



2024

**OPEN ENROLLMENT
GUIDE FOR
BENEFIT-ELIGIBLE
EMPLOYEES**

CITY OF NEWTON

MAY 1, 2024 - MAY 31, 2024

www.newtonma.gov/openenroll



ABOUT THIS GUIDE

Welcome to the Spring 2024 Open Enrollment period for health and dental insurance benefits!

This year's Open Enrollment period for Health and Dental Insurance will be held from May 1, 2024, through May 31, 2024, for coverage effective July 1, 2024.

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.

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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 1 and ends May 31, for coverage effective July 1, 2024.

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 Friday, May 31, 2024.

All requested changes to your health and/or dental plans will take effect on July 1, 2024.



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

BENEFITS FAIR AND INFORMATION SESSIONS

2024 HEALTH AND WELLNESS BENEFITS FAIR

The Human Resources Department will be hosting this year's annual **in-person Benefits Fair on Friday, May 10th**. The event will take place at the Newton City Hall War Memorial, from 10:00 a.m. - 3:00 p.m.

This will be an opportunity to speak one-on-one with our providers including Blue Cross Blue Shield, Guardian, and many more.

Other activities throughout the day will include health demonstrations from Blue Cross Blue Shield, and a chance to win raffle prizes for those who attend.

In addition to the Benefits Fair on May 10th, we have scheduled other opportunities for you to speak directly with a Blue Cross Blue Shield representative.

We encourage you to call during the times below or register for the webinar to evaluate and choose the health insurance plans that work best for you and your family. Please review the options available below. More details and resources can be found online by following this [link](#).

DEDICATED ACCOUNT EDUCATION PHONE LINE JUST FOR EMPLOYEES

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.

- 5/7 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, IN PARTNERSHIP WITH BLUE CROSS VIRTUALLY

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/3W7yDla>. After registering, you will receive a confirmation email containing information on how to join the online session.



If you are currently enrolled in health and dental insurance and do not wish to make any changes, **NO ACTION** is required.

ENROLLING IN COVERAGE

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

If you decide to make changes to your benefits, you must complete an Blue Cross Blue Shield (BCBS) application. All forms and benefit information are available online. If you are unable to access the website, please contact the Human Resources Department.

[BCBSMA Enrollment Form](#)

[Guardian Dental Enrollment Form](#)



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.



REVIEW EACH PLAN BEFORE YOU ENROLL!

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.

Preferred Provider

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

YOUR PLAN OPTIONS IN 2024

Blue Cross Blue Shield Network Blue New England HMO

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.

BCBSMA Blue Care Elect PPO Plan

Unlike an HMO, a PPO offers you the freedom to receive care from any provider—in or out of your network at a higher premium and out-of-pocket cost. 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 

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, 2024**. Visit [our website](#) to learn more about the dental and vision coverage offered.

Generally, your coverage includes:

- Preventive, and basic coverage on all plans
- 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.

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®
-

The deadline for fitness reimbursement each year is March 31st for the previous calendar year.

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.

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

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.

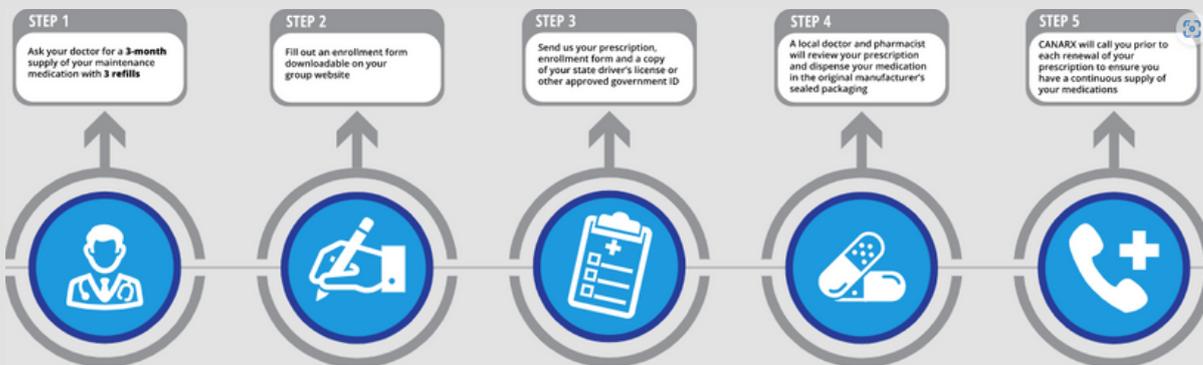
Want to learn more about how you can have a \$0 copayment? Watch this video. 

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 offer 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.

RATES EFFECTIVE JULY 1, 2024

City of Newton
Active Employee Health and Dental Plan Weekly Rates
July 1, 2024- June 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				
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>	\$ 46.56	\$ 131.03	\$ 58.20	\$ 163.78
Blue Care Elect (PPO) <i>(Replaces Tufts OSA, OOA, POS and PPO)</i>	\$ 207.27	\$ 429.52	\$ 218.91	\$ 462.27

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>	\$ 48.75	\$ 134.79	\$ 73.13	\$ 202.19
Blue Care Elect (PPO) <i>(Replaces Tufts OSA, OOA, POS and PPO)</i>	\$ 206.82	\$ 434.59	\$ 231.20	\$ 501.99

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 FY24 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, 2024 - June 30, 2025 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

This document is meant to assist you in reviewing plan comparability. Please review each plan's Summary of Benefits Coverage (SBC) and other plan documents as they supersede this document and will provide you with greater detail.



City of Newton Benefit Comparison Chart
Non Union and AFSCME 3092 and 3092B Employees
July 1, 2024 - June 30, 2025 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

This document is meant to assist you in reviewing plan comparability. Please review each plan's Summary of Benefits Coverage (SBC) and other plan documents as they supersede this document and will provide you with greater detail.

CONTACT INFORMATION

Thank you for taking the time to review this information.

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, 8:30 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

Guardian Insurance
(for Dental and Life Insurance Plans)
Phone: 1-800-541-7846
Website: guardianlife.com

Mission Square
Phone: 202-759-7148
Account Representative: Michael Savage
Email: msavage@missionsq.org

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.