

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: April 27, 2022
RE: May 1 - 31 Annual Benefit Enrollment for health, vision, dental, term life, universal life, cancer, critical illness, accident and short-term and long-term disability

This year, based on our overall claims experience and plan expenses, the Board of Selectmen voted to leave rates unchanged for our Blue Cross Blue Shield HMO and PPO, EyeMed Vision and Delta Dental plans effective June 1 for payroll deductions and July 1 for benefits and our related annual benefit plan education and enrollment activities will be provided virtually.

A copy of this memo, insurance plan information and health, dental and vision plan enrollment forms are available on the Town of Duxbury's Human Resources Department webpage under "May Annual Enrollment Information" or by clicking this link <https://www.town.duxbury.ma.us/human-resources/pages/may-annual-enrollment-information-health-employee-retiree-dental-employee>

All new enrollments or changes to health, vision, dental, term life, universal life, cancer, critical illness, accident and short-term and long-term disability enrollments must be made during our May 1 - 31 annual enrollment period. Related payroll deductions begin in June and benefits are effective July 1. *NOTE: If you do not wish to enroll in additional insurance or make changes to your existing insurance, no action is required and your current insurance coverage will continue.* Enrollment in CanaRx, 529 College Savings, 457(b) and Pet Insurance plans can happen anytime, [click here](#) for details.

Learn about our Lincoln Financial long-term disability insurance plan and the May 1-31,2022 special open enrollment opportunity for guaranteed coverage effective July 1, 2022 without completing the evidence of insurability application, [click here](#) for the enrollment packet (must be benefit eligible, actively at work and not on any leave of absence to participate):

- May 11 at 3:00 PM, Plan Education Presentation and Q&A via Zoom on your computer, smartphone or tablet
Zoom Meeting Link: <https://us02web.zoom.us/j/86415115358?pwd=bStZcGZpTkNBbkZUakEwbkFR0Dc4UT09>
Zoom Meeting ID: 864 1511 5358
Zoom Meeting Passcode: 33

Learn about Blue Cross Blue Shield HMO and PPO health insurance plans:

- May 10 at 2:00 PM, Plan Education Webinar via Zoom on your computer, smartphone or tablet
Zoom Webinar Link: <https://well-b.zoom.us/j/96235024548?pwd=OEE3TDZpTmxGa0tkYWl0cVFLTk9ydz09>
Zoom Webinar ID: 962 3502 4548
Zoom Webinar Passcode: 217057

Learn about vision, dental, term life, universal life, cancer, critical illness, accident, short term disability insurance plans:

- May 19 at 4:00 PM, Plan Education Presentation and Q&A via Zoom on your computer, smartphone or tablet
Zoom Meeting Link: <https://us02web.zoom.us/j/83606396528?pwd=ODE3NTRUbDIXZ1YwS05EdHZhT1lrdz09>
Zoom Meeting ID: 836 0639 6528
Zoom Meeting Passcode: 347892

For health, dental and vision plan questions, enrollments or changes, go to the [May Annual Enrollment webpage](#), print the enrollment form(s), complete, sign and submit as follows:

- All Town employees, to Phylis Hughes, Town of Duxbury, 878 Tremont Street, Duxbury, MA 02332, phone: 781/934-1100, ext. 5412 email: hughes@town.duxbury.ma.us
- All School employees, to Kerri Nixon, School Business Office, 93 Chandler Street, Duxbury MA 02332, phone: 781/934 7600, ext. 2907 email: knixon@duxbury.k12.ma.us

For vision, dental, term life, universal life, cancer, critical illness, accident and short-term disability insurance plan questions, enrollments, changes, claims or wellness benefits:

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

For long-term disability plan questions or enrollments read the [Long-term Disability Enrollment Packet](#), print the enrollment form, complete, sign scan and submit via email as follows:

- All employees contact Mosse & Mosse: Brian Fitzgerald for questions, 781-342-1198, brf@mosseservices.com

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

- Effective July 1, 2021 employees enrolled in our HMO or PPO plans may submit a fitness reimbursement request for in person or virtual/online fitness memberships, subscriptions, programs or classes providing cardiovascular and strength-training.
- Effective July 1, 2022 employees enrolled in our HMO or PPO plans may submit a fitness reimbursement request for home fitness equipment such as stationary bikes, weights, exercise bands, treadmills and fitness machines. The fitness benefit is based on a calendar year, therefore fitness equipment purchases must be made on or after July 1, 2022 and before December 31, 2022.
- New State Law – Patients First provides;
 - Telehealth expansion, coverage for network providers furnishing covered telehealth services to the same extent as an in-person visit (same cost-share applies).
 - Coverage for PANS (pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections) and PANDAS (pediatric acute-onset neuropsychiatric syndrome).
 - Member Cost Estimates to include member’s health care provider’s network status in addition to estimates for proposed covered services.
- Turning 65 - Employees and spouses turning 65 are required to enroll in Medicare Part A and provide documentation of same 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.