



Date: April 4, 2022
To: All Town of Dedham Benefit Eligible Retirees Enrolled in Under 65 Plans
From: Human Resources Department
Re: **2022 Open Enrollment**

Open Enrollment Begins: **MONDAY, APRIL 12, 2022**

Open Enrollment Ends: **FRIDAY, APRIL 29, 2022**
Enrollment forms must be submitted to the HR Office at Town Hall, 3rd Floor by the close of business on FRIDAY, APRIL 29, 2022

July 1, 2022 marks the beginning of a new plan year for all your 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 NOT be conducted electronically this year. All health insurance forms MUST be completed and submitted to the HR office at Town Hall by the close of business on **FRIDAY, APRIL 29, 2022.****

All health insurance enrollment forms are on the Town's [website https://www.dedham-ma.gov/departments/fy23-open-enrollment](https://www.dedham-ma.gov/departments/fy23-open-enrollment)

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. Life insurance beneficiary forms are available by contacting Debbie Deegan at Ddeegan@dedham-ma.gov.

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, 2022.

HEALTH INSURANCE – JULY 1, 2022 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 Plan</u>	<u>Benchmark Plan</u>
Harvard Pilgrim HMO - Individual	3.5%	3.5%
Harvard Pilgrim HMO - Family	3.5%	3.5%
Network Blue HMO - Individual	-13.8%	-17.4%
Network Blue HMO - Family	-13.5%	-17.1%
Network Blue Select HMO – Individual	0.0%	0.0%
Network Blue Select HMO – Family	0.0%	0.0%
Tufts HMO - Individual	3.5%	3.5%
Tufts HMO - Family	3.5%	3.5%

More information about each of the plans can be found on [West Suburban Health Group's \(WSHG\) website https://westsuburbanhealth.com](https://westsuburbanhealth.com).

Health Plan Comparison Charts and additional information can be found [here https://westsuburbanhealth.com](https://westsuburbanhealth.com).

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 may be used to pay for IRS eligible medical expenses, dental expenses, and vision expenses. 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/retiree 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 https://www2.healthequity.com/learn/hsa/member-guide/getting-started](https://www2.healthequity.com/learn/hsa/member-guide/getting-started). You can also contact HealthEquity at [866-346-5800](tel:866-346-5800).

WHERE DO I FIND ENROLLMENT FORMS?

Health insurance enrollment forms are available ON the following link (they will go live on 4/12/2022):

Retirees: www.dedham-ma.gov/FY23RetireeForms
<https://www.dedham-ma.gov/departments/fy23-open-enrollment/fy23-retirees>

Submit your completed forms to the HR Office at Town Hall by the close of business on **FRIDAY, APRIL 29, 2022**.

WHAT IF I MISS THE OPEN ENROLLMENT 2022 DEADLINE?

If you miss the 2022 Open Enrollment deadline (**FRIDAY, APRIL 29, 2022**), you will have to wait until our next Open Enrollment in 2023. 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