



Important Benefits Information for FY22 *Open Enrollment is May 11 – May 28, 2021*

Enrollment/Change Forms Must be Returned to Human Resources by May 28th

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.**

The Public Employee Committee (PEC) has agreed NOT to make any plan design changes, to the medical and dental plans, and the Select Board has agreed NOT to make any rate changes for Fiscal Year 2022.

The Premium Rates for FY22 will remain the same – see page 2 for rate information.

All plan changes/coverage will take effect July 1, 2021.

All New Enrollment and/or changes will have payroll deduction changes begin on:

For weekly deductions (52 pays per year) deductions → **June 4, 2021.**

For bi-weekly deductions (26 pays per year) → **June 11, 2021.**

21-pay deductions (21 pays per year) → **September 3, 2021.**

Action: Your Enrollment Checklist

For complete benefit information and qualifications or if you would like to make changes to your current benefit elections, please visit our page on the Town's website under Human Resources at: <https://www.town.canton.ma.us/594/Open-Enrollment>. All forms can be found on this site. Please note, if you are newly enrolling a spouse and/or dependent(s), you must provide a copy of your marriage certificate and/or birth certificate(s).

Return all completed forms to Human Resources **no later than May 28, 2021.** Forms may be scanned and emailed to Jody Middleton, HR Director at jmiddleton@town.canton.ma.us or Meredith Hartling, HR Generalist at mhartling@town.canton.ma.us; faxed to 781-575-6602; or mailed to Town of Canton Human Resources, 801 Washington Street, Canton, MA 02021. If you have any questions, comments or feedback about our benefits program, please contact HR at the emails above or call Jody at 781-821-2936 or Meredith at 339-502-5727. Thank you!

TOWN OF CANTON EMPLOYEES/RETIRES INSURANCE RATES EFFECTIVE JULY 1, 2021												
PLAN NAME	COST PER YEAR			COST PER MONTH			EMPLOYEE SHARE					
	100% TOTAL COST	TOWN'S SHARE	EMPLOYEE / RETIREE SHARE	100% TOTAL COST	TOWN'S SHARE	EMPLOYEE / RETIREE SHARE	WEEKLY DEDUCTION	21 CHECKS	26 CHECKS			
BCBS HMO BLUE NEW ENGLAND:												
INDIVIDUAL	10,152.96	7,614.72	2,538.24	846.08	634.56	211.52	48.81	120.87	97.62			
FAMILY	26,685.96	20,014.47	6,671.49	2,223.83	1,667.87	555.96	128.30	317.69	256.60			
BCBS PPO (BLUE CARE ELECT):												
INDIVIDUAL	15,649.20	11,736.90	3,912.30	1,304.10	978.08	326.03	75.24	186.30	150.47			
FAMILY	37,123.92	27,842.94	9,280.98	3,093.66	2,320.25	773.42	178.48	441.95	356.96			
DELTA DENTAL:												
INDIVIDUAL (basic plan)	277.20	207.90	69.30	23.10	17.33	5.77	1.33	3.30	2.67			
FAMILY (basic plan)	942.48	706.86	235.62	78.54	58.91	19.63	4.53	11.22	9.06			
INDIVIDUAL (enhanced plan)**	423.60	207.90	215.70	35.30	17.33	17.97	4.15	10.27	8.30			
FAMILY (enhanced plan)**	1,528.08	706.86	821.22	127.34	58.91	68.43	15.79	39.11	31.59			
BCBS MEDEX: (Medicare A&B required)												
INDIVIDUAL	4,095.12	3,071.34	1,023.78	341.26	255.95	85.32	NA	NA	NA			
\$5,000 LIFE INSURANCE:												
	97.80	73.35	24.45	8.15	6.11	2.04	0.47	1.16	0.94			

**The Town's share of the enhanced dental plan is the same as the Town's share of the basic dental plan. The employee/retiree pays for the remaining balance for the cost of the enhanced dental plan.