



CITY OF NEWTON HEALTH AND DENTAL RETIREE OPEN ENROLLMENT GUIDE

The City of Newton provides a comprehensive selection of benefits that help protect your health and well-being. This year, we are excited to announce that we will be partnering with Blue Cross Blue Shield of Massachusetts (BCBSMA) as our new insurance carrier.

This guide will highlight changes and provide an overview of benefits available to you as a City of Newton retiree. Read on to learn more!

WELCOME TO OPEN ENROLLMENT 2023!

The annual Open Enrollment period for health and dental insurance for all City of Newton retirees and eligible dependents will be held

May 3, 2023 – May 31, 2023

IMPORTANT

This year, it is essential that you understand the upcoming health insurance plan changes for Medicare and Non-Medicare retirees. If you are currently enrolled in any of the City's health plans, your current plan will automatically change to an equivalent BCBSMA plan as noted in the chart below.

If you DO NOT wish to make any other changes to your health insurance plan, NO ACTION IS REQUIRED

Current Plan Options (July 1, 2022- June 30, 2023)	New Plan Options (effective July 1, 2023)
Harvard Pilgrim Health Care HMO	Blue Cross Blue Shield of Massachusetts Network Blue New England
Tufts Health Plan EPO	Blue Cross Blue Shield of Massachusetts Network Blue New England
Tufts Health Plan PPO, POS, OOA, OSA	Blue Cross Blue Shield of Massachusetts Blue Care Elect PPO
Tufts Medicare Complement	Blue Cross Blue Shield of Massachusetts Medex 2 with PDP

Please Note: The changes above will be reflected in all City of Newton Legacy Plans

To enroll in, change or terminate your benefits, you must complete the appropriate enrollment form for that plan. Please note that if you are enrolling in family health or dental coverage, you will be required to provide copies of your marriage certificate for your spouse and or a birth certificates or proof of adoption/custody for dependent children.

What else is changing?

- Blue Cross Blue Shield (BCBSMA) Plans will replace all Harvard Pilgrim HMO, Tufts Health Plan EPO and PPO Plans effective July 1, 2023 for Non-Medicare retirees, spouses, and eligible dependents.
- Tufts Medicare Preferred HMO and BCBSMA Medicare HMO Blue Health Plans will remain in effect through December 31, 2023. A separate enrollment announcement will come in the fall.
- Reintroducing CVS Caremark as the pharmacy benefit manager for BCBSMA.
- Tufts Medicare Complement Plan members will be transitioned to the BCBSMA Medex 2 with PDP plan effective July 1, 2023.
- Our participation in the CanaRx and The Good Health Gateway Diabetes Care Rewards Program will be ending June 30, 2023. We are working with BCBSMA to develop new health and wellness programs for our retirees.

BENEFITS FAIR AND INFORMATION SESSIONS

The City of Newton will hold its in-person **Employee and Retiree Health and Wellness Benefits Fair on Wednesday, May 17, 2023, from 10:30 a.m. to 6:00 p.m. in the City Hall War Memorial.** We hope to see you there!

In addition to the Benefits Fair, you and your family members are encouraged to attend an information session hosted by BCBSMA Account Representatives. The dates, times, and locations are highlighted below.

For all members of the Newton Retirement System, forms and benefit summaries can be found on the City of Newton Benefits website at: newtonma.gov/openenroll.

For all members of the MTRS, forms and benefit summaries can be found on the Newton Public Schools website at: newtonma.gov/schoolopenenroll

IN-PERSON OPEN ENROLLMENT INFORMATION SESSIONS FOR RETIREES

Friday, May 12th

Drucker Auditorium/Newton Free Library

9:30 am - 11:30 am

Tuesday, May 16th

Drucker Auditorium/Newton Free Library

9:30 am - 11:30 am

Wednesday, May 17th City Hall

10:30 am - 6:00 pm

Thursday, May 18th

American Legion Post 440

10:30 am - 12:00 pm

Thursday, May 25th

Drucker Auditorium/Newton Free Library

9:30 am - 11:30 am

Health Plans

Under age 65 or not Medicare eligible:

If you and/or your spouse are under the age of 65 or are not eligible for Medicare, this is an opportunity for you to review the plans offered and determine which one best fits your needs. Effective July 1, 2023, the City of Newton will offer two plans through BCBSMA. These plans are BCBSMA Network Blue New England HMO, and BCBSMA Blue Care Elect PPO. Members will automatically be transferred to an equivalent BCBSMA plan unless you submit paperwork to make a change.

Over age 65 and Medicare eligible:

If you are currently enrolled in a Tufts Medicare Complement plan you will automatically be transferred to a BCBSMA Medex 2 plan effective July 1, 2023.

Tufts Medicare Preferred HMO and BCBSMA Medicare HMO Blue Health Plans will remain in effect through December 31, 2023. A separate enrollment announcement will come in the fall.

Medical ID Cards

All retirees and/or their dependents will receive a new Blue Cross Blue Shield medical ID card prior to July 1, 2023.

Medicare Eligibility

If you are 65 or over, and Medicare eligible, you are required by the Social Security Administration (SSA) to enroll in Medicare A and B. If you are not eligible for Medicare, valid proof from the SSA is required to remain enrolled in the City's Non-Medicare health plan. Please contact SSA three months prior to your 65th birthday to enroll in Medicare. Upon receipt of your Medicare Card please contact the Human Resources Department to discuss your options.

Guardian Retiree Dental Plan Benefits

The City offers a retiree dental plan which includes vision discounts through Vision Service Plan (VSP). There will be no increase in dental insurance rates for this fiscal year. Should you wish to enroll in, change, or terminate this benefit please complete an enrollment form. Forms and plan information are available on the City of Newton and Newton Public Schools websites.

Questions? All members of the Newton Retirement System can contact City of Newton Human Resources at 617-796-1262. All members of the Massachusetts Teachers Retirement System (MTRS) can contact Newton Public Schools Human Resources at 617-559-6005.