



Wilmington, Massachusetts

TO: BENEFITS ELIGIBLE SCHOOL EMPLOYEES

FROM: Andrea Stern Armstrong, Director of Human Resources
Michele Orso, Payroll Specialist

DATE: March 30, 2022

RE: ANNUAL BENEFITS OPEN ENROLLMENT INFORMATION

CC: Christopher A. Myhre, Blue Cross Blue Shield
Edward W. Byrnes, Jr. EBS Foran Insurance Advisory Services Inc.

ANNUAL OPEN ENROLLMENT FOR BENEFITS
Friday April 1st through 4:00 p.m. on Friday, April 29, 2022

Enrollment forms must be received by the Superintendent's Office **no later than 4:30 p.m. on Friday, April 29, 2022.** Any changes you make to your benefits will become effective June 1, 2022.

HEALTH, DENTAL & VISION INSURANCE

To be eligible for health, dental and vision insurance, an employee must work 20 hours or more on average per week or be deemed eligible in accordance with the Town's Look Back Policy.

Dependent children will retain coverage through the end of the month in which they turn 26 years old.

During open enrollment, you may enroll in a Town health, dental or vision insurance plan, transfer to a different Town plan or add a spouse or dependent. Except for a "qualifying event", this is the only opportunity to enroll in or transfer plans until April 2023.

The Town offers Blue Care Elect (PPO) and Network Blue New England (HMO), Dental Blue Select and Blue 20/20, all through Blue Cross Blue Shield. We are pleased to announce that the rates for policy year June 1, 2022 through May 31, 2023 will not increase. The Town pays 75% of the health insurance premiums and the employee pays 25%. Employees pay 100% of the premiums for dental and vision insurance.

The premiums for health, dental and vision insurance are pre-paid, which means that the policy rates for the plan year starting June 1st will be deducted from the first paycheck in May. Health, dental and vision deductions are made bi-weekly by using pre-tax dollars.

PLEASE NOTE, IF YOU ARE SATISFIED WITH YOUR CURRENT HEALTH, DENTAL AND VISION INSURANCE COVERGE, YOU DO NOT NEED TO TAKE ANY ACTION DURING OPEN ENROLLMENT. YOUR CURRENT BENEFITS WILL CONTINUE INTO THE NEXT PLAN YEAR.

		24 Pay Periods	
<u>HEALTH INSURANCE</u>		<u>Current Rate</u>	2022-2023 Policy <u>Year Rate</u>
Blue Care Elect (PPO)			
Family Rate	\$	350.45	\$ 350.45
Individual Rate	\$	149.33	\$ 149.33
Network Blue New England (HMO)			
Family Rate	\$	278.76	\$ 278.76
Individual Rate	\$	118.81	\$ 118.81

School personnel on a 21-pay-period cycle have health insurance deductions apportioned over the 21 pay periods throughout the year. **Changes to health insurance rates are typically implemented in May of each year requiring an adjusted rate for the final three pay periods of the school year to ensure that health insurance deductions are consistent with employees on different pay cycles.**

		21 Pay Periods		
<u>HEALTH INSURANCE</u>		<u>Current Rate</u>	<u>*Adjusted Rate May – June 2022</u>	2022-2023 Policy <u>Year Rate</u>
Blue Care Elect (PPO)				
Family Rate	\$	400.51	\$ 400.51	\$ 400.51
Individual Rate	\$	170.66	\$ 170.66	\$ 170.66
Network Blue New England (HMO)				
Family Rate	\$	318.58	\$ 318.58	\$ 318.58
Individual Rate	\$	135.79	\$ 135.79	\$ 135.79

		24 Pay Periods	
<u>DENTAL INSURANCE</u>		<u>Current Rate</u>	2022-2023 Policy <u>Year Rate</u>
Dental Blue			
Family Rate	\$	75.51	\$ 75.51
Individual Rate	\$	29.49	\$ 29.49

		21 Pay Periods		
<u>DENTAL INSURANCE</u>		<u>Current Rate</u>	<u>*Adjusted Rate May – June 2022</u>	September <u>2022–April 2023</u>
Dental Blue				
Family Rate	\$	86.30	\$ 86.30	\$ 86.30
Individual Rate	\$	33.70	\$ 33.70	\$ 33.70

24 Pay Periods

VISION INSURANCE

Blue 20/20

	2022-2023 Policy <u>Year Rate</u>
Family Rate	\$ 8.05
Employee Plus One Rate	\$ 5.18
Individual Rate	\$ 3.04

21 Pay Periods

VISION INSURANCE

Blue 20/20

	2022-2023 Policy <u>Year Rate</u>
Family Rate	\$ 9.19
Employee Plus One Rate	\$ 5.92
Individual Rate	\$ 3.47

To enroll in an insurance plan, change insurance plans, add or remove dependents, update address, or make any other changes to your health, dental or vision benefits, please complete an “Enrollment and Change Form” and submit it to **Michele Orso in the Superintendent’s Office no later than 4:30 PM on Friday, April 29, 2022**. Please put all forms in an envelope marked “Open Enrollment”.

Completed enrollment forms contain personal identifying information and should NOT be emailed to anyone at in the Superintendent’s Office. Employees who have questions or require an Enrollment and Change Form can contact **Michele Orso at (978) 694-6000 option #7** or email a request to michele.orso@wpsk12.com.

If you have specific plan coverage questions or questions on providers, please contact Blue Cross Member Services at 1-800-782-3675 or visit www.bluecrossma.com. Feel free to review the details of plan options and/or explore some of BCBS helpful resources at the Town of Wilmington Ekit(s) at the following link:

https://planinfo.bluecrossma.com/ekit/2022-townofwilmington-en_US.pdf

FLEXIBLE SPENDING ACCOUNTS (Health Care Account and Dependent Care Account)
Health Care Accounts and Dependent Care Accounts Must Be Renewed Each Year

Flexible Spending Accounts (FSAs) allow you to use pre-tax dollars to pay for medical co-pays, prescriptions, and/or daycare fees, thereby reducing your taxable income and increasing your take-home pay. The pre-tax advantages of an FSA allow you to save on your eligible healthcare and/or dependent care expenses every year. Consider how much you spend on these costs for you and your qualified dependents in one year and how much you could save by using pre-tax dollars.

FSA Deductions will begin with the first paycheck in September and will continue through the end of May 2023. FSA deductions are made bi-weekly.

The Town will continue to partner with TASC for the 2022-2023 plan year to manage our Flexible Spending program. New enrollees will receive a debit card, which can be used to pay for qualified expenses. Existing enrollees should already have a debit card. Enrollees will have 24/7 access to balance information, and expenditure information through an online portal, allowing them to better manage their benefits. The monthly debit card administration cost will be split between the Town and enrollees on a 75%/25% basis, which is the same percentage split as the health insurance.

In accordance with the Insurance Advisory Committee's recommendation, the Town has adopted a 75 day "Grace Period" for the Flexible Spending plan year. With the Grace Period, enrollees may spend prior plan year money through August 15th of each year. The Grace Period is expected to reduce the likelihood of enrollees losing money due to unspent balances and allows enrollees to plan for larger medical expenditures within the Grace Period timeframe.

A special note for those employees enrolled in an FSA for the prior plan year that ended 5/31/2021.

The Consolidated Appropriations Act 2021 included provisions to help reduce the financial hardship of employees participating in an FSA. These provisions were temporary and only affected the prior plan year that ended May 31, 2021. The Grace Period for the plan year that ended May 31, 2021 is May 31, 2022.

THIS IS NOT AN AUTOMATICALLY RENEWING PROGRAM. YOU MUST RE-ENROLL IN FSA EACH YEAR DURING OPEN ENROLLMENT. Unexpended balances from the prior year revert to the Town under the Internal Revenue Service's "use it or lose it" rule.

To enroll in an FSA, please complete the attached FlexSystem Employee Enrollment Form and submit it to **Michele Orso in the Superintendent's Office no later than 4:30 PM on Friday, April 29, 2022.**

Completed enrollment forms contain personal identifying information and should NOT be emailed to anyone in the Superintendent's Office.

Employees who have questions regarding benefits or require an enrollment form can call **Michele Orso at (978) 694-6000 option #7** or email a request to michele.orso@wpsk12.com

Thank you and stay well!