

CITY OF NEWTON, MASSACHUSETTS

DEPARTMENT OF HUMAN RESOURCES

WELCOME TO THE FY23 HEALTH AND DENTAL OPEN ENROLLMENT PERIOD AND OUR HEALTH AND BENEFITS FAIR!

This notice will provide you with valuable information regarding the *Open Enrollment* period for Health and Dental Insurance which shall be held May 4, 2022 through May 25, 2022. This year, we will also have an in-person *Health and Benefits Fair* that will include benefits, health, and wellness events being made available to you by your Human Resources Team in partnership with our two health plans and our many other benefit providers. Some exciting events include chair massages, skin cancer screenings, raffles, and the ability to speak one-on-one with our providers.



This notice also includes information about our *Employee Assistance Program*, and other health, wellness and voluntary benefits made available to you as a City of Newton employee. Take time to read through these materials and invest in yourself during this open enrollment period.

OPEN ENROLLMENT FOR HEALTH AND DENTAL INSURANCE

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 available benefits?](#)

Access information online:

We have created a dedicated *FY23 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. Thank you!

HEALTH AND DENTAL INSURANCE FY23 RATES

Please visit the links below for health and dental rates effective July 1, 2022 (FY23).

- [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 no increase in the dental insurance rates for FY23.

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 benefits and the network of providers. 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, be sure that 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, Massachusetts Nurses Association, Teamsters Local 25, AFSCME 1703 Engineers and Newton Police Association](#)
- [AFSCME 2443, AFSCME 2913 and Newton Superior Officers Association](#)

Guardian Dental Plans

The City of Newton offers two plans through Guardian Dental – a basic plan and a “buy-up” option. We are happy to report that there will be no increase in the rates for dental plans effective July 1, 2022.



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.

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 Wednesday, May 25, 2022. All changes or terminations to your health and/or dental insurance will become effective on July 1, 2022.

MORE HEALTH, WELLNESS AND EMPLOYEE BENEFIT UPDATES



In Person Health and Benefits Fair

The City of Newton is holding its first in-person **Employee and Retiree Health and Benefits Fair** since the start of the COVID-19 pandemic. The Benefits Fair will be held on **Thursday, May 19, 2022**, 11:30 a.m. to 4:30 p.m. in the City Hall War Memorial. We will be taking as many precautions as possible to ensure a safe yet informative event. We hope to see you there!

Fitness Reimbursement



If you use 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.





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?](#)

Great idea! The City of Newton offers two 457 administrators to choose from:

- [Voya Financial](#)
- [Mission Square Retirement 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
- Mission Square Retirement, Michael Savage, email: MSavage@icmarc.org

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.

Flexible Spending Account (FSA)

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.

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.

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 contact a Colonial representative by phone at 1-401-539-2990.

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.

Harvard Pilgrim Health Care – Living Well Everyday



By enrolling in the *HPHC Living Well Everyday* program, members can start earning rewards for participating in a variety of informative, fun and interactive activities including:

- Healthy eating
- Physical activity
- Financial wellness
- Volunteerism
- Health plan literacy
- Mindfulness and meditation
- Self-care
- Stress management
- Environmental wellness

The more you participate in the HPHC monthly challenges, the more chances you have to win! HPHC aims to target all aspects of their members' lives to improve well-being.

Click this link for more [information](#). [Enroll](#). [Earn rewards](#). [Live well](#).

Tufts Health and Wellness Resources



Health + Wellness

Sometimes we all need a little help managing our health.

Tufts Health Plan takes a holistic approach to well-being focused on improving the whole person. The Tufts Living WellSM program offers dynamic tools and personalized activities that support emotional, physical, financial and work well-being. Explore the Living WellSM menu on their [website](#) to learn about some of the offerings.

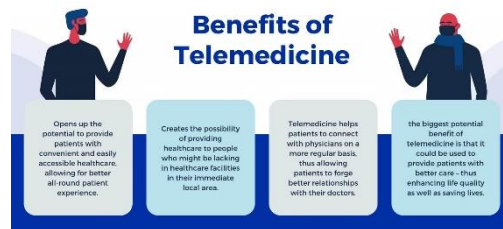
You might have a chronic illness such as kidney disease, diabetes, or heart failure – or perhaps you just found out you have a high-risk pregnancy. Depending on your specific condition and needs, Tufts has nurses that can support you and help get you the information and access to quality care you need, when you need it. Log onto the Tufts [Member Health Portal](#) to 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.

**Come join us at the Employee and Retiree Health and Benefits Fair on
Thursday, May 19, 2022, 11:30 a.m. to 4:30 p.m.**

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We thank you for your service to the City of Newton. While you have 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.