

2023

OPEN ENROLLMENT GUIDE FOR ELIGIBLE CITY EMPLOYEES

CITY OF NEWTON

MAY 3, 2023 - MAY 31, 2023



ABOUT THIS GUIDE

Welcome to Open Enrollment!

The City of Newton is proud to offer you and your family members quality and comprehensive employee benefits.

This guide offers an overview of the benefits available to you as an employee and will provide you with important information specific to the *Open Enrollment* period. Inside you will find the information you need to make informed decisions regarding the selection and continued management of your benefits for the upcoming plan year. Please take the time to carefully review this guide before making benefit decisions during the *Open Enrollment* period. Benefit choices you make during *Open Enrollment* will be effective on July 1, 2023.

Last year we embarked on a diligent review of our employee and retiree health insurance plans. Our goal was to ensure that your health plan providers are delivering competitive pricing and the quality health and wellness services you deserve as an employee of the City of Newton.

We are now happy to introduce Blue Cross Blue Shield of Massachusetts (BCBSMA) as our newest partner in providing exceptional health insurance and wellness benefits to our employees and their family members.

More details about our new partnership with BCBSMA can be found throughout this guide.

Enrolling in Coverage	3
What's new in 2023	4
Roadmap to Good Health	5
Your New Health Plans	6
Benefit Information Sessions	8
Additional Plan Highlights	9
Rate Information	11
Benefit Comparison	12
Dental Coverage	14
Flexible Spending Accounts	14
Wellness	15
Optional Benefits	18
Contact Information	19

WE ARE HERE TO HELP!

Additional resources can be found online! You are also *always* welcome to contact your HR team members at anytime. See page 18 for additional contact information.

ONLINE RESOURCES:

newtonma.gov/openenroll

Join Us

You and your family members are encouraged to attend in-person and virtual information sessions hosted by BCBSMA Account Representatives and members of your HR teams. More detailed information on dates, times, and locations of these events can be found in this guide. Read on!



Click where you see this symbol!

This guide is interactive! You will find many links that will take you to additional resources. If you are viewing a paper version of this notice, please feel welcome to visit newtonma.gov/openenroll to obtain all of the information linked in this document.



ENROLLING IN COVERAGE

WHAT IS OPEN ENROLLMENT?

Open Enrollment is your once-a-year opportunity to enroll in, decline, or change your benefit elections for the following plan year, outside of having a qualifying event. This year's Open Enrollment begins May 3 and ends May 31, for coverage effective July 1, 2023.

If you are enrolling for the first time or making plan changes, please visit newtonma.gov/openenroll to download an enrollment or change form. You may also contact the Human Resources Department for assistance.

DON'T MISS THE DEADLINE!

All enrollment or change forms must be received in the Human Resources Department by 5:00 p.m. on Wednesday, May 31, 2023.

All requested changes to your health and/or dental plans will take effect on July 1, 2023.



ELIGIBILITY

Generally, you are eligible for health insurance coverage through the City of Newton if you regularly work at least 20 hours per week or more.

If you're eligible for health coverage, you may also cover your eligible dependents, which include, but are not limited to:

- Your biological or adopted child, up to age 26
- Your legal spouse
- Your disabled child over age 26
- Your grandchild, as long as the parent (your child) is covered under the plan

To enroll a family member for the first time, you must provide the Human Resources Department with a completed enrollment form and documentation verifying your dependent's eligibility. Submit a copy of your marriage certificate to enroll your spouse and a birth or adoption certificate to enroll your child.

QUALIFYING EVENTS

You will not be able to change your benefit decisions until the next Open Enrollment period, including if your provider leaves the network, unless you experience a qualifying event.

Qualifying events are changes in status that affect you or your dependents' eligibility for coverage. Here are some examples:

- Marriage, divorce, separation, or annulment
- The birth or adoption of a child
- You or one of your dependents loses or gains health coverage under another health plan
- You're required to provide coverage to a child by court order
- Moving outside of the service area

If you experience a qualifying event, you have 30 days from the date of the event to change your benefit elections. Please contact the Human Resources Department as soon as possible after a qualifying event occurs.



You will be required to provide a Social Security number for each dependent to enroll them in health insurance coverage.

WHAT'S NEW IN 2023

Welcome Blue Cross Blue Shield of Massachusetts!

We are happy to announce our new partnership with **Blue Cross Blue Shield of Massachusetts**.



BCBSMA is an **innovative, community-focused, tax-paying, not-for-profit** health plan headquartered in **Boston**. The BCBSMA mission is the relentless pursuit of **quality, affordable** and **equitable health care** with an unparalleled **consumer experience**. Consistent with their promise to always put our members first, they are rated among the **nation's best health plans** for **member satisfaction** and **quality**.

Blue Cross Blue Shield of Massachusetts has...

- Over 80 years of experience servicing municipalities and is the only carrier in the Commonwealth with a dedicated team of specialists who focus solely on the workforce and health benefit needs of municipal employees.
✓ ***This means Blue Cross understands you and your needs.***
- A regional network that includes 100% of the hospitals in Massachusetts and more than 75,000 providers across all six New England States.
✓ ***This means expanded access to doctors and hospitals for you and your family members.***
- A broad national network for prescription medicine which includes approximately 65,000 pharmacies including all the major chain pharmacies.
✓ ***This means easier access to the medication you and your family members are prescribed by your doctors.***
- The highest member satisfaction rate in the industry and for six years running has been recognized by JD Powers for award winning service.
✓ ***This means excellent service for you and your family members.***
- Been ranked in the top 10 percent of health plans nationally for clinical quality and member experience.
✓ ***This means high quality plans for you and your family and the high-quality experience you need and deserve.***
- A commitment to health equity. Blue Cross views health care as a racial and social justice issue and leads the way in addressing health inequities.
✓ ***This means Blue Cross Blue Shield believes what we believe in.***



Want to learn more about our new benefit partners at Blue Cross Blue Shield of MA?
Visit this [link](#) for more information!



ROADMAP TO GOOD HEALTH

I AM CURRENTLY ENROLLED IN A CITY PLAN, WHAT WILL HAPPEN NOW?



If you are currently enrolled in a Harvard or Tufts plan with the City of Newton, your plan will automatically transition following the "**Road Map to Good Health**" below.

We encourage you to review all of the information and resources available throughout this guide and online.

If you do not notify us of your intent to disenroll from your plan or of your intent to make changes, your current plan will automatically transition to the comparable BCBSMA plan as noted below on July 1, 2023.

ROAD MAP TO GOOD HEALTH	
Harvard Pilgrim Health Care HMO	➔ BCBS Network Blue New England HMO
Tufts Health Plan EPO	➔ BCBS Network Blue New England HMO
Tufts Health Plan PPO, POS, OOA, OSA	➔ BCBS Blue Care Elect PPO

THIS WORKS FOR ME! DO I NEED TO DO ANTHING?



If you are currently enrolled and do not want to make any additional changes, **NO ACTION** is required.

IF I WANT TO CANCEL OR CHANGE MY BENEFITS, WHAT DO I DO?

If you decide to change or cancel your benefits, you must complete an enrollment or change form for the appropriate plan. All forms and benefit information are available online. If you are unable to access the website, please contact the Human Resources Department.

- [Harvard Enrollment Form](#)
- [Tufts Enrollment Form](#)
- [BCBSMA Enrollment Form](#)



THE NEW PLANS IN 2023

Your Roadmap to Good Health - HMO PLAN



Network Blue New England HMO

The **Blue Cross Blue Shield Network Blue New England HMO Plan** will replace the Harvard Pilgrim HMO and Tufts EPO Health Plans. Because both plans are HMO types, the coverage works in a similar way.

Here's what to expect as a member of the BCBSMA Network Blue New England HMO Plan:

- **An expanded network.** Network Blue New England is a regional network that includes all six New England States and includes 100% of hospitals in Massachusetts and more than 75,000 providers in New England.
 - To make sure all the providers and facilities you use are within the network please visit member.bluecrossma.com/fad. Choose "Network Blue New England" from the drop down menu.
- **Annual deductible and out-of-pocket maximums**
 - Good news! Your annual deductible and out of pocket maximums will not change.
- **A dedicated website for City of Newton employees**
 - Access to this site is available to all employees to help you make informed decisions about selecting a health plan option
- **Health engagement**
 - BCBSMA offers powerful wellness tools and support to help members make healthier choices, reducing health care costs and increasing productivity.
- **24/7 access to health professionals**
 - When you're uncertain if your symptoms are serious or if an injury needs immediate care, get a nurse's advice 24/7, even on holidays. Call 1-888-247-BLUE (2583).



All of the region's most respected institutions are part of the Network Blue New England HMO network— Newton Wellesley Hospital, Mount Auburn Hospital, Massachusetts General Hospital, Brigham and Women's Hospital, Beth Israel Deaconess Medical Center, Lahey Hospital & Medical Center, Spaulding Rehabilitation Network, Mass Eye and Ear, Boston Medical Center, North Shore Medical Center, South Shore Hospital, and many more.

YOU'LL GET NEW ID CARDS



All members, including those currently enrolled in a health plan, will receive new BCBSMA Health insurance ID cards prior to July 1, 2023.

Your Roadmap to Good Health - PPO PLAN

BCBSMA Blue Care Elect PPO Plan

The **Blue Cross Blue Shield Blue Care Elect PPO Plan** will replace the Tufts PPO, POS, OOA, and OSA Plans.

Unlike an HMO, a PPO offers you the freedom to receive care from any provider—in or out of your network. Here's what to expect as a member of the BCBSMA PPO Plan:

- **Care anywhere in the U.S.** When you get care anywhere in the United States, you'll be covered by your Blue Care Elect plan.
 - This plan covers primary care provider visits, telehealth (online) care, specialty care, prescription medication, hospital visits, and more. Before you get care, it's important to understand the difference between in-network and out-of-network care, when you'll have to pay for care, what services are covered, and if you have any visit limitations.
- **No referrals.** If you need to see a specialist, you do not have to first consult with a PCP. No referrals are required for any doctor, specialist or hospital.
- **Annual deductible and out-of-pocket maximums**
 - Good news! Your annual deductible and out of pocket maximums will not change.
- **A dedicated website for City of Newton employees**
 - Access to this site is available to all employees to help you make informed decisions about selecting a health plan option
- **Health engagement**
 - BCBSMA offers powerful wellness tools and support to help members make healthier choices, reducing health care costs and increasing productivity.
- **24/7 access to health professionals.** When you're uncertain if your symptoms are serious or if an injury needs immediate care, get a nurse's advice 24/7, even on holidays. Call 1-888-247-BLUE (2583).



REVIEW EACH PLAN BEFORE YOU ENROLL!

A Health Maintenance Organization (HMO) is a type of health benefits plan that provides care through a network of doctors and hospitals in particular geographic or service areas. HMOs coordinate the health care services you receive. You must choose a PCP.

A Preferred Provider Organization (PPO) plan does not require you to choose a PCP and covers out-of-network services where additional costs may apply.

For your consideration!


If you are currently enrolled in any of the Tufts Plans listed above, you might want to consider the expanded network provided by the new BCBSMA Network Blue New England HMO plan. This new EXPANDED NETWORK might meet your needs and cost you less money!



If you're a Tufts PPO, POS, OOA, and OSA Plan member and do not make any changes during Open Enrollment, you will automatically be enrolled in the BCBSMA Blue Care Elect PPO Plan.

BENEFITS FAIR AND INFORMATION SESSIONS

The Human Resources Department will be hosting this year's annual **in-person Benefits Fair on Wednesday, May 17th**. The event will take place at the Newton City Hall War Memorial, from 10:30 a.m. - 6:00 p.m. This will be one of many opportunities to speak one-on-one with members from the Blue Cross Blue Shield and Human Resources teams. Other activities throughout the day will include presentations from vendors, health screenings, and giveaways.

In addition to the Benefits Fair on May 17th, we have scheduled **multiple in-person, virtual, and one-on-one opportunities** for you to speak directly with Blue Cross Blue Shield representatives. We encourage you to join a session to evaluate and choose the health insurance plans that work best for you and your family. Please review the options available below. Details including the physical address of in-person events, as well as remote meeting options, will be shared regularly throughout the Open Enrollment period and can be found by following this [link](#). 

IN-PERSON OPEN ENROLLMENT INFORMATION SESSIONS FOR ACTIVE EMPLOYEES

Tuesday, May 9	9:00 am - 11:00 am 4:00 pm - 6:00 pm	Newton Fire Department Headquarters Zervas Elementary School Cafeteria
Wednesday, May 10	9:00 am - 11:00 am 3:30 pm - 5:30 pm 6:00 pm - 8:00 pm	DPW Utilities Newton Police Department Headquarters Newton North High School Cafeteria
Thursday, May 11	9:00 am - 12:00 pm 1:00 pm - 3:00 pm	Newton Fire Department Headquarters DPW Utilities
Monday, May 15	3:30 pm - 5:30 pm	Newton Police Department Headquarters
Tuesday, May 16	4:00 pm - 6:00 pm	Bigelow Middle School Cafeteria
Wednesday, May 17	10:30 am - 6:00 pm	City Hall War Memorial
Thursday, May 18	4:00 pm - 6:00 pm	Oak Hill Middle School Cafeteria
Tuesday, May 23	6:00 pm - 8:00 pm	Newton South High School Cafeteria
Wednesday, May 24	4:00 pm - 6:00 pm	Burr Elementary School Cafeteria

A DESIGNATED ACCOUNT EDUCATION PHONE LINE JUST FOR YOU


Speak one-on-one with a Blue Cross representative to discuss your specific needs, and learn more about the benefits and health plan options available to you for the upcoming plan year.

Please call **1-888-258-7908** during one of the dates and time frames listed below.

- 5/8 from 12:00 – 2:00 pm
- 5/12 from 2:00 – 4:00 pm
- 5/15 from 5:00 – 7:00 pm
- 5/22 from 9:00 – 11:00 am
- 5/30 from 3:00 – 5:00 pm

JOIN US, IN PARTNERSHIP WITH BLUE CROSS VIRTUALLY

If you are unable to attend an in-person information session, join us online!

You must register in advance for one of our online webinars by using [This Link](#). After registering, you will receive a confirmation email containing information on how to join the online session. Webinar dates and times are listed below. 

- **May 19, 2023 12:30 PM Eastern Time**
- **May 30, 2023 2:00 PM Eastern Time**

ADDITIONAL PLAN HIGHLIGHTS

Prescription and Pharmacy Benefit Information

Your coverage with Blue Cross Blue Shield includes prescription plan coverage from CVS Caremark as the pharmacy benefit provider.

Your pharmacy benefits might be your most important. And that means it's important to us that you have all the tools and assistance you need to fill your prescriptions, review your coverage and discover savings.

What does this mean?



Your copays will remain the same. Be sure to check out the plan comparisons for copay information by plan.

- **A new prescription drug formulary** (medications covered by the plan). Review the entire formulary by visiting home.bluecrossma.com/medication and selecting Blue Cross "Standard Control with Advanced Control Formulary" when prompted.
- **Medication Lookup Tool.** Use the Medication Lookup Tool to learn about your coverage for prescribed medications. It might also list covered alternatives that can work for you.
- **Pharmacy that comes to you!** With mail service pharmacy, most maintenance medications can be automatically refilled and shipped every 90 days at a lower cost. No more running out of medicine or last-minute dashes to the store. It's a pharmacy for the 21st century.
- **Pharmacy Advisor.** Managing medicines to treat a condition can be complicated. Pharmacy Advisor helps you stay on track with your medications through support, education, and a customized action plan.
- **Pharmacy access.** Blue Cross offers a broad national network for prescription medicine which includes approximately 65,000 pharmacies including all the major chain pharmacies.

YOUR NEW BEST FRIEND THE MYBLUE APP



- **Get the App!** Once you are enrolled in a BCBSMA plan, you will be able to sign up for the MyBlue App. With MyBlue, you can see all of your benefits, all in one place. Track your claims, view your digital member ID card, and get answers to your questions.
- **Discover the power of MyBlue.** Take advantage of your plan's tools and benefits, whenever and wherever.



WANT TO LEARN MORE?

Please follow this [link](#) for helpful *Frequently Asked Questions* regarding Pharmacy Benefits.



Follow this [link](#) for a video to learn why members choose to sign up for the MyBlue App.



Track claims and benefits

Keep up to date on benefits and coverage.



Check deductible balances

End the guesswork and know for sure every time.



Find a Doctor

Or a specialist, dentist, or facility. On your phone and on the fly.



Your medications at a glance

Their names, costs, and prescriptions at your fingertips.



View your member ID card

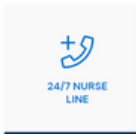
Access, download, and use a digital copy of your Blue Cross ID card.



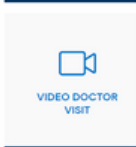
BCBSMA Care Options

The Care you need. Whenever. Wherever.

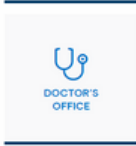
With BCBSMA you have more ways than ever to get expert medical opinions and advise. Right when you need them.



- When you're uncertain if your symptoms are serious or if an injury needs immediate care, get a nurse's advise 24/7, even on holidays



- Get convenient medical and mental health care from licensed doctors, therapists, and psychologists using your favorite device.



- Visit your doctor for scheduled checkups and urgent health concerns that occur during office hours.



- Found in local pharmacies, you can visit a limited service (retail) clinic for simple medical concerns. And guess what? It is only a **\$5 copay!**



- Go to a nearby urgent care center when you need immediate, in-person help for a non-life-threatening problem and you can't see your doctor. **The copay is only \$10!**

Maternity Benefits

9-month journey, support for every step.

Here is how BCBSMA can empower our employees throughout this exciting journey, so they can better manage their health.

- Start the adventure by finding the right doctor. You can use the BCBSMA Find a Doctor & Estimate Costs tool, to choose a doctor or hospital that's right for your needs, at bluecrossma.org/findadoctor.



- Speak with nurses along the journey. Our employees can connect with a nurse care manager who can answer their questions, from pregnancy to postpartum, and provide one-on-one support **at no additional cost.**



- In addition to prenatal, labor and delivery coverage, our employees may be eligible for cost-saving maternity benefits, such as no-cost breast pump and reimbursement for childbirth classes. See plan details for more information!



HAPPIER BEGINNINGS START HERE

NURSES RIGHT NOW



When you call the BCBSMA 24/7 Nurse Line, you can speak to a registered nurse, when you need to, day or night. Because guidance and advice should be available around the clock.

• Yes, your plan covers it!

- Get connected directly to a nurse.
- 365 Days a year, including holidays.
- There is no additional cost.



GET CONNECTED DIRECTLY TO A NURSE



365 DAYS A YEAR, INCLUDING HOLIDAYS



THERE'S NO ADDITIONAL COST

• Know when to call. Nurses can give you advise on:

- Treating a fever, cut, headache, or diarrhea
- Managing a new diagnosis
- Recognizing signs of a concussion after a head injury
- Taking over-the-counter medications or prescriptions
- Upcoming medical tests or appointments
- Deciding if you need immediate care
- Caring for a sick child or family member

RATES EFFECTIVE JULY 1, 2023

City of Newton
Active Employee Health and Dental Plan Weekly Rates
July 1, 2023- June 30, 2024

AFSCME 1703 (Engineers), AFSCME 2443 (Foreman), AFSCME 2913 (PCO), IAFF 863 (Firefighters), Massachusetts Nurses Association, Newton Police Association, Newton Superior Police Officers Association and Teamsters Local 25				
Employee Contribution	Employees hired Prior to 7/1/2011 20%		Employees hired After 7/1/2011 25%	
	Individual	Family	Individual	Family
Network Blue NE (HMO) <i>(Replaces Tufts EPO and HPHC HMO)</i>	\$ 43.31	\$ 121.89	\$ 54.14	\$ 152.36
Blue Care Elect (PPO) <i>(Replaces Tufts OSA, OOA, POS and PPO)</i>	\$ 186.78	\$ 384.94	\$ 197.61	\$ 415.41

AFSCME Local 3092 & 3092B and Non Union Employees				
Employee Contribution	Employees hired* Prior to 7/1/2011 20%		Employees hired After 7/1/2011 30%	
	Individual	Family	Individual	Family
Network Blue NE (HMO) <i>(Replaces Tufts EPO and HPHC HMO)</i>	\$ 45.35	\$ 125.39	\$ 68.03	\$ 188.08
Blue Care Elect (PPO) <i>(Replaces Tufts OSA, OOA, POS and PPO)</i>	\$ 186.23	\$ 389.36	\$ 208.90	\$ 452.05

Weekly Dental Plan Rates			
	Individual	Family	
Guardian Basic Dental Plan	\$ 3.88	\$ 9.64	
Guardian High Dental Plan	\$ 9.99	\$ 24.82	

* Non Union must be hired and enrolled prior to 7/1/2011


For City Council Monthly rates, please click [this link](#).

To access the FY23 Health and Dental rates, please click [this link](#).


BENEFIT COMPARISONS

City of Newton Benefit Comparison Chart

AFSCME 1703 (Engineers), AFSCME 2443 (Foreman), AFSCME 2913 (PCO), IAFF 863 Firefighters, MA Nurses Association, Newton Police Association, Newton Police Superior Officers Association and Teamsters Local 25
July 1, 2023 - June 30, 2024 Plan Year

	Blue Cross Blue Shield Network Blue New England (HMO)	Blue Cross Blue Shield Blue Care Elect (PPO)	
			
Website	www.bluecrossma.org		
Member Service Number	1-800-782-3675		
Out of Pocket Maximum Individual/Family	\$1,000 individual/\$2,500 family per plan year	\$1,000 individual/\$2,500 family per plan year	
Fiscal Year Deductible Individual/Family	\$250 individual/ \$500 family per plan year	\$250 individual/ \$500 family per plan year	
		In-Network	Out-of-Network
Primary Care Provider Office Visit	\$25 copay Deductible does not apply	\$25 copay Deductible does not apply	20% Coinsurance
Preventative Services	No copay Deductible does not apply	No copay Deductible does not apply	20% Coinsurance
Specialist Physician Office	\$40 copay Deductible does not apply	\$40 copay Deductible does not apply	20% Coinsurance
Retail Clinic/Limited Service Clinic	\$5 copay Deductible does not apply	\$5 copay Deductible does not apply	20% Coinsurance
Urgent Care Center	\$10 copay Deductible does not apply	\$10 copay Deductible does not apply	20% Coinsurance
Outpatient Behavioral Health & Substance Use Disorder Care	\$25 copay Deductible does not apply	\$25 copay Deductible does not apply	20% Coinsurance
Emergency Room Care	\$100 copay Deductible does not apply	\$100 copay Deductible does not apply	20% Coinsurance
Inpatient Hospital Care - Medical	No copay, deductible applies	No copay, deductible applies	20% Coinsurance
Maternity Benefits	No copay for routine visits. Deductible does not apply. Hospitalization deductible applies.	No copay for routine visits. Deductible does not apply. Hospitalization deductible applies.	20% Coinsurance
Outpatient Surgery	\$100 copay, deductible applies	\$100 copay, deductible applies	20% Coinsurance
High Tech Imaging (e.g. MRI, CT and PET scans)	No copay, deductible applies	No copay, deductible applies	20% Coinsurance
PRESCRIPTION DRUGS			
Retail (Up to 30 day supply) Tier 1/Tier 2/Tier 3	\$20/\$30/\$50 Deductible does not apply	\$20/\$30/\$50 Deductible does not apply	No Coverage
Mail Order Maintenance Drugs (Up to a 90 day supply) Tier 1/Tier 2/Tier 3	\$40/\$60/\$100 Deductible does not apply	\$40/\$60/\$100 Deductible does not apply	No Coverage
Eye Exam (one per year)	\$25 copay Deductible does not apply	\$25 copay Deductible does not apply	20% Coinsurance
Chiropractic Care	No copay, deductible applies limited to 12 visits per plan year	No copay Deductible applies	20% Coinsurance

City of Newton Benefit Comparison Chart
Non Union and AFSCME 3092 and 3092B Employees
July 1, 2023 - June 30, 2024 Plan Year

	Blue Cross Blue Shield Network Blue New England (HMO)	Blue Cross Blue Shield Blue Care Elect (PPO)	
Website	www.bluecrossma.org		
Member Service Number	1-800-782-3675		
Out of Pocket Maximum Individual/Family	\$1,000 individual/\$2,500 family per plan year	\$1,000 individual/\$2,500 family per plan year	
Fiscal Year Deductible Individual/Family	\$250 individual/ \$500 family per plan year	\$250 individual/ \$500 family per plan year	
		In-Network	Out-of-Network
Primary Care Provider Office Visit	\$20 copay Deductible does not apply	\$20 copay Deductible does not apply	20% Coinsurance
Preventative Services	No copay Deductible does not apply	No copay Deductible does not apply	20% Coinsurance
Specialist Physician Office	\$35 copay Deductible does not apply	\$35 copay Deductible does not apply	20% Coinsurance
Retail Clinic/Limited Service Clinic	\$5 copay Deductible does not apply	\$5 copay Deductible does not apply	20% Coinsurance
Urgent Care Center	\$10 copay Deductible does not apply	\$10 copay Deductible does not apply	20% Coinsurance
Outpatient Behavioral Health & Substance Use Disorder Care	\$20 copay Deductible does not apply	\$20 copay Deductible does not apply	20% Coinsurance
Emergency Room Care	\$100 copay Deductible does not apply	\$100 copay Deductible does not apply	20% Coinsurance
Inpatient Hospital Care - Medical	No copay, deductible applies	No copay, deductible applies	20% Coinsurance
Maternity Benefits	No copay for routine visits. Deductible does not apply. Hospitalization deductible applies.	No copay for routine visits. Deductible does not apply. Hospitalization deductible applies.	20% Coinsurance
Outpatient Surgery	\$100 copay, deductible applies	\$100 copay, deductible applies	20% Coinsurance
High Tech Imaging (e.g. MRI, CT and PET scans)	No copay, deductible applies	No copay, deductible applies	20% Coinsurance
PRESCRIPTION DRUGS			
Retail (Up to 30 day supply) Tier 1/Tier 2/Tier 3	\$10/\$25/\$45 Deductible does not apply	\$10/\$25/\$45 Deductible does not apply	No Coverage
Mail Order Maintenance Drugs (Up to a 90 day supply) Tier 1/Tier 2/Tier 3	\$20/\$50/\$90 Deductible does not apply	\$20/\$50/\$90 Deductible does not apply	No Coverage
Eye Exam (one per year)	\$20 copay Deductible does not apply	\$20 copay Deductible does not apply	20% Coinsurance
Chiropractic Care	No copay, deductible applies limited to 12 visits per plan year	No copay Deductible applies	20% Coinsurance

DENTAL COVERAGE

Dental Coverage for Employees

The City of Newton offers two plans through Guardian Dental – a basic plan (Option 1) and a “buy-up” plan (Option 2). Both plans are PPO types which means you can visit any dentist; but you pay less out-of-pocket when you choose a dentist within the Guardian Dental PPO network. We are happy to report that there will be **no increase in the rates for dental plans effective July 1, 2023**. Visit [our website](#) to learn more about the dental and vision coverage offered.

Generally, your coverage includes:

- Preventive, basic, and major dental services
- Dental exams, teeth cleaning, fluoride treatments, and bitewing X-rays
- Tooth extraction, when medically necessary
- Discounts on vision care services or supplies through Vision Service Plan (VSP).

Already Enrolled?

Unfortunately, many subscribers do not realize that their dependents are not covered until they go to the dentist for the first time. To verify your covered dependents, please visit www.guardianlife.com and click My Account/Log In or call Guardian at 1-800-541-7846.

FLEXIBLE SPENDING ACCOUNTS

The City of Newton offers several tax-advantaged options to help active employees pay for healthcare, dependent care, and commuting expenses. Your contributions are tax-free and so are the reimbursements that you claim. Our Flexible Spending Accounts (FSAs) are administered by Cafeteria Plan Advisors, Inc.

For each option you select, the City of Newton deducts your contribution from your paycheck on a pretax basis. We offer several FSA options. Participation in this program is voluntary, and the IRS determines the maximum annual amount you can contribute to each FSA account.

Open enrollment for the City’s FSA plans is held in **late fall for a January 1st effective date**. If you have any questions regarding your account, please feel welcome to email our FSA Plan Provider, Cafeteria Plan Advisors, at info@cpa125.com.

Employees who experience a qualifying event during the year may enroll for partial-year benefits. Please contact the human resources department for assistance.

DID YOU KNOW?

You can download the *CPA Flex Mobile App* as a great resource. CPA also has a frequently asked questions page which can be accessed by visiting this link

www.cpa125.com/FAQ.htm

WELLNESS

FITNESS AND WEIGHTLOSS REIMBURSEMENT

Get Fit. Lose Weight. Gain Savings.

Big congrats on your healthy habits! To celebrate all you do, we've put together up to \$150 annually in fitness and weight loss reimbursements. Yours for the taking, you go-getter.

The BCBSMA reimbursement process is quick, easy, and online. Good thing, because look what you can save on:

- Health club memberships
- Fitness classes including yoga, Pilates, Zumba®, kickboxing, CrossFit®, and indoor cycling/spinning
- In-person or online weight-loss programs like WW, formerly known as Weight Watchers®

GET MOVING ON MORE SAVINGS



Discounts on gear, nutrition, and more
A healthy lifestyle means healthy savings.



Extra support for healthy living
Your plan covers more than you expect.



PARTICIPATE TO GET REWARDED!

EMPLOYEE ASSISTANCE PROGRAM

Administered by C.M.G. Associates

You and your eligible family members are covered by an Employee Assistance Program (EAP) provided by the City at no cost. Participation in this program is entirely voluntary and confidential.

The City's EAP program is an essential component of the your work-life benefit, offering assistance to our employees and family members. Personalized consultations, resources and referrals are available at no cost for a wide range of needs that include:

- Counseling visits
- Work/life referrals
- Legal consultation
- Financial consultation

EAP representatives are available 24 hours a day, 7 days a week and can be reached by calling **833-549-3277**. Additional resources can be found online at:

- **cmgassociates.com**
- Enter the password: **Newton** from the login page

Take advantage of your employee support program on the go by downloading the iConnectYou app!

- Access your EAP at the click of a button
- Browse curated self-help resources with a few swipes on the phone
- Accessible by iOS and Android devices

VIRTUAL PRIMARY CARE

A whole new way to do Primary Care!

Your Virtual Care Team is here

- An innovative way to do primary care that's convenient and comprehensive is here. You can now choose a virtual primary care provider (PCP) to lead your new Virtual Care Team.

Primary Care that's a prime experience

- It's a new kind of primary care — one that comes with a team of experts committed to getting you the care you need.



CONVENIENT

With virtual visits, there's no need to travel to the doctor's office and no waiting room.



COMPREHENSIVE

Your team is here to make sure your physical and mental health needs are met.



COORDINATED

If you need in-person care, a care coordinator will help find in-network specialists who work for you.



GREAT NEWS!

There will be **NO COPAY** for telehealth services with a Well Connection provider (see below).

For all other telehealth services with a BCBSMA participating provider, you will be responsible for the copay associated with the type of service.

WELCOME TO WELL CONNECTION

Doctors on Call, On Your Device.

Get convenient access to telehealth care by using Well Connection. Real doctors. Real Experience. Really Fast.

\$0 Copay when using a Well Connection Provider.



Get medical care 24/7

- Speak face to face with a doctor, in the privacy of your home.



Therapy that comes to you

- Talk to a licensed therapist or psychiatrist—on your terms. It's convenient and confidential.



Highly experienced, highly rated

- Qualified providers. Rated 4.8/5 stars and averaging 15 years of experience.

IS A VIDEO DOCTOR VISIT RIGHT FOR ME?

You can do a lot over your tablet, laptop, or smartphone. Here's how members are using this service.

"I'm not feeling well."

Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Sore throat
- Pink eye
- Skin rash

"I need emotional support."

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Relationship issues
- Emotional trauma
- Stress

You can also schedule a visit with a psychiatrist for medication management services.

"My loved one is under the weather."


If they're on your plan:

- Get quick, expert family care
- Save time in your busy family schedule

CANA RX

Simple. Safe. Smart.

NewtonCanaRx is a mail order international prescription drug program that is available to active City employees and their dependents. This cost savings plan allows you to get brand named prescription drugs at a \$0 copayment. NewtonCanaRx is a voluntary plan that ships brand named prescriptions directly to your home, in sealed, original packaging - at no cost to you.

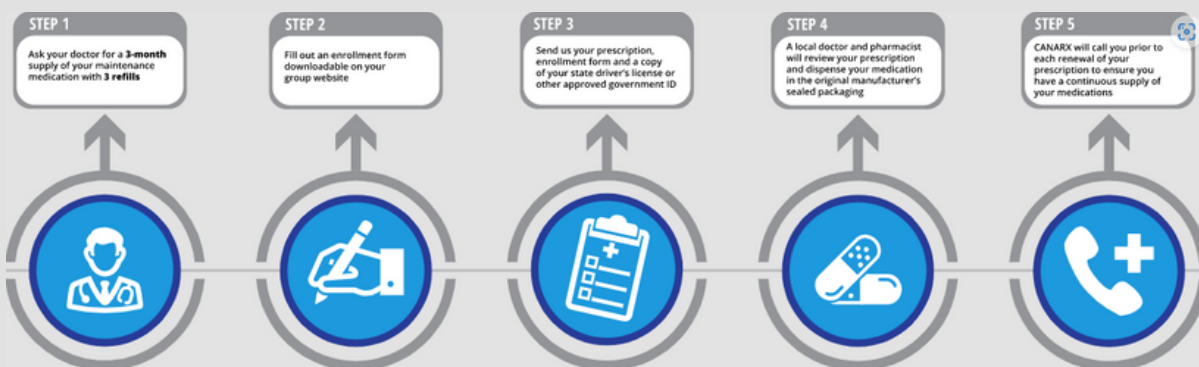
Want to learn more about how you can have a \$0 copayment? Watch this video. 

WANT TO LEARN MORE?

NewtonCanaRx is a voluntary plan that ships brand named prescriptions directly to your home at no cost to you.



STEPS TO ENROLLING:



GOOD HEALTH GATEWAY DIABETES PROGRAM

Invest in Your Health

The Good Health Gateway program engages, supports and rewards eligible employees for healthy behaviors. This program is for medical plan participants who have a confirmed diagnosis of diabetes. Participants who meet basic program requirements will be rewarded with \$0 co-pays on covered diabetes medications and supplies. As a member enrolled in the Good Health Gateway program you can:

- Save money on your diabetes prescriptions and help you better manage your health.
- Enjoy \$0 copays on covered diabetes medications and supplies.*
- Participate in a program that is cost-free, private and confidential.

*Only for eligible participants who meet basic program requirements.

Visit the Good Health Gateway website at www.goodhealthgateway.com or call 800-643-8028 to take advantage of this benefit.

NOTE

Once you are up to date on all of your diabetes care activities, you will be eligible for \$0 co-pays on diabetes medications and supplies.

And you will continue getting \$0 co-pays on medications and supplies as long as you keep these activities up to date.

"Up to date" means it has been less than 6 months since your last HbA1c test and less than 12 months since the remaining lab tests and exams.

Your doctor will need to submit a new form each time you update an activity.

Participation in the program is voluntary.

City of Newton's health plan members who do not choose to participate in the program will have their standard co-payment for diabetes medications and supplies.

Toll-free HelpLine: (800) 643-8028

Fax: (877) 378-4480

OPTIONAL BENEFITS TO SUPPORT YOU

DEFERRED COMPENSATION PLANS



457 plans are non-qualified, tax-advantaged, deferred compensation retirement plans offered by state, local government, and some nonprofit employers. Eligible participants can make salary deferral contributions, depositing pre-tax money that can compound without being taxed until it is withdrawn. It is a great way to plan for future retirement financial needs and we encourage you to learn more about this financial planning option.

I have always wanted to sign up but haven't. How do I enroll?

The City of Newton offers two 457 administrators to choose from:

- **Voya Financial**
- **Mission Square Retirement Deferred Compensation**

Please click the plan name above for more information. You may also reach out directly to the financial plan advisors as listed below:

- **Voya Financial, Matthew O'Brien, email: matthew.obrien@voyafa.com**
- **Mission Square Retirement, Michael Savage, email: MSavage@missionsq.org**

Contact the plan advisors for more information on how to plan for your future.

SHORT-TERM DISABILITY



Considering starting a family in the next year or more? Contact Colonial to consider a short-term disability plan that will help you supplement your income or time off if taking family leave.

Did you know that there are several other voluntary benefits you can sign up for as a City of Newton employee such as short-term disability insurance?

Colonial Insurance offers our employees policies for short term disability. Short term disability helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. It also provides a monthly benefit to replace your income if you are unable to work due to a covered disability including maternity. Colonial offers a variety of plans.

- **Accident Insurance:** helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury and protection for on and off job injuries.
- **Critical Illness w/Cancer Insurance:** pays \$5000-\$75,000 (you select the amount) in the event of a heart attack, stroke, cancer, major organ transplant, end stage renal failure (dialysis), coma, blindness or paralysis and provides \$50 back to you annually for having a cholesterol screening.
- **Medical Bridge Insurance:** helps offset unexpected medical expenses, such as deductibles and co-payments, that can result from a hospital admission and confinement. Pays \$500 when admitted to the hospital and \$200 or \$100 per day thereafter for up to 75 days.

Check out the Human Resources Department website for more information about Colonial Short Term Disability Policies or contact a Colonial representative by phone at 1-401-539-2990.

CONTACT INFORMATION

Thank you for taking the time to review this information. You just took the first important step to creating your own **Roadmap to Health!**

Please feel welcome to contact any member of your HR team with additional questions or concerns. We are here for you!

City of Newton Office of Human Resources
1000 Commonwealth Avenue, Room 210
Newton, MA 02459
Email: benefits@newtonma.gov
Phone: 617-796-1260
Fax: 617-796-1272

Office hours: Monday - Friday, 9 a.m. - 5 p.m.

Human Resources Open Enrollment site: newtonma.gov/openenroll

Blue Cross Blue Shield of Massachusetts
Phone: 1-888-247-BLUE (2583)
Website: www.bluecrossma.org

Additional Resources:

Cafeteria Plan Advisors
(for Flexible Spending Accounts)

Phone: 781-848-9848

Fax: 781-848-8477

Website: cpa125.com

Email: info@cpa125.com

Mission Square

Phone: 202-759-7148

Account Representative: Michael Savage

Email: msavage@missionsq.org

Guardian Insurance

(for Dental and Life Insurance Plans)

Phone: 1-800-541-7846

Website: guardianlife.com

Voya Financial

Phone: 617-910-6446

Account Representative: Matthew O'Brien

Email: matthew.obrien@voyafa.com

The information in this guide is intended to provide an overview of the benefit plans available to eligible employees and their dependents. Not all plan provisions, limitations, or exclusions are described in this publication. In case of a conflict between the information in this summary and the actual plan documents and insurance contracts, the plan documents and insurance contracts will govern. The City of Newton reserves the right to amend, modify, or terminate these benefits at any time to the extent permitted by law and in accordance with applicable collective bargaining agreements. Neither the benefits, nor this enrollment guide, should be interpreted as a guarantee of future benefits.