



Date: April 13, 2021
To: All Town of Dedham Benefit Eligible Retirees Enrolled in Under 65 Plans
From: Human Resources Department
Re: **2021 Open Enrollment**

Open Enrollment Begins: **MONDAY, APRIL 19, 2021**

Open Enrollment Ends: **FRIDAY, APRIL 30, 2021**
Enrollment forms must be submitted electronically to HR office by the close of business on FRIDAY, APRIL 30, 2021

July 1, 2021 marks the beginning of a new plan year for your health insurance benefits offered through the Town of Dedham.

Due to the current COVID-19 Pandemic, we will not be holding our Annual Benefits Fair. Information will be provided throughout this announcement on ways by which you can access information about the various plans we offer as well as who to contact with questions. The Open Enrollment process will be conducted electronically this year. All forms MUST be completed and submitted through the Town's [website](#).

Open Enrollment is an annual process that gives you the opportunity to review your health insurance plan and make changes to your existing coverage. It is also a good time to verify that your dependents and beneficiaries are correct and that we have the current information for them.

Employees who are enrolling dependents on their health insurance policy must provide the Town of Dedham with supporting documentation: **your marriage certificate** for your spouse and **birth certificates for each of your children** who are listed on your enrollment form. These can be submitted electronically via email or through the Town's website by uploading them as an attachment to your enrollment form.

If you have questions or are cancelling any benefit coverage please contact Debbie Deegan at 781-751-9174 or ddeegan@dedham-ma.gov.

If you are currently enrolled in one of the health insurance plans offered through the Town of Dedham and wish to keep the same plan and coverage, you do NOT need to re-enroll.

Your current health insurance plan and coverage will renew automatically on July 1, 2021.

HEALTH INSURANCE – JULY 1, 2021 RATES ATTACHED

The health plan premiums will increase by the following percentages. However, there are no changes in coverage. This increase applies to both employee and employer contributions.

	<u>High Deductible Health Plan</u>	<u>Benchmark Plan</u>
Harvard Pilgrim HMO	4.0%	4.0%
Network Blue HMO	0.7%	0.7%
Tufts HMO	4.5%	4.5%
Fallon Select HMO	3.4%	3.4%
Fallon Direct HMO	3.4%	3.4%

More information about each of the plans can be found on West Suburban Health Group's (WSHG) [website](#).

Health Plan Comparison Charts and additional information can be found [here](#).

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-advantaged medical savings account owned by the member and designed to be used in conjunction with a federally qualified high deductible health insurance plan. Money contributed to the account is not subject to federal and state tax at the time of deposit (pre-tax dollars) and may be used to pay for medical care, dental care and vision care. Unused HSA funds roll over for use year-to-year.

The Town of Dedham will contribute 50% of the annual deductible amount for the HDHP to the HSA of each participating employee based on the effective date of their enrollment. If enrollment occurs outside of Open Enrollment, the Town of Dedham contributions made to the HSA will be prorated.

More information about HSAs can be found [here](#). You can also contact HealthEquity at 866-346-5800.

WHERE DO I FIND ENROLLMENT FORMS

Health insurance enrollment forms are available on the following link (it will go live on 04-19-2021) or at the Human Resources office:

Retirees: <http://www.dedham-ma.gov/departments/human-resources/open-enrollment-2021/retired-employee-forms>

Return your completed forms to Debbie Deegan, Human Resources, through the Town's website or via secure email by the close of business on **FRIDAY, APRIL 30, 2021**.

WHAT IF I MISS THE OPEN ENROLLMENT 2021 DEADLINE

If you miss the 2021 Open Enrollment deadline (**FRIDAY, APRIL 30, 2021**), you will have to wait until our next Open Enrollment in 2022. However, there are qualifying life events that can make you eligible for a Special Enrollment Period allowing you to enroll in health insurance outside the yearly Open Enrollment Period. The Special Enrollment Period is 30 days from the date of the event.

IRS Qualifying Life Events

Loss of Coverage

- Losing existing health coverage

Changes in Household

- Getting married or divorced
- Having a baby or adoption of a child
- Death in the family

Changes in residence

- Moving out of service area

**TOWN OF DEDHAM
HEALTH INSURANCE RATES
JULY 1, 2021 - JUNE 30, 2022**

BENCHMARK PLANS			90/10			85/15			80/20				75/25		
			Town @ 80%	Employee @ 10%		Town @ 85%	Employee @ 16%		Town @ 80%	Employee @ 20%			Town @ 75%	Employee @ 26%	
Monthly Premium			Pays Monthly	Pays Monthly	BiWeekly	Pays Monthly	Pays Monthly	BiWeekly	Pays Monthly	Pays Monthly	BiWeekly	Weekly	Pays Monthly	Pays Monthly	BiWeekly
Harvard Pilgrim	Individual	1,071.00	963.90	107.10	N/A	910.35	160.65	80.33	856.80	214.20	107.10	53.55	803.25	267.75	133.88
	Family	2,790.00	2,511.00	279.00	N/A	2,371.50	418.50	209.25	2,232.00	558.00	279.00	139.50	2,092.50	697.50	348.75
BC/BS Network Blue HMO	Individual	1,075.00	967.50	107.50	N/A	913.75	161.25	80.63	860.00	215.00	107.50	53.75	806.25	268.75	134.38
	Family	2,883.00	2,594.70	288.30	N/A	2,450.55	432.45	216.23	2,306.40	576.60	288.30	144.15	2,162.25	720.75	360.38
Tufts Navigator HMO	Individual	1,133.00	1,019.70	113.30	N/A	963.05	169.95	84.98	906.40	226.60	113.30	56.65	849.75	283.25	141.63
	Family	2,966.00	2,669.40	296.60	N/A	2,521.10	444.90	222.45	2,372.80	593.20	296.60	148.30	2,224.50	741.50	370.75
Fallon	SelectCare Individual	817.00	735.30	81.70	N/A	694.45	122.55	61.28	653.60	163.40	81.70	40.85	612.75	204.25	102.13
	HMO Family	2,200.00	1,980.00	220.00	N/A	1,870.00	330.00	165.00	1,760.00	440.00	220.00	110.00	1,650.00	550.00	275.00
DirectCare HMO	Individual	761.00	684.90	76.10	N/A	646.85	114.15	57.08	608.80	152.20	76.10	38.05	570.75	190.25	95.13
	Family	2,047.00	1,842.30	204.70	N/A	1,739.95	307.05	153.53	1,637.60	409.40	204.70	102.35	1,535.25	511.75	255.88

HSA - QUALIFIED HIGH DEDUCTIBLE HEALTH PLANS (HDHPs)			90/10			85/15			80/20				75/25		
			Town @ 80%	Employee @ 10%		Town @ 85%	Employee @ 16%		Town @ 80%	Employee @ 20%			Town @ 75%	Employee @ 26%	
Monthly Premium			Pays Monthly	Pays Monthly	BiWeekly	Pays Monthly	Pays Monthly	BiWeekly	Pays Monthly	Pays Monthly	BiWeekly	Weekly	Pays Monthly	Pays Monthly	BiWeekly
Harvard Pilgrim HDHP	Individual	829.00	746.10	82.90	N/A	704.65	124.35	62.18	663.20	165.80	82.90	41.45	621.75	207.25	103.63
	Family	2,163.00	1,946.70	216.30	N/A	1,838.55	324.45	162.23	1,730.40	432.60	216.30	108.15	1,622.25	540.75	270.38
BC/BS Network Blue HDHP	Individual	868.00	781.20	86.80	N/A	737.80	130.20	65.10	694.40	173.60	86.80	43.40	651.00	217.00	108.50
	Family	2,331.00	2,097.90	233.10	N/A	1,981.35	349.65	174.83	1,864.80	466.20	233.10	116.55	1,748.25	582.75	291.38
Tufts Navigator HDHP	Individual	877.00	789.30	87.70	N/A	745.45	131.55	65.78	701.60	175.40	87.70	43.85	657.75	219.25	109.63
	Family	2,297.00	2,067.30	229.70	N/A	1,952.45	344.55	172.28	1,837.60	459.40	229.70	114.85	1,722.75	574.25	287.13
Fallon	SelectCare Individual	688.00	619.20	68.80	N/A	584.80	103.20	51.60	550.40	137.60	68.80	34.40	516.00	172.00	86.00
	HDHP Family	1,855.00	1,669.50	185.50	N/A	1,576.75	278.25	139.13	1,484.00	371.00	185.50	92.75	1,391.25	463.75	231.88
DirectCare HDHP	Individual	641.00	576.90	64.10	N/A	544.85	96.15	48.08	512.80	128.20	64.10	32.05	480.75	160.25	80.13
	Family	1,730.00	1,557.00	173.00	N/A	1,470.50	259.50	129.75	1,384.00	346.00	173.00	86.50	1,297.50	432.50	216.25