



# CITY OF NEWTON SPRING 2024 RETIREE HEALTH AND DENTAL OPEN ENROLLMENT NOTICE

## DEAR NEWTON RETIREE,

Annual open enrollment for health and dental insurance for all City of Newton retirees and eligible spouses will be held **May 1, 2024 – May 31, 2024**.

**This health plan open enrollment period is for Non-Medicare eligible retirees only. If you are currently enrolled in a Medicare-Eligible retiree health plan, NO ACTION IS REQUIRED. However all retirees can make changes to their dental coverage during this time. The City's Medicare health plan open enrollment period will take place in November 2024.**

## New and Notable Information

Read the following important changes, updates, and reminders regarding this year's Open Enrollment. For the most up-to-date information, visit your HR Department's website.

Please Note: Due to recent negotiations, NPS retirees that receive a pension from the Newton Retirement System will have the following health plan benefit changes effective 7/1/2024:

- Urgent Care Visits are increasing from \$10 to \$20
- Retail Clinic visits are increasing from \$5 to \$20

## SAVE THE DATES!

### **HEALTH AND WELLNESS BENEFITS FAIR**

The City of Newton will host this year's annual Health and Wellness Benefits Fair on Friday, May 10th at the Newton City Hall War Memorial, from 10:00 a.m. - 3:00 p.m. This will be your opportunity to speak face-to-face with members from the Blue Cross Blue Shield and Human Resources teams.

- May 10 | 10:00 a.m. to 3 p.m.  
Newton City Hall War Memorial  
1000 Commonwealth Ave

### **DEDICATED ACCOUNT EDUCATION LINE**

Speak over the phone 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.

- 5/7 from 12:00 p.m. – 2:00 p.m.
- 5/14 from 12:00 p.m. – 2:00 p.m.
- 5/16 from 3:30 p.m. - 5:00 p.m.
- 5/21 from 4:00 p.m. - 6:00 p.m.

## **JOIN US ONLINE**

Join us virtually on May 7, 2024, at 11:00 a.m. to learn about your plan options for the upcoming year. You must register in advance for our online webinar by navigating to <https://bit.ly/3W7yD1a>. After registering, you will receive a confirmation email containing information on how to join the online session.

## **AVAILABLE NON-MEDICARE HEALTH PLAN OPTIONS**

### **BCBS Network Blue HMO**

- BCBS HMO Plan is a regional network that includes all six New England states, 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](http://member.bluecrossma.com/fad).)
- For premium deduction information, please see the last page of this notice or visit our website at [newtonma.gov/openenroll](http://newtonma.gov/openenroll).
- If you are currently enrolled in this plan, and do not wish to make any changes, **no action is necessary**.

### **BCBS Blue Care Elect PPO**

- This plan has a national network for those who do not reside in the six New England States. Please note, you must ensure that your provider participates in the plan.
- New rates effective July 1, 2024 can be found on the last page of this notice.
- More detailed information can be found on our website at [newtonma.gov/openenroll](http://newtonma.gov/openenroll).
- If you are currently enrolled in this plan, and do not wish to make any changes, **no action is necessary**.

### **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 July 1st.

### **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.

### **Dental Benefits**

All retirees may enroll, change, or terminate dental benefits during this open enrollment period. If you have a dependent child under the age of 26 who is enrolled in coverage, you must recertify them each year in order for them to maintain dental insurance. Guardian Dental will notify all applicable members each year in June.

## 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](https://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="https://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.

**All enrollment/change forms must be received in the Human Resources Department no later than 5:00 p.m. on Friday, May 31, 2024. All changes or terminations to your health insurance plan will become effective on July 1, 2024.**

**Questions?** All members of the Newton Retirement System can contact City of Newton Human Resources at 617-796-1260 or [benefits@newtonma.gov](mailto:benefits@newtonma.gov).

**Stay Informed:** Subscribe to our constant contact email distribution list to receive retiree updates from the HR team as soon as information becomes available. Please visit [newtonma.gov/government/human-resources/retiree-benefits](https://newtonma.gov/government/human-resources/retiree-benefits) for more details.

**City of Newton**

**Non-Medicare Retiree Health\* and Dental Monthly Rates**

**FY 2025 7/1/2024 - 6/30/2025**

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 Retirees					
Enrolled and Retired prior to 7/1/2023		Retired after 7/1/2023		Retired after 7/1/2023	
20%		25%		25%	
Individual	Family	Individual	Family	Individual	Family
\$ 201.78	\$ 567.78	\$ 252.22	\$ 709.73	N/A	N/A
\$ 341.06	\$ 826.48	\$ 426.32	\$ 1,033.10	\$ 898.18	\$ 1,861.24
				\$ 948.62	\$ 2,003.19

AFSCME 3092/3092B and Non-Union Retirees					
Enrolled and Retired prior to 7/1/2023		Retired after 7/1/2023		Retired after 7/1/2023	
20%		30%		30%	
Individual	Family	Individual	Family	Individual	Family
\$ 211.26	\$ 584.09	\$ 316.90	\$ 876.14	N/A	N/A
\$ 348.26	\$ 843.92	\$ 522.39	\$ 1,265.88	\$ 896.23	\$ 1,883.24
				\$ 1,001.87	\$ 2,175.29

Newton Public Schools - NESAs, Custodians, NTA Unit C, NTA Unit D, NTA Unit E, & Non-Aligned					
Retired <u>Or</u> Enrolled After 4/1/12, But Was Hired By <b>Before 7/1/11</b>		Retired <u>Or</u> Enrolled After 4/1/12, But Was Hired By <b>NPS After 7/1/11</b>		Retired <u>Or</u> Enrolled After 4/1/12	
20%		25%		30%	
Individual	Family	Individual	Family	Individual	Family
\$ 201.21	\$ 566.20	\$ 251.52	\$ 707.75	N/A	N/A
N/A	N/A	N/A	N/A	\$ 511.58	\$ 1,239.71
				\$ 596.85	\$ 1,446.33
				\$ 818.53	\$ 1,983.54

Legacy Plan		
City and NPS Retirees		
Enrolled prior to 4/1/2012		
20%		
Individual	Family	
\$ 238.23	\$ 662.80	
\$ 373.45	\$ 914.59	

Guardian Dental Monthly Rate	
July 1, 2024 - June 30, 2025	
Individual	Family
\$ 53.51	\$ 135.95

\* All retirees over the age of 65 must enroll in Medicare Part A and B. Proof of ineligibility is required to remain enrolled in a Non-Medicare plan.

\*\* Retiree contribution is based on the contribution paid prior to retirement.