



Important Benefits Information for FY20

Open Enrollment Is

May 9 – May 24, 2019

To: All Benefits Eligible Employees and Retirees of the Town of Canton

From: Jody K. Middleton, HR Director, and Meredith Hartling, HR Generalist

Open enrollment occurs during the month of May and is your annual opportunity to make changes to medical, dental, life and/or disability plan(s), and add or drop eligible dependents from coverage. The only other opportunity you have to make these changes is when you experience a qualifying life event such as a birth or adoption of a child, marriage, divorce, loss of coverage, etc. **If you are currently enrolled in a plan listed above and do not want to make any changes, you do not need to take any action.** All plan changes take effect July 1, 2019.

Please take the time to review this brochure so that you are familiar with the plans we offer. The Public Employee Committee (PEC) negotiated changes under the Medical plans (HMO/PPO & retiree Medex) for Fiscal Year 2020. Please see below for FY20 changes:

What's Changing for 2019-2020 for Blue Cross Blue Shield Plans

What's Changing	Description
Employee/Retiree Contributions	Under all medical plan options, employee <u>contributions</u> for coverage will decrease due to the mitigation plan in effect during fiscal 2020 (see attached rate sheet for monthly, bi-monthly or weekly cost).
Calendar Year Medical Deductible HMO/PPO Plans	<ul style="list-style-type: none"> Individual \$500 Family \$1,000
Out of Pocket Maximum HMO/PPO Plans	<ul style="list-style-type: none"> Individual \$5,000 Family \$10,000
Co-Pays HMO/PPO Plans	<ul style="list-style-type: none"> Office visit co-pays: \$20/\$50 (PCP/Specialist) Hospital Admissions: \$500 Out Patient Surgery co-pays: \$250
Prescription Drugs HMO/PPO Plans	Calendar Year Deductible (separate deductible from Medical Deductible): <ul style="list-style-type: none"> Individual: \$100 Family: \$200 Copays: <ul style="list-style-type: none"> \$10/\$30/\$65 for retail (up to 30 days) \$25/\$75/\$165 for 90-day mail order
Prescription Drugs Medex (this is the only plan design change to MEDEX)	Copays: <ul style="list-style-type: none"> \$15/\$30/\$50 for retail (up to 30 days) \$30/\$60/\$100 for 90 day mail order
Detailed Summary	<ul style="list-style-type: none"> Contribution Rate Sheet Attached Plan Descriptions are located on our Town's website under Human Resources at : https://tinyurl.com/cantonhr

There Are No Plan Design Changes to the Following Plans:

Delta Dental

Dental - Delta	Description	
Employee/Retiree Contributions Basic & Enhanced	Under the Basic and Enhanced Dental options, employee/retiree contributions will NOT change for FY20.	
Two Plan Options	Basic Plan: Deductible: \$25 per individual Calendar Year Maximum: \$750	Enhanced Plan: Two year Lock for Enhanced Plan Deductible: \$50 per individual Calendar Year Maximum: \$1,000
Included in Plans <i>See Town website for comprehensive Plan Design</i>	Diagnostic: X-Rays 100% Preventative: Cleanings 100% Restorative: Fillings 80%* Endodontic: Root canal 80%* Major Restorative: not covered Orthodontics: Not covered * Deductible may apply	Diagnostic: X-Rays 100% Preventative: Cleanings 100% Restorative: Fillings 80%* Endodontic: Root canal 80%* Major Restorative: Crowns 50%* Orthodontics: Covered at 100% up to a life time maximum of \$1,000 * Deductible may apply
Dependent Eligibility (Both plans)	<ul style="list-style-type: none"> Spouse (must provide marriage certificate) Dependents are covered up to age 26 regardless of student status (must provide birth certificate). 	
Rollover Program	Does not apply under basic plan	Claims per year that are under \$500, may be eligible for rollover dollars of \$350. See rollover information on the Town's website.
Detailed Information	<ul style="list-style-type: none"> There is a two (2) year commitment under the Enhanced Program (must stay in plan for 2 full years) Detailed Summary Plan Descriptions are located on our Town's website under Human Resources at: https://tinyurl.com/cantonhr Contribution Rate Sheet attached 	



To make it easier to schedule appointments the Delta Dental plans will allow from current every 6 months to twice per year for oral exams, cleanings, bitewings and age-indicative fluoride treatments.

Delta Dental Plans will now allow eligible dependents to remain on the dental plan until their 26th birthday, regardless of student status.

You must enroll your eligible dependent onto your plan during open enrollment. Dependents that were previously removed from the plan due to not being a full time student or reaching the previous maximum age of 23 will **NOT** be automatically enrolled onto our plan.

Enrollment forms can be found on the Town of Canton's website under Human Resources Department: <https://tinyurl.com/cantonhr>.

**Join Us for the
Annual Health Fair!
Thursday, May 9, 2019
12:00 p.m. – 4:30 p.m.
Town Hall: Salah Meeting
Room**

Life & Disability Benefits

Life & Disability Benefits	Description
	<p>We offer the following benefits:</p> <ul style="list-style-type: none"> • Short Term Disability (STD) • Long Term Disability (LTD) • Term and Permanent Life Insurance • Cancer Insurance <p>Contact Life Plus at 866-511-9222</p>
Plan Description	<ul style="list-style-type: none"> • Detailed Summary Plan Descriptions are located on our Town's website under Human Resources at https://tinyurl.com/cantonhr.

During this Open Enrollment period you may:

- Enroll yourself and dependent(s) in a medical and/or dental coverage
 - All new enrollments are required to provide a copy of their marriage and/or birth certificates and social security numbers of dependents.
- All new enrollments must pay a month in advance worth of premiums for medical and dental coverage.
- Change medical coverage, choosing between: Blue Cross and Blue Shield Blue New England (HMO) and Blue Care Elect (PPO).
- Change medical and/or dental election tier; select from individual or family coverage.
- Terminate medical and/or dental coverage for yourself and dependent(s).
- **Enroll or re-enroll in the Flexible Spending Account for July 1, 2019 – June 30, 2020 (active employees see separate memo).**
- Apply for optional benefits: Life, Short Term Disability, Long Term Disability, and Cancer Insurance.
- **Update your beneficiary for your Life Insurance Policy(ies). Form is located on HR Website.**
- **Update your address if you have recently moved. Change of Address form is located on HR Website.**
- **You MUST notify Human Resources in the event of a divorce to verify ex-spouse coverage eligibility.**
- Please return all completed forms to Human Resources **no later than May 24, 2019.**



Taking Action: Your Enrollment Checklist

If you would like to make changes to your current medical/dental elections, please complete the enrollment/change form(s). All forms can be found on the Town's website under Human Resources at: <https://tinyurl.com/cantonhr>.

Return all completed forms to Human Resources **no later than May 24, 2019**. If you have any questions, comments, or feedback about our benefits program, please contact Jody Middleton, HR Director at 781-821-2936, jmiddleton@town.canton.ma.us or Meredith Hartling, HR Generalist at 339-502-5727, mhartling@town.canton.ma.us. You can even send a fax to 781-575-6602.

All plan changes/coverage will take effect July 1, 2019 Payroll deductions will begin on:

The new rates for the weekly deductions (52 pays per year) will start on June 6, 2019.

The new rates for the bi-weekly deductions (26 pays per year) will start on June 13, 2019.

The new rates for the 21 times deductions (21 pays per year) will start on September 5, 2019.