

Special OPEN ENROLLMENT GUIDE FOR BENEFIT-ELIGIBLE EMPLOYEES

NOVEMBER 1, 2024 - NOVEMBER 30, 2024

New Dental Provider for 2025!

→ Details on pages 2 - 4.

What's New?

→ See page 2.

FSA Annual Open Enrollment

→ Information you need to know on page 5.

This Open Enrollment Guide has helpful links that will take you to the resources, materials and forms you may need.



HR

www.newtonma.gov/activebenefits

Annual Fall and Special Open Enrollment

Top three things you should know:

- 1 We are holding our Annual Open Enrollment period for our Flexible Spending Account (FSA) plans.
- 2 We are announcing exciting changes to our dental insurance options through Blue Cross Blue Shield and holding a *Special Open Enrollment* period for benefits effective January 1, 2025.
- 3 We are announcing that our Life Insurance plans will transition as of January 1, 2025 to The Hartford.

What's New?



New Dental Insurance provider and plans with DENTAL BLUE FREEDOM

The new plans will bring value, enhanced coverage, and ease of access for all members.



Enhanced features

An expanded provider network, dependent coverage up to age 26 and the high plan now includes orthodontics for dependents.



New Life Insurance provider with THE HARTFORD

No action needed unless you wish to update your beneficiary information or terminate your plan.



2025 contribution limits for Flexible Spending Accounts

- **Healthcare Flexible Spending Account**—\$3,300 annual max
- **Dependent Care Reimbursement Account**— \$5,000 annual max
- **Parking and Commuter Transit Plans** —\$3,900 annual max



New Dental provider for 2025

Blue Cross Blue Shield Dental Blue Freedom will be the new dental provider starting January 1, 2025. The new 2025 plan provides enhanced benefits and a broader network than before. All employees currently enrolled in a dental plan will receive a Dental Blue Freedom ID card in the mail prior to January 1, 2025.

New Dental Provider for 2025!

BCBS Dental Blue Freedom will be our dental provider starting January 1, 2025. If you are currently enrolled in Guardian Dental, your plan will remain in effect until December 31, 2024 and automatically transition as of January 1, 2025 to BCBS Dental Blue Freedom.

If you are currently enrolled in a Guardian Dental insurance plan and you do not want to make changes, NO ACTION IS REQUIRED.



New Plan Benefits and Network

Maintaining a healthy grin can contribute to your overall health. Our new plans are designed to keep your teeth in the best shape possible. Depending on your plan, Dental Blue Freedom gives you preventive dental care plus other benefits and savings you won't want to miss.

Access dentists, anywhere



- With nationwide network access to some of the top dentists and specialists. Plus an easy tool to find them.

Your Plan, in your hand



- Get an instant snapshot of your benefits, view your claims and financial accounts, and look up dentists.

Oral Care that changes with you



- If you have a chronic condition, such as diabetes or coronary artery disease, your dental plan can adapt.

New Enrollment



If you do not have dental insurance with the City of Newton and would like to enroll, you will need to complete an enrollment form and provide a copy of a marriage certificate and/or birth certificate(s).

Rates are located on page 4 and the enrollment form can be found at this [link](#) or on the [HR Department website](#).

Changes



If you are currently have dental insurance with the City and want to make changes, you will need to complete an enrollment form and provide a copy of a marriage certificate and/or birth certificate(s). Enrollment forms can be found at this [link](#) or on the [HR Department website](#).

Changes you can make during this Special Open Enrollment period include:

- Changing plan design
- Adding dependents
- Terminating your coverage

Information Sessions

Attend a virtual event during November to learn more about the upcoming changes.

Virtual Informational Sessions

BCBS will hold live webinars where you can learn more about the Dental Blue Freedom plan options, right from the comfort of your home.

Join a live, 45- to 60-minute presentation, led by a BCBS representative to:

- Learn about your plan options
- Learn about enhancements
- Find the right plan for you and your family

You only need to register for one session. Please select the date and time that best fits your schedule.

November 14, 2024 4:00 PM

November 18, 2024 11:00 AM

November 20, 2024 4:00 PM

Register in advance for this webinar:

<https://bit.ly/481tN3a>

After registering, you will receive a confirmation email containing information about joining the webinar.



By attending a virtual informational session you will also have the opportunity to hear about our new life insurance provider with The Hartford.

Call in to a Remote Health Fair/ Account Education Line (AEL)

We want you to feel confident about the dental plan you choose. A BCBS remote health fair allows you to connect individually with a Dental Blue Freedom representative where you can learn more about your plan options and ask individualized questions.

Lines are open during the dates and times below. Please call **888-258-7908** to connect with a representative:

- Thursday, November 14th from 5-7 p.m.
- Monday, November 18th from 12-2 p.m.
- Wednesday, November 20th from 5-7 p.m.

Blue Cross Blue Shield Dental Blue Freedom

Active Dental Plan Designs

The City of Newton will continue to provide two plans - a basic plan and a high plan (which now includes orthodontics). The chart below provides a comparison between the two plans as well as the plan rates. Please visit the Summary of Benefits, linked below, for a full description of each plan.

[Dental Blue Freedom Basic Plan - Summary of Benefits](#)

[Dental Blue Freedom High Plan with orthodontics - Summary of Benefits](#)

If your dependent already has braces on, you may be eligible for a prorated benefit. Please visit this [link](#) for more detailed information about the orthodontic benefit.




Benefits	Basic Plan	High Plan
Preventive Benefit Group		
<i>No Deductible</i>		
Routine Cleanings & Oral Exams 2x per year	100%	100%
Fluoride (under age 19) 2x per year	100%	100%
Sealants	100%	100%
Bitewings 2x per year	100%	100%
Full mouth X-ray every 60 months	100%	100%
Basic Benefit Group		
<i>Deductible Applies</i>		
Restorative (Fillings)	100%	100%
Oral Surgery	100%	100%
Periodontics (gum and bone)	100%	100%
Endodontic (root and pulp)	100%	100%
Prosthetic Maintenance	100%	100%
Emergency Dental Care	100%	100%
General Anesthesia (covered surgical procedures)	100%	100%
Major Benefit Group		
<i>Deductible Applies</i>		
Bridges and Dentures	No Coverage	60%
Crowns	No Coverage	60%
Implants	No Coverage	60%
Calendar Year Deductible (per member / per family)	\$25 /\$75	\$50/\$150
Dependent Coverage	To age 26	
Calendar Year Maximum (per member)	\$750	\$1,500
Orthodontic Coverage		\$1,500
To Age 19	No Coverage	Lifetime Maximum

Dental Rates Effective 1/1/2025 - 6/30/2026			
Number of Pays	Type	Basic Plan	High Plan
Weekly	Individual	\$3.79	\$10.76
	Family	\$9.43	\$26.74
Semi-monthly (12 month)	Individual	\$8.22	\$23.32
	Family	\$20.43	\$57.94
Semi-monthly (10 month)	Individual	\$9.86	\$27.98
	Family	\$24.51	\$69.53
Monthly	Individual	\$16.44	\$46.64
	Family	\$40.85	\$115.88

Introducing The Hartford Life Insurance

Beginning January 1, 2025, The Hartford will become the city's new Life Insurance carrier. There will be no changes to your basic and supplemental life insurance benefit level.

 **This is informational only as new enrollment is not available at this time for existing employees. Therefore, NO ACTION IS NEEDED.**

Here are a few key things to keep in mind:

- **Update Your Beneficiaries:** This is the perfect time to ensure your beneficiary information is up-to-date. If you are unsure who you have designated as your beneficiary, we strongly encourage you to complete a beneficiary form to reflect your wishes. Forms can be located at this [link](#).
- **No Action Needed:** Your existing life insurance coverage will automatically transfer to The Hartford. No action is required unless you wish to terminate your policy or update your beneficiary.

If you would like to learn more, here are your options:

- **Join a virtual session:** BCBS will be holding informational sessions regarding the new dental plans and The Hartford will be joining to provide a brief overview of their company and this change. Please see page 3 for more information on [virtual informational sessions](#).
- **Visit our website:** Additional information regarding this transition can be found on the Human Resources Department website by following this [link](#).

Flexible Spending Accounts (FSA)



**RE-ENROLLMENT IS REQUIRED
IF YOU WANT TO PARTICIPATE IN AN FSA PLAN IN 2025**

Annual Open Enrollment for FSA plans will also be held November 1st through November 30th, with plans effective January 1, 2025. FSAs allow you to set aside pre-tax dollars for eligible medical, dependent care, and commuting expenses, helping you save up to 30% on these costs depending on your tax situation.

Types of FSAs Available:

Medical: Cover out-of-pocket medical, dental, and vision expenses. This upcoming year, you can set aside up to \$3,300 annually.

Dependent Care: Save for daycare expenses for children or dependent adults, with a limit of \$5,000 per family per year.

Commuting: Set aside up to \$325 per month (up to \$3900 per year) for qualified transportation and parking expenses.

Key Points:

- **Re-enrollment Required:** Remember, FSA plans do not roll over automatically. You must re-enroll each year if you wish to continue using these benefits.
- If you have a 2024 FSA plan, be sure to check your balances and use any unused funds by the deadline.

For a detailed overview of the FSA Plans and the 2025 Annual FSA Open Enrollment, please visit this [link](#) for a detailed **2025 FSA Annual Open Enrollment Notice** and visit our [website](#) for more information.

Important Contact Information



DENTAL INSURANCE CARRIERS	PHONE	WEBSITE
BCBS Dental Blue Freedom	800-782-3675	bluecrossma.org
Guardian Dental for questions regarding your current dental plan through December 31, 2024	800-541-7846	guardiananytime.com

ADDITIONAL BENEFITS

The Hartford Life Insurance	877-426-6483	thehartford.com
Cafeteria Plan Advisors (for Flexible Spending Accounts)	781-848-9848	cpa125.com

HUMAN RESOURCES

Newton Public Schools Human Resources Department 100 Walnut Street Newtonville, MA 02640 hrsupport@newton.k12.ma.us	617-559-6005	newton.k12.ma.us/ human-resources
City of Newton Human Resources Department 1000 Commonwealth Avenue Newton, MA 02459 benefits@newtonma.gov	617-796-1260	newtonma.gov/activebenefits