

Town of Duxbury, Massachusetts

OFFICE OF HUMAN RESOURCES



TO: All Benefit Eligible Employees, Spouses, Dependents and COBRA Participants
FROM: Jeannie Horne, Human Resources Director
DATE: May 19, 2020
RE: May 1 – 31, 2020 Annual Benefit Enrollment Period

This year all annual benefit enrollment activities will be conducted virtually due to the Commonwealth's stay at home advisory and ban on gatherings of ten or more people to prevent and mitigate the spread of Coronavirus (COVID-19). A copy of the attached memo, insurance rates, plan information and health, dental and vision enrollment forms are available on the Town of Duxbury's Human Resources Department webpage under [May Annual Enrollment Information](#).

Learn about our HMO and PPO health insurance plans through the:

- BCBS Plan Education Webinar, link to May 11 recording <https://attendee.gotowebinar.com/recording/8783847068538216975> (also on HR webpage under May Annual Enrollment Information)

Learn about our vision, dental, life, disability, critical illness, cancer expense or accident insurance plans through the:

- Vision, dental, life, disability, critical illness, cancer expense or accident insurance Plan Education webinar, link to May 14 presentation https://www.town.duxbury.ma.us/sites/duxburyma/files/pages/final_lifeplus_duxbury_virtual_benefit_fair_presentation_51420_20.pdf (also on HR webpage under May Annual Enrollment Information)

The Board of Selectmen approved a one percent (1%) rate increase effective June 1, 2020 to our Blue Cross Blue Shield HMO and PPO health insurance plans based on our prescription drug costs, overall plan expenses, improved claims experience and our collective commitment to long term health and preventative care. All other insurance plan rates remain unchanged at this time.

New enrollments or changes to health, vision, dental, life, disability, critical illness, cancer expense or accident insurance plans must be made during our May 1 - 31 annual enrollment. Related payroll deductions begin in June and benefits are effective July 1. *NOTE: If you do not wish to enroll in additional benefits or make changes to your current plans at this time, no action is required and your current insurance coverage will continue.*

All health, dental, and vision plan questions, enrollments or changes please complete [enrollment form\(s\)](#), then print, sign and:

- Town employees submit forms to Phylis Hughes, Town of Duxbury, 878 Tremont Street, Duxbury, MA 02332, phone: 781/934-1100, ext. 5412 email: personnel@town.duxbury.ma.us

All life, disability, critical illness, cancer expense or accident plan enrollments, changes, claims, wellness benefits or questions:

- All employees contact LifePlus: Jim Flynn, 781/789-8859, jim@lpins.com or Roger Goodson, 781/987-4020, roger@lpins.com

Additional Blue Cross Blue Shield HMO and PPO health insurance information:

- Effective July 1, 2020 - Acupuncture, Diabetes Care Value Plan for qualified pre/diabetic members, Telehealth Lactation Consulting, 90 day maintenance prescription drugs can be filled at CVS retail pharmacies for the same copay as the mail order plan.
- Turning 65 - Employees and spouses turning 65 are required to enroll in Medicare Part A and provide documentation to Phylis Hughes, Benefits Specialist. Similarly, retirees and spouses/surviving spouses turning 65 are required to enroll in Medicare Part A & B, Medex or Managed Blue for Seniors and Blue Medicare Rx with assistance from Phylis Hughes (see contact information above).
- Resources - MyBlue at <https://myblue.bluecrossma.com> or MyBlue Member App via App Store or Google Play, offers convenient, secure, easy-to-use tools to make informed choices about your health, treatment and coverage options by; learning about your plan, estimating costs, comparing emergency room alternatives (nurse line, telehealth, limited service clinics, urgent care centers), viewing claims, deductible status, provider visits, prescriptions, exploring discounts and condition management programs.