spouse should:

- sign up for Medicare Part A while you are an active employee
- defer your enrollment in Medicare Part B
- enroll in Medicare Part B when you retire (to prevent any late enrollment penalty).

If you are not eligible for Part A on either your own or your spouse's record, the Employer is required to pay the Part A premium for you. Contact Human Resources for more details.

Other Information/Notices:

More information will be available soon on our website: www.amherstma.gov/openenrollment, including the BCBS e-kit, Plan Summary Descriptions and Summary of Benefits for the 3 plans as well as 2023 Open Enrollment Required Notices.

AMHERSTMA.GOV

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If you have any questions, concerns, or issues with enrollment please contact Elizabeth Proulx in the Town of Amherst HR Department at (413) 259-3003, proulx@amherstma.gov OR APRS HR Office at humanresources@arps.org