



City of Brockton

Human Resources Department

ROBERT F. SULLIVAN
Mayor

DATE: May 2, 2022

TO: CITY OF BROCKTON: NON-MEDICARE ELIGIBLE RETIREES/SPOUSES/SURVIVING SPOUSES

FROM: THE HUMAN RESOURCES DEPARTMENT

RE: HEALTH INSURANCE – OPEN ENROLLMENT

The Open Enrollment period is now through 4:30 pm on Monday, **MAY 16, 2022** if you want to: 1) Change your health insurance carrier; 2) Enroll for the first time in a health or dental insurance plan; or 3) Add family members to your current policy. The open enrollment period ends at 4:30 pm on **MONDAY, MAY 16, 2022.**

These are your options for health insurance:

Blue Cross Blue Shield Blue Care Elect PPO
Blue Cross Blue Shield Network Blue HMO
Harvard Pilgrim Choicenet HMO

Premiums for the City's health insurance plans will increase by 4.5% in FY 23. All of the rates for FY 23 are set out below.

NEXT STEPS:

1. if you are not making any changes to your health or dental insurance coverage, there is nothing you need to do. Your current coverage will continue throughout FY 23.
2. **IF YOU WANT MORE INFORMATION ABOUT THE PLANS:**
 - a. The summary of benefits for the City's health and dental plans can be found by going to our website page, www.brockton.ma.us/hr, and then navigating to "Open Enrollment." You may also request that information by emailing us at hr@cobma.us
 1. REPRESENTATIVES FROM BLUE CROSS BLUE SHIELD WILL BE AVAILABLE TO ANSWER QUESTIONS VIA TELECONFERENCE. YOU MAY CALL 1-800-782-3675 AND CHOOSE OPTION #3. ADVISE THE REPRESENTATIVE THAT YOU ARE AN EMPLOYEE OF THE CITY OF BROCKTON. YOU MAY CALL ANY TIME MONDAY THROUGH FRIDAY BETWEEN THE HOURS OF 8:00 A.M. – 6:00 P.M. DURING OUR OPEN ENROLLMENT PERIOD
3. **Please pay attention to each plan's geographic coverage areas.** The Network Blue New England plan covers all New England states. Please note that the Harvard Pilgrim Choicenet Best Buy Tiered HMO

Massachusetts plan may change the cities and towns in its coverage area. A current list of cities and towns by zip code is available online at www.harvardpilgrim.org

4. If you DO plan to enroll for the first time in a City health or dental insurance plan, make changes to your coverage, or change health insurance carriers, this is what you need to do:
 - a. Access an application form by going to the Human Resources website page at www.brockton.ma.us/hr and navigating to Open Enrollment. You may also request forms by emailing us at HR@cobma.us. Remember that the forms must be **completed** and **returned** to the City Human Resources Department in person or via email (at hr@cobma.us) by 4:30 pm on **Monday, MAY 16, 2022**.
 - b. This is the information you will need to have for everyone you will be adding to a plan:
 1. Social Security number
 2. Date of birth
 3. Name of primary care physician (PCP) if you are enrolling in an HMO plan.
 4. If you are enrolling in or making changes to a family plan, you will need:
 - a. A copy of your marriage certificate if you are adding a spouse;
 - b. A copy of your divorce agreement/decreed if you are adding an ex-spouse;
 - c. Birth certificates for all dependent children. Please note that your children can continue to be covered on your health and dental insurance plans until they turn 26.
 5. If you decide to change your current insurance carrier and your plan is also covering an ex-spouse, please notify HR, since your ex-spouse must also change their carrier.
 - c. Any changes you make during Open Enrollment will be effective on July 1, 2022 and will be reflected in your June paychecks.

THINGS TO REMEMBER:

1. **Once this year's Open Enrollment period ends on May 16, 2022, you may not make any changes in your health or dental insurance coverage until the next annual Open Enrollment period begins in May of 2023.** The only exception to this rule is if a "qualifying event," as described below, occurs.
2. Please be aware that you must immediately email the City's Human Resources Department at hr@cobma.us about any changes **throughout the year** in your health/dental insurance status (e.g., marriage, re-marriage of employee or ex-spouse, births, adoptions, deaths, retirement, Medicare additions or changes, involuntary loss of insurance, change of address, change in dependent children status, etc.) It is essential that we receive this information as soon as possible, since we must report all changes (other than those made during Open Enrollment) to your insurance carrier within thirty (30) days of the event. **Failure to notify the Human Resources Department in a timely manner may result in non-payment of claims for you, your dependents or your ex-dependents. The non-payment of claims by the City may also result in the claims being billed directly to you as the subscriber.**

QUALIFYING EVENT

If you didn't enroll yourself or your dependents (including your spouse) because of other health insurance coverage, you may enroll in the City's health or dental plans outside the Open Enrollment period if your non-City

coverage is involuntarily cancelled. Please note that you must request enrollment in the City’s plan(s) within 30 days of the date that your other policy was cancelled. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you will be able to enroll yourself and your dependents in the City’s plan(s) outside the Open Enrollment period, provided that you request enrollment **within thirty (30) days** of the event.

The summary of benefits for the health and dental plans can be found on the Human Resources website, www.brockton.ma.us/hr, and navigate to Open Enrollment or by requesting them through the City Human Resources Department.

Please be advised that if you remarry, as a surviving spouse of a City Retiree, you must advise this office of this change immediately. In accordance with Massachusetts General Laws, Chapter 32B, effective the date of marriage, you will no longer be eligible to continue the health insurance through the City at the Retiree rate. You will, however, be offered COBRA for 36 months which is at 102% of the entire premium rather than the 25%, 15% or 10% you are currently eligible to contribute. **After your COBRA eligibility has ended, you will no longer be eligible for any health insurance through the City of Brockton.**

If notification is not provided to the City and the City becomes aware of the fact that a surviving spouse has re-married, your insurance will be terminated retroactively to the date of re-marriage and you will be responsible for all claims paid by the City.

For those retirees/surviving spouses who make direct payments for their health insurance, please take the time to review your, your spouse’s and/or dependent(s) specific health plan(s) and the monthly contributions listed in this letter to calculate your new monthly contribution starting with your check due on June 25th.

New rates will be reflected with your deduction in your June retirement check for July coverage and June direct payments for July coverage. The contribution rate for retirees is twenty five percent of the total monthly premium, unless you qualified for the lower rates of 15% or 10%. For those retirees/surviving spouses who qualified for the lower rates of 15% or 10%, you were notified of that fact in writing by this office.

The following are the health benefit plans offered by the City of Brockton and the monthly premiums for each:

	<u>HEALTH</u>			
	<u>Total Monthly Cost</u>		<u>Retiree/Surviving Spouse</u>	
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>
BC/BS BLUE CARE ELECT PREFERRED (If previously qualified)	\$1066.78	\$2775.77	25% \$266.69	\$693.94
			15% \$160.02	\$416.37
BC/BS NETWORK BLUE NEW ENGLAND (If previously qualified)	\$973.90	\$2422.82	25% \$243.47	\$605.71
			10% \$ 146.09	\$363.42
HARVARD PILGRIM CHOICENET BEST BUY TIERED COPAYMENT HMO MA (If previously qualified)	\$945.81	\$2460.94	25% \$236.45	\$615.24
			10% \$ 141.87	\$369.14

The current retiree contribution rate is 25% for all plans, unless you previously qualified for the reduced contribution rate of 15% or 10%. The reduced contribution rate requirements were that you had to have been 65 or older as of July 1, 2003 and your annual household income was 200% of the Federal poverty level or lower, which at that time was \$17,256 or less for a single person over 65 years of age, or \$21,748 for a two-person household with one person over 65. The current income levels, based on the 2019 rates are \$24,980 or less for a single person over 65 years of age, or \$33,820 for a two-person household with one person over 65.

If during the open enrollment period you elect to change your current insurance carrier and you are presently covering an ex-spouse on an individual basis you must notify the City as your ex-spouse must change their health insurance carrier as well.

HEALTH & DENTAL INFORMATION SESSIONS

HARVARD PILGRIM INFORMATION IS AVAILABLE THROUGH THE HARVARDPILGRIM.ORG WEBSITE. FOLLOW THE LINK BELOW OR VISIT THE CITY OF BROCKTON HUMAN RESOURCES DEPARTMENT WEBPAGE FOR MORE INFORMATION.

REPRESENTATIVES FROM BLUE CROSS BLUE SHIELD WILL BE AVAILABLE TO ANSWER QUESTIONS VIA TELECONFERENCE. YOU MAY CALL 1-800-782-3675 AND CHOOSE OTPION #3. ADVISE THE REPRESENTATIVE THAT YOU ARE AN EMPLOYEE OF THE CITY OF BROCKTON. YOU MAY CALL ANY TIME MONDAY THROUGH FRIDAY BETWEEN THE HOURS OF 8:00 A.M. – 6:00 P.M. DURING OUR OPEN ENROLLMENT PERIOD.

ENROLLMENT DEADLINE DATE

Should you decide to enroll in health insurance, change the status of your health insurance, or wish to change your health insurance carrier, application forms may be obtained on the Human Resources web site at www.brockton.ma.us/hr and navigate to Open Enrollment or by request at HR@cobma.us. Remember that the forms must be **completed** and **returned** to the City Human Resources Department by **Monday, MAY 16, 2022.**