



# CITY OF NEWTON MEDICARE- ELIGIBLE RETIREE OPEN ENROLLMENT NOTICE

## DEAR NEWTON RETIREE,

Welcome to the Fall Open Enrollment period, held each year during the month of November for an effective date of January 1, 2024.

This notice will highlight changes and provide an overview of benefits available to Medicare-eligible retirees. If you and/or your spouse are over 65 and are Medicare eligible, this is an opportunity for you to review the three plans offered and determine which one best fits your needs. If you and/or your spouse are under the age of 65 or are not eligible for Medicare, the open enrollment for those health plans will occur in late spring 2024 for an effective date of July 1, 2024. Read on to learn more!

## New and Notable Information

Read the following important changes, updates, and reminders regarding this year's Open Enrollment and the 2024 calendar year. For the most up-to-date information, visit your HR Department's website. For members of the Newton Retirement System, forms and benefit summaries can be found on the City of Newton Benefits website at:

[newtonma.gov/openenroll](http://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](http://newtonma.gov/schoolopenenroll)

**Please Note: If you are currently enrolled in a Medicare Eligible Retiree plan and DO NOT wish to make any changes, NO ACTION IS REQUIRED. Medicare comparison charts and rates can be found on page 4 of this notice.**

## BCBS Medex 2 with PDP

- BCBS Medex 2 remains our most popular plan among retirees, offering coverage with every provider that accepts Medicare.
- No Plan Design Changes: You can count on the same coverage and benefits you're accustomed to.
- Effective January 1, 2024, there will be a slight reduction in your monthly premium rates.
- If you are currently enrolled in this plan, and do not wish to make any changes, **no action is necessary**.

## INFORMATION SESSIONS

The City of Newton will hold in-person Open Enrollment informational sessions during the month of November. During the dates and time below, HR staff and health plan representatives will be available to answer all of your benefit questions.

**November 9 | 9:00 a.m. to 11:00 a.m.**  
Druker Auditorium/Newton Library  
330 Homer St. Newton MA

**November 14 | 10:00 a.m. (Online)**  
Virtual Webinar Link  
<http://bit.ly/3rWQe91>

**November 16 | 9:00 a.m. to 11:00 a.m.**  
Druker Auditorium/Newton Library  
330 Homer St. Newton MA

**November 28 | 9:00 a.m. to 11:00 a.m.**  
Druker Auditorium/Newton Library  
330 Homer St. Newton MA




## Tufts Medicare Preferred HMO

- This plan offers coverage limited to the following service areas: Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester counties.
- This Open Enrollment, there will be no plan design changes for the Tufts Plan.
- Effective January 1, 2024, there will be a slight increase in your monthly premium rates. More information can be found on page 4.
- If you are currently enrolled in this plan, and do not wish to make any changes, **no action is necessary**.

## New Health Plan Option- *Medicare PPO Blue FreedomRx*

- We are pleased to offer you and your spouse a new Medicare Advantage plan, **Medicare PPO Blue FreedomRx, which will replace the current BCBS Medicare Blue HMO plan for the 2024 calendar year.**
- This new plan provides a national network of healthcare providers, giving you the flexibility to choose the doctors and specialists you prefer for your medical needs.
- Benefit from competitive cost-sharing options, with \$0 copayments for most services and no deductibles.
- Enjoy peace of mind with out-of-network coverage, providing you with essential healthcare services even when you travel or seek care outside the network.
- For current BCBS Medicare HMO Blue members who do not wish to make any changes, no action is necessary. Your plan will automatically transition to the Medicare PPO Blue FreedomRx plan effective January 1, 2024.

If you do not plan to make any changes by November 30th, please refer to the chart below for details on the 2024 calendar year plan offerings.

Current Plan Options	Plan Options Effective January 1, 2024)
BCBSMA Medex 2 with PDP	 BCBSMA Medex 2 with PDP
Tufts Medicare Preferred HMO	 Tufts Medicare Preferred HMO
BCBSMA Medicare HMO Blue	 BCBSMA Medicare PPO Blue FreedomRx

## Medical ID Cards

If you are changing your plan during this open enrollment period, you can expect to receive a new medical ID card prior to January 1st.

## Action Required if turning 65 or Over

If you and/or your spouse are turning 65, you may become eligible for Medicare. You must complete the steps outlined on this page to continue receiving health care through the City of Newton when you turn 65. You are responsible for determining your Medicare eligibility by contacting the Social Security Administration (SSA) online at [ssa.gov](http://ssa.gov) or by calling (800) 772-1213.

Once you receive notice from the SSA regarding your eligibility, the Human Resources office will need proof that you are either:

- a.) Eligible by submitting a copy of your Medicare card or SSA documentation to HR.
- or
- b.) Not eligible by submitting supporting documentation such as a copy of the Social Security statement or letter from the SSA indicating that you're not eligible for Medicare based on your work record and/or the work history of a current, former, or deceased spouse.

Follow these Steps		
<b>1</b>	<b>90 Days Prior to Turning 65 (approximately)</b>	Contact SSA to enroll in Medicare Parts A and B (see note on Medicare Parts A and B below.) <a href="http://ssa.gov">ssa.gov</a>
<b>2</b>	<b>45 Days Prior to Becoming Eligible for Medicare (approximately)</b>	Provide a copy of your Medicare card to HR and enroll in a Medicare plan using the Enrollment/Change form found online.

### Note About Medicare Parts A and B

When an individual becomes eligible for Medicare, they must enroll in and retain Medicare Parts A and B in order to enroll in a health plan offered by the City of Newton and continue health coverage. Medicare Part D (prescription drugs) is included in the City's Medicare health plans, which means you do not need to enroll in a separate Medicare Part D plan. If you enroll in a Part D plan elsewhere, your coverage will be terminated. Retaining your Medicare coverage is your responsibility. Failure to do so may result in losing your health insurance benefits through the City of Newton.

## Life Insurance

There will be no changes to the life insurance products. To change or update your beneficiary information, please contact the Human Resources Department for assistance. Additional contact information is listed below.

## Wellness

As a reminder, all of our plans offer a fitness and weight-loss reimbursement option. Please take action before March 31st to take advantage of this benefit by calling the Member Service number on your ID card.

## Dental Benefits

All changes and enrollments for Guardian dental coverage can be made during the Spring 2024 Open Enrollment period.

**All enrollment/change forms must be received in the Human Resources Department no later than 5:00 p.m. on Thursday, November 30, 2023. All changes or terminations to your health insurance plan will become effective on January 1, 2024.**

**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.