

# Town of Scituate



## ANNUAL OPEN ENROLLMENT PERIOD & BENEFIT FAIR

The Treasurer/Collector's office has begun the annual open enrollment period during which permanent, regularly scheduled employees working 20 hours or more per week can join, or change insurance plans. Please take a moment to review your current plan and coverages. The FY 2017 rates are noted below. The effective date of any changes made will be July 1<sup>st</sup>. Since employees must pay premiums in advance, any payroll deductions will change within the first June payroll. Please note that **Wednesday, May 25, 2016, at 9:00am** is the deadline for the return of all completed forms to allow us time for processing. **This is the only time** you are allowed to make changes unless you experience a "qualifying event" during the year, which is very limited.

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the web at: [www.mmhg.org](http://www.mmhg.org).

Health Insurance rates have increased by 15% this year. The Town has expressed concerns to Mayflower Municipal Health Group about future increases and will be sharing more information with employees in the coming months.

### HEALTH INSURANCE

	<u>Family Plan</u>	<u>Individual Plan</u>
Blue Care Elect Benchmark PPO	\$1,146.00	\$483.00
Blue Care Elect Rate Saver PPO	\$1,228.00	\$518.00
Network Blue Benchmark HMO	\$853.99	\$184.14
Network Blue Rate Saver HMO	\$892.06	\$192.24
Harvard Pilgrim Benchmark HMO	\$921.20	\$198.72
Harvard Pilgrim Rate Saver HMO	\$961.15	\$207.36
<u>DELTA DENTAL</u> (unchanged)	Family plan \$130.00	Individual Plan \$51.00

### BENEFIT FAIR

This year's benefit fair will be held on **Tuesday, May 10th from 2:30 to 5:00** at Town Hall in the Selectmen's Hearing Room. There will be representatives from Blue Cross Blue Shield, Harvard Pilgrim Health Care, Delta Dental, Life Plus Insurance Company (Cancer, Disability and Whole Life plans), MetLife Insurance, Cafeteria Plan Advisors (Flexible Spending plans), ICMA-RC, SMART Plan and VOYA (Deferred Compensation Savings Plans) on hand to answer your questions or help you enroll in a new benefit package. This year SMART plan is also offering ROTH IRA enrollment, and we have a new Deferred Comp plan in ICMA-RC. MetLife will be offering a new Life Insurance option. There will also be representatives from MIIA (Employee Assistance Program) and the YMCA will be here with membership deals for employees.

Call Julie Kelley at (781) 545-8719 or email me at [jkelly@scituatema.gov](mailto:jkelly@scituatema.gov) if you have any additional questions.