



CITY OF NEWTON, MASSACHUSETTS

DEPARTMENT OF HUMAN RESOURCES

Ruthanne Fuller, Mayor
Michelle Pizzi O'Brien, Director

Telephone (617) 796-1260
Facsimile (617) 796-1272
TDD/tty # (617) 796-1089

WELCOME TO THE FY22 HEALTH AND DENTAL OPEN ENROLLMENT PERIOD AND OUR FIRST EVER VIRTUAL HEALTH AND WELLNESS FAIR!

This notice will provide you with valuable information regarding the *Open Enrollment* period for Health and Dental Insurance which shall be held May 3, 2021 through May 28, 2021. This year we are also including two exciting calendars of [virtual health and wellness events](#) being made available to you by your Human Resources Team, in partnership with our two health plans and other benefit providers. Some exciting events include live presentations by Tufts and Harvard Pilgrim Healthcare, the ability to hold one-on-one meetings with plan representatives and a variety of wellness sessions (Chair Yoga, Computer Ergonomics, Zumba, Mindfulness, Family Fitness, Healthy Snacking, the list goes on!).



This notice also includes information about our *Employee Assistance Program*, our COVID-19 Flexible Spending Account (FSA) Relief Program, health and wellness benefits and other voluntary benefits available to you as a City of Newton employee. Take time to read through the materials and invest in yourself during this open enrollment period.

OPEN ENROLLMENT FOR HEALTH AND DENTAL

If you are currently enrolled in the City's health and/or dental insurance and do not wish to make any changes, no action is required.

Open Enrollment is your opportunity to enroll in, change, or terminate your health and dental insurance plans through the City of Newton and review other benefits that may be available to you.

How can I get more information about Open Enrollment and my benefits as a City employee?

Access information online:

We have created a dedicated *FY22 Open Enrollment Website* available at this [link](#).

Contact your Benefit Team members in the Human Resources Department:

EMAIL: benefits@newtonma.gov

PHONE: 617-796-1262

If you need to speak with a member of the Benefits Team, we strongly encourage you to contact us by email or phone to make an appointment. In light of the ongoing COVID-19 pandemic, this will allow us to ensure that if an in-person meeting is needed, we can arrange for a time and location where social distancing can be maintained – for your safety and the safety of our HR staff.

HEALTH AND DENTAL INSURANCE FY22 RATES

Please visit the links below for health and dental rates effective July 1, 2021 (FY22).

- [Active Employees](#)
- [City Councilors](#)

We are happy to report that even during these difficult times, our health plans will only be increasing by 4.0% and there will be a 3.0% decrease in the dental insurance rates for FY22. There will not be changes to any of the current plan designs this year. Below are the plans that we are continuing to offer this year:

Health Insurance Plans:

Harvard Pilgrim HMO
Tufts EPO
Tufts PPO

Dental Insurance Plans:

Guardian Dental – Basic
Guardian Dental – High Option

Tufts EPO and Harvard Pilgrim HMO have very similar benefits. Please note however that there are some differences in chiropractic and maternity benefits. Do your homework and check out the plans that best fit you and your family's needs. If you intend on making a plan change, please be sure your doctors and hospitals are in the plan network.

To view a *Benefit Comparison* of the plans, please visit the appropriate link for your employee status listed below:

- [Non-Union, AFSME 3092 and 3092B](#)
- [Firefighters Local 863 and Massachusetts Nurses Association](#)
- [Union Advantage Plans](#) (AFSCME 2443, AFSCME 2913, AFSCME 1703, Newton Police Association, Newton Superior Officers Association and Teamsters Local 25)

Guardian Dental Plans

The City offers two plans through Guardian Dental – a basic plan and a “buy-up” option. We are happy to report that the City was able to negotiate a 3.0% decrease in the rates for all dental plans effective July 1, 2021.



The *Open Enrollment* period is also the time to ensure that all your dependents are covered under your dental plan. Unfortunately, some parents do not realize that their children are not covered until they go to the dentist for the first time. To verify your covered dependents, please visit www.guardiananytime.com and click *My Account/Log In*, or call Guardian at 1-800-541-7846.

Open Enrollment Changes/Additions/Terminations

To enroll in, change or terminate your benefits, you must complete the appropriate enrollment form for that plan. All enrollment forms and benefit information are available on the [Human Resources Department Open Enrollment website](#). If you are unable to access our website, you may contact us by phone or email (referenced at bottom of the previous page of this notice).

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 certificate or proof of adoption/custody for your children.

All enrollment/change forms must be received in the Human Resources Department no later than 5:00 p.m. on Friday, May 28, 2021. All changes or terminations to your health and/or dental insurance will become effective on July 1, 2021.



MORE HEALTH, WELLNESS AND EMPLOYEE BENEFIT UPDATES

This section will provide you with valuable information relating to our [FY22 Virtual Health and Wellness Fair](#), important updates about our “FSA COVID-19 Relief Plan,” our *Employee Assistance Program* and other valuable benefits available to you as a City of Newton employee.

Virtual Health and Wellness Fair

In light of the ongoing COVID-19 pandemic, we are unable to provide an in-person health and wellness benefits fair. So, we are providing the next best thing – a virtual event!



Each day of the open enrollment period between May 3, 2021 and May 28, 2021, your human resources team and our benefit providers will be providing daily virtual health and wellness events. You can access information about the *Virtual Health and Wellness Fair* by visiting the Human Resources Department at this [link](#) and clicking on the two calendars provided by [Tufts](#) and [Harvard Pilgrim](#). **You do NOT need to be a member of the plan to participate in any of these wellness events. All are welcome!**

Flexible Spending Account COVID-19 Relief Plan for 2020 and 2021



The City offers employees the opportunity to enroll in a flexible spending account for certain out of pocket medical expenses, eligible dependent care expenses and eligible commuting expenses. This program runs on a calendar year and is not *usually* part of the *Open Enrollment* process. However, helping our employees plan for needed expenses is important to us and we recognize that many employees had plans impacted by the ongoing COVID-19 pandemic. Therefore, we have decided to opt into recent changes made available to us by the IRS which will help employees who experienced impacts to their FSA plans in 2020 and 2021. Therefore, we are rolling out a temporary “[FSA COVID-19 Relief Plan](#)” which will be in place through June 30, 2021.

The deadline to file for unused 2020 medical FSA expenses was March 31, 2021 but I still have funds left. What do I do now?

Good news! You may submit incurred eligible medical expenses towards your unused 2020 FSA Medical Plan balances. All claims must be incurred and submitted no later than June 30, 2021. Any unused funds remaining in your 2020 Medical FSA plan after this date will be forfeited.

That’s great news, but I thought I would lose my unused 2020 balances, so I signed up for a new plan in 2021. What are my options now?

More good news! You can keep your 2021 Medical FSA plan elections as they are now, but be sure to use them before March 31, 2022, OR, you can revisit your 2021 Medical FSA plan elections during this one-time relief period. All changes to your 2021 Medical FSA plan elections must be submitted by the close of the *Open Enrollment Period* on May 28, 2021. Any changes you elect to make will begin to be deducted from your paycheck as of July 2021 for the remainder of the 2021 calendar year.

This is great! I plan to use my unused 2020 Medical FSA account balance this month for some dental work. Do I need to do anything, or can I just use my Benefit card?

You do not need to do anything. Just use your CPA Benefit card as you normally would and all expenses through June 30, 2021 will be charged to any remaining funds you have in your 2020 FSA Medical plan. Happy spending!

This is great but I don't think I will have expenses through June 30, 2021. How else can I use my remaining 2020 funds?

Not a problem. You may recall that last year the IRS expanded the ways in which you can use your FSA medical plan funds for over-the-counter expenses. Visit our website to get more information on what is now eligible. And here are some additional tips from your HR team:

- Consider scheduling needed appointments that you may have cancelled due to the COVID-19 pandemic now, and through the end of the 2020 FSA relief period on June 30, 2021, in order to use your available 2020 funds.
- Consider using remaining funds for things like eyeglasses or towards out-of-pocket dental or medical expenses. This [link](#) will help guide you in determining what out-of-pocket expenses are eligible for reimbursement.
- Consider using remaining funds for prescription medical coverage or copays, or towards the purchase of eligible over the counter (OTC) products.
- More great news! In 2020, the IRS expanded what OTC products are eligible for purchase using your FSA Medical Plan benefit. Hand sanitizer, masks and wipes are now an allowable expense and another way to spend down your funds. Follow this [link](#) for a listing of all and newly eligible items. Some new items include OTC medicines such as cold and allergy medicine and menstrual products. Note however that vitamins and supplements continue to be excluded from this list.
- Consider purchasing FSA eligible items by safely visiting your local Walgreens, CVS, Walmart or other retailer that offers such products, or better yet – consider purchasing online! The online [Amazon Store](#) offers shoppers the ability to search by “FSA eligibility.” You can use your *CPA FSA Debit Card* to make these purchases right online. You can also use your *CPA FSA Debit Card* at other eligible online retailers such as [Walmart](#), [Walgreens](#), and [CVS](#). CPA has also partnered up with the online [FSAstore](#) where you can make these purchases. Don't let your funds go to waste.
- Check out your medicine cabinets and first aid kits and see what products you can buy using your remaining FSA Medical Plan funds to stock up on your needs. Some frequent purchases include band aids, sunscreen, OTC allergy and cold medicine, OTC pain medicine such as Tylenol or Advil, contact solution, ice packs for sore muscles, even some heating pads are FSA eligible! Do the kids need masks, hand sanitizer and wipes for summer camp or other activities? They are now eligible! Many items have been added to the FSA eligible items in 2020 and will continue into 2021.



What about dependent care? My kids are back to school and need summer camp and will need afterschool care in the fall. I did not anticipate this expense when I signed up. What are my options?



Don't worry, we have got you covered! If you signed up for a dependent care plan last fall for 2021 and need to increase (or even decrease) what you elected at that time, act now! We are increasing the amount that an employee may contribute into their 2021 FSA Dependent Care Plan from \$5,000 to \$10,500.

OK great, how do I make changes to my elections?

- Download the [FSA Change in Status Form](#). If you are unable to download the form, paper forms will also be available in the Human Resources Department.
- When you have completed the form, you can then submit it in the following ways:
 - Mail it to CPA directly

*Cafeteria Plan
420 Washington Street, Suite 100
Braintree, MA 02184*

- Email it to CPA directly at info@cpa125.com
- Fax it to CPA directly to 781-848-8477
- You may also drop it off in the Human Resources Office on the second floor of Newton City Hall (Room 210) and we will process the form for you (again for your safety and the safety of our staff, we strongly recommend using an electronic or direct submission method).

Humm, I still feel like I need more help, what do I do?

We are always here to help in HR! Contact your HR benefits team by visiting our Human Resources website for more information at this [link](#), calling us at 617-796-1262, or by emailing us at benefits@newtonma.gov.

For more detailed support and complex questions, you should consider contacting our great *CPA Customer Service* team directly by visiting their website at www.cpa125.com, calling them at 781-848-9848, or sending them an email at info@cpa125.com. Don't forget that the *CPA Flex Mobile App* is also a great resource.

CPA also has a frequently asked questions page which can be accessed by visiting this link www.cpa125.com/FAQ.htm.

Fitness Reimbursement

If you used a gym or plan to, don't miss out on this. Both Harvard and Tufts offer a *Fitness Reimbursement* of up to \$150 per calendar year for membership in a qualifying fitness center. To be eligible, the fitness center must offer cardio and strength-training machines and other programs for improved physical fitness. Please click the links below for more information regarding this benefit:

- [Harvard Pilgrim Healthcare Fitness Reimbursement Benefit](#)
- [Tufts Healthcare Fitness Rewards Program](#)



NewtonCanaRx

NewtonCanaRx is a mail order international prescription drug program that is available to eligible City employees, retirees 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 at no cost to you.

Want to learn more about how you can have a \$0 copayment? Watch this [NewtonCanaRx](#) video for more information. You can click this [link](#) for the video or find the link to the video on the [Virtual Wellness Fair](#) website.



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 in a deferred compensation plan?

Newton offers two 457 administrators to choose from:

- [Voya Financial](#)
- [ICMA-RC Deferred Compensation](#)

You may click the links above to learn more about each product or visit the [Human Resources Department](#) website and click [457 Retirement Plans](#) for more information. You may also reach out directly to the financial plan advisors as listed below:

- Voya Financial, Ernie Krieger, email: Ernie@kriegergrp.com
- ICMA-RC, Michael Savage, email: MSavage@icmarc.org



This year, we are also implementing a new way in which you may contribute to these plans. In addition to setting a certain amount aside, let's say \$25 per week, you can now decide to contribute a percentage of your earnings towards your 457 plan. Contact the plan advisors for more information on how to plan for your future.

Good Health Gateway Diabetes Program

Did you know that the City of Newton offers the Good Health Gateway Diabetes Rewards Program? This program is for medical plan participants who have a confirmed diagnosis of diabetes. This program can save you money on your diabetes prescriptions and help you better manage your health. Participants who meet basic program requirements will be rewarded with \$0 co-pays on covered diabetes medications and supplies. This can save you hundreds of dollars a year. This program is completely free, private and confidential.



Visit the Good Health Gateway website at www.goodhealthgateway.com or call 1-800-643-8028 to take advantage of this benefit and learn how you can better manage your condition and start receiving your diabetes medications and supplies at \$0 co-pay.

And, check out this [video](#) about the program.

Short-Term Disability



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](#) offers 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. 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 a family leave of absence.

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 contract a Colonial representative at 401-539-2990 (Guess what? If you meet with a Colonial benefit counselor, you are provided with a FREE WellCard that can be used for discounts on health and wellness services!)

Employee Assistance Program

It is natural to experience stress and anxiety in the face of a threat we cannot control. Your HR team worked very hard this last year to develop as many resources as possible to support you during this challenging time. This is a reminder of those benefits and of our continuing goal to keep them available to you as we begin to enter the COVID-19 recovery period, and beyond.



The City's *Employee Assistance Program* (EAP), through CMG Associates, is available to you any time, any day, and is a free, confidential benefit to help you balance your work, family, and personal life. You may contact the EAP by calling 800-444-7262 or by following this [link](#) for more information.

HPHC members can access *Living Well@Home* with virtual Wellness Classes. Be sure to bookmark this webpage by clicking this [link](#) so you can check back regularly for updated classes.

Some existing programs include:

- Mind-Body Fitness Facebook Live Series
- Strength Classes (Tai Chi, Chair Yoga, Zumba, etc.)
- Guided Mindfulness Sessions and Health and Wellbeing Seminars such as *Stress Less as Life Changes, Creating Computer Comfort, Sleep for Health, Easy Ways to Eat Better (and stay sane!)*, and much more.

Tufts Health Member Health Portal



Tufts members have access to the [member health portal](#). Here, you can enroll in wellness coaching featuring telephonic and virtual coaching options. This will give you the opportunity to learn and work on hitting goals at your own pace. Topics include:

- Reach a Healthy Weight
- Improve Your Diet
- Feel Less Stress
- Be More Active
- Take Charge of Your Health
- Live Tobacco Free

You can also speak to a registered nurse at any time by phone! Simply access this through the [Tufts Member Health Portal](#) and register for an account.

Telemedicine

All City of Newton active plans offer a telemedicine option. Please follow the links below to learn more about telemedicine and how to set up an account.

[Harvard Pilgrim Health Care Virtual Visits](#)

[Tufts Health Plan Telehealth/Teledoc](#)



Thanks for all this great information. I could use more help, who do I call?

For information relating to your health insurance benefits, please contact the Human Resources Department at benefits@newtonma.gov or by calling 617-796-1262.

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We thank you for your service to the City of Newton and wish you continued good health as we begin to recover from a challenging year. While you all have certainly been there for the City of Newton and its residents, your Human Resources Department Team is here for YOU!

Please do not hesitate to contact us using the contact methods listed throughout this notice.