

**Somerset Health Plan Group  
Blue Cross Blue Shield of MA  
Open Enrollment Notice**

To: All Benefit Eligible Employees/Retirees of the Town of Somerset and  
Somerset-Berkley Regional School District  
From: Somerset Health Plan Group  
Date: April 14, 2020  
RE: Health Insurance Open Enrollment & FY 2021 Health Insurance Rates

Below are the health insurance rates for FY 2021. Open enrollment begins on Monday, May 4, 2020 and **ends on Monday, May 18, 2020 at 4:00 p.m.** Enrollment forms may be found at [www.TownofSomerset.org/Treasurer/pages/Open-Enrollment](http://www.TownofSomerset.org/Treasurer/pages/Open-Enrollment). Add/Change forms may be emailed to [PRodrick@Town.Somerset.MA.US](mailto:PRodrick@Town.Somerset.MA.US) or dropped in the secure drop box located in Town Hall parking lot.

All plans are subject to interim year changes as determined by our claims history as a group throughout the year. **Please remember, the Annual Health Insurance Open Enrollment period is the ONLY time that you may change health insurance plans, or make changes to your existing plan (including canceling) without a qualifying event.** Please call 508-646-2822 if you have questions.

**THERE IS NO NEED TO CALL IF NO CHANGES ARE NECESSARY**

	FY 2020 Rate	FY 2021 % Increase	FY 2021 Rate	Employer Monthly Contribution 75%	Employee Monthly Contribution 25%
Blue Care Elect (PPO) – Individual	\$1,152.65	0%	\$1,152.65	\$864.49	\$288.16
Blue Care Elect (PPO) – Family	\$2,881.62	0%	\$2,881.62	\$2,161.22	\$720.40
Blue Care New England (HMO) – Individual	\$847.24	0%	\$847.24	\$635.44	\$211.80
Blue Care New England (HMO) - Family	\$2,124.18	0%	\$2,124.18	\$1,593.14	\$531.04
<b>Medex II</b>	<b>\$599.67</b>	<b>-31%</b>	<b>\$415.84</b>	<b>\$311.88</b>	<b>\$103.96</b>

**Active Plan Rates have remained the same.  
Retiree Plan changed from Medex III to Medex II and rates have been reduced by 31%**

**\*\*\*All changes must be received in the Treasurer's Office at Town Hall by May 18, 2020\*\*\***

**THANK YOU!**

**EMPLOYER CONTRIBUTIONS WILL REMAIN AT 75% FOR ALL PLANS**

## Other Benefits Offered

### Dental Insurance

*Monthly Rates are \$38.96 Individual and \$120.96 Family (pre-tax)*

#### Plan Highlights

Any Dentist

Preventive & Diagnostic Services - 100%

Basic/Minor Restorative Services – 80%

Major Restorative Services – 50%

Deductible \$50/\$150

Calendar Year Maximum per member - \$1500

Dependent Children to Age 26

Orthodontics: Plan pays 50% for dependent children to Age 19\* for orthodontics started after your effective date

Lifetime Maximum (orthodontics only) \$1000

**See Benefit Highlights for a Comprehensive Listing of Covered Services which can be found on town website or Employee Forward**

### Disability Income Benefits

We sponsor plans offered by Boston Mutual, Colonial Life and Aflac which provides full-time employees with disability income benefits, The employee pays the full cost of this coverage. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

### Voluntary Life and Accidental Death & Dismemberment Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through your payroll deductions. You can purchase coverage on yourself, your spouse or your dependent children.

### Cancer and Critical Care Insurance

We sponsor plans offered by Boston Mutual, Colonial Life and Aflac. Employee pays the full cost of these plans.

### Health Care and Dependent Care Flexible Spending Accounts

Flexible Spending Accounts provide you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts. A health care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work. You must enroll/re-enroll in the plan to participate for the plan year Jan. 1 to Dec. 31.

**Open Enrollment for these plans are held each year in December with an effective date of January 1.**

**Open Enrollment notices are posted on Employee Forward home page as well as [townofsomerset.org](http://townofsomerset.org)**

### Employee Assistance Plan (EAP) - This plan offers confidential help for life's challenges:

Counseling Benefits – Help with personal issues from relationships to stress and substance abuse

Work/Life Benefits – Assistance for other personal, financial and legal issues

Information Resource Benefits – Access to a vast collection of self-help tools and articles

Lifestyle Benefits – Discounts to help with fitness, nutrition and weight management

Personal Development Benefits – Help balancing your work, life and career.

Wellness Benefits – Information and resources to improve your overall wellness.

**CanarX** - Voluntary prescription drug program that is available to eligible Employees, Retirees and their Dependents where all member prescription copayments have been waived for this program **only**.

**United Way** - Payroll deductions offered