

Town of Scituate



Pamela J. Avitabile
Treasurer/Collector
Julia H. Kelley
Assistant Treasurer/Collector

600 Chief Justice Cushing Way
Scituate, MA 02066
Telephone 781-545-8718
Facsimile 781-545-0696
www.scituatema.gov

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. **If you are NOT making changes, you need not do anything.** The FY 2025 monthly rates are noted below. The effective date of any changes made will be July 1st. **This is the only time** you are allowed to make changes unless you experience a "qualifying event" during the year, which is very limited. Since employees must pay premiums in advance, any payroll deductions will change within the first June payroll. Please note that **Friday, May 24th, at 9:00am** is the deadline for the return of all completed forms to allow us time for processing. However, if you already know what changes you wish to make, please send in your enrollment forms as soon as possible.

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. Choosing a health coverage option is an important decision. To help you make an informed choice, Blue Cross 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: https://planinfo.bluecrossma.com/ekit/2024-miitownofscituate-en_US.pdf

All other company brochures are available at the Town of Scituate Treasurer/Collector webpage. <https://www.scituatema.gov/treasurer-collector/pages/health-insurance-for-town-employees>

HEALTH INSURANCE

(Rates are effective July 1, 2024-June 30, 2025)

	<u>Family Plan</u>	<u>Individual Plan</u>	<u>Bi-weekly Withholding</u>
HMO Blue New England	\$1,363.15	\$293.76	\$681.57 // \$146.88
HMO with Deductible	\$1,305.44	\$281.50	\$652.72 // \$140.75
PPO Blue New England	\$1,751.19	\$738.06	\$875.59 // \$369.03
PPO with Deductible	\$1,583.19	\$594.23	\$791.59 // \$297.12
<u>DELTA DENTAL</u> (unchanged)	Family plan \$134.00	Individual Plan \$53.00	\$67.00 // \$26.50

BENEFIT FAIR

The Benefit Fair will be held on **Tuesday, May 7th from 2:30-4:30** in the Select Board Hearing Room at **Town Hall**. There will be representatives from all our benefit companies; Blue Cross Blue Shield, Delta Dental, Life Plus Insurance, SmartPlan, and VOYA, on hand to answer any questions you may have.

Call Julie Kelley at (781) 545-8719 or email me at jkelly@scituatema.gov for enrollment forms or if you have any additional questions.