



MOISES M. RODRIGUES
Mayor

City of Brockton

HUMAN RESOURCES

SANDRA KNIGHT
Director

LAURA BRATHWAITE-ISAAC
Assistant Director

DATE: APRIL 10, 2026
TO: NON-MEDICARE ELIGIBLE RETIREES/SPOUSES/SURVIVING SPOUSES
FROM: THE HUMAN RESOURCES DEPARTMENT
RE: HEALTH INSURANCE – ANNUAL OPEN ENROLLMENT

The City's Open Enrollment period for FY27 will be Wednesday, April 15 through Wednesday, May 20, 2026.

Eligible employees and retirees can review benefit options and enroll in/update coverage for benefits such as:
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 policy.

Any changes you make to your health insurance will become effective on July 1, 2026.

Please note: The new rates will be reflected in your June retirement check. If you are a direct paying member, new rates are effective in June and must be paid at the new rate.

If members do not want to change any health-related plan information during the Annual Open Enrollment, no further action is needed to remain in your current health plan. **There is nothing you need to do.**

These are your options for health insurance:

- Blue Cross Blue Shield Blue Care Elect PPO
- Blue Cross Blue Shield Network Blue New England HMO
- Harvard Pilgrim Choicenet HMO

Retirees, Spouses, and/or Surviving Spouses cannot make changes to the dental plan. Note, that open enrollment for Retiree dental is in the Fall 2026. More information to come.

Premiums for the City's health insurance plans will increase by 7.5%, and there will be a 4% increase in premiums for the City's dental insurance plan. The rates for FY27 are included with this letter.

IF YOU WANT MORE INFORMATION ABOUT THE PLANS:

- IN PERSON BENEFITS FAIR, Wednesday, April 29, 2026, 12:00pm - 4:00pm at the War Memorial Building, 156 West Elm Street, Brockton (free parking on site).** Representatives from Abacus, Harvard Pilgrim, Retirement Board, and many of our voluntary programs will be in attendance.
- The summary of benefits for the City's health plans can be found by going to our website page, www.cityofbrockton.com/HR, and then navigating to "Open Enrollment." You may also request that information by emailing us at hr@cobma.us



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IF YOU 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:

You may also request forms by emailing us at HR@cobma.us or by going to the Human Resources website page at www.brockton.ma.us/hr and navigating to Open Enrollment. Remember that the forms must be **completed** and **returned** to the City Human Resources Department by **4:30 pm on Wednesday, May 20, 2026**. **If emailing, please include "Insurance for FY27" in the subject line of the email.**

IF YOU ARE ENROLLING OR MAKING CHANGES TO A PLAN YOU WILL NEED:

- Social Security number*
- Date of birth
- Name of primary care physician (PCP) if you are enrolling in an HMO plan.
- A copy of your marriage certificate if you are adding a spouse;
- A copy of your divorce agreement/decreed if you are adding an ex-spouse**;
- Birth certificates or birth announcements for all dependent children .

Please note, dependent children can continue to be covered on your health and dental insurance plans until they turn the age of 26.

*If you are adding a dependent to your plan, you must provide the social security number. If a number is not provided, this may impact your coverage.

**If you decide to change your current insurance carrier and your plan is also covering an ex-spouse, please notify HR.

THINGS TO REMEMBER:

Please be aware that you must immediately email the City's Human Resources Department about any changes throughout the year in your health 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.***

If you decide to change your current insurance carrier and your plan is also covering an ex-spouse, please notify HR immediately, since your ex-spouse must also change their carrier.

Please be advised that if you are a surviving spouse of a City Retiree and you remarry, you must advise HR 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.



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Employees or dependents with limited income may qualify for state programs that help pay for healthcare costs. For more information, you can contact SHINE for free assistance, or visit MassHealth to learn about available benefits and eligibility.

<https://www.mass.gov/masshealth>

Open Enrollment period ends on May 20, 2026, **you may not make any changes to your health insurance coverage until the next annual Open Enrollment period which begins in April of 2027.** The only exception to this rule is if a “qualifying event,” as described below, occurs.

Qualifying event: If you didn’t enroll yourself or your dependents (including your spouse) because you had 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 canceled. Please note that you must request enrollment in the City’s plan(s) within thirty (30) days of the date that your other policy was canceled. 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.

In addition to City Hall extended hours (Wednesdays 8:30am – 7:00pm), the Human Resources Department will offer additional opportunities for employees to enroll and discuss insurance options. HR will open early on May 7, 2026, from 7:00 AM to 4:30 PM, and extended evening hours on May 12, 2026, from 8:30 AM to 6:00 PM.

Please know that all of us in HR are here to help you navigate this process and assist in any way we can. Please feel free to reach out to us at hr@cobma.us or (508) 580-7820.

HEALTH INSURANCE PLANS AND MONTHLY PREMIUMS FOR FY27:

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

	HEALTH INSURANCE RATES (MONTHLY)							
	JULY 1, 2026 - JUNE 30, 2027							
	FISCAL YEAR 2027							
	TOTAL COST		EMPLOYEE/RETIREE			CITY’S COST		
IND.	FAM.	IND.	FAM.	IND.	FAM.	IND.	FAM.	
BC/BS BLUE CARE ELECT PREFERRED (PPO) RETIREE IF ELIGIBLE	\$1,454.49	\$3,784.58	25%	\$ 363.62	\$ 946.15	75%	\$ 1,090.87	\$ 2,838.44
			15%	\$ 218.17	\$ 567.69	85%	\$ 1,236.32	\$ 3,216.89
BC/BS NETWORK BLUE NEW ENGLAND (HMO) RETIREE IF ELIGIBLE	\$1,327.84	\$3,303.36	25%	\$ 331.96	\$ 825.84	75%	\$ 995.88	\$ 2,477.52
			10%	\$ 132.78	\$ 330.34	90%	\$ 1,195.06	\$ 2,973.02
HARVARD PILGRIM CHOICENET (HMO) RETIREE IF ELIGIBLE	\$1,289.50	\$3,284.89	25%	\$ 322.38	\$ 821.22	75%	\$ 967.13	\$ 2,463.67
			10%	\$ 128.95	\$ 328.49	90%	\$ 1,160.55	\$ 2,956.40