

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 17, 2024
RE: May 15th Annual Enrollment Benefit and Wellness Fair, 3-5 PM, Alden School, for health, vision, dental, term life, universal life, cancer, critical illness, accident and short-term and long-term disability insurance plans

This year the Selectboard approved a one and a half percent (1.5%) rate increase for our Blue Cross Blue Shield HMO and PPO health insurance plans effective June 1, 2024, based on our overall expenses and claims experience. (All other insurance rates remain unchanged at this time.) A copy of this memo, insurance rates, plan information and health, dental and vision enrollment forms will be available on the Town of Duxbury's Human Resources Department webpage under "May Annual Enrollment Information" or just click this link <https://www.town.duxbury.ma.us/human-resources/pages/may-annual-enrollment-information-health-employee-retiree-dental-employee>

Come to the annual benefit and wellness fair on Wednesday, May 15th from 3-5 PM, at Alden School, 75 Alden Street, Duxbury, talk with benefit providers, win a drawing, check out nutrition awareness stations (BBQ Well and Dig into Dark Chocolate) and catch-up with friends. All new enrollments or changes to health, vision, dental, term life, universal life, cancer, critical illness, accident and short-term and long-term disability insurance must be made during the May 1 - 31 annual enrollment period. Related payroll deductions begin in June for benefits beginning July 1. (Enrollment in CanaRx, 529 College Savings, 457(b) and Pet Insurance can happen anytime, [click here](#) for details.) *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 unchanged.*

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

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

When enrolling in family health insurance plans, birth certificates for the employee and dependents are required and a marriage certificate for a spouse.

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

- All employees contact LifePlus: 1-886-511-9222 or Roger Goodson at 781/987-4020, roger@lpins.com or [Marshall Cook, mcook@hilbgroup.com](mailto:MarshallCook@hilbgroup.com)

For long-term disability insurance 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 at 781/342-1198, brf@mosseservices.com

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

- Effective March 31, 2024, Blue Cross will cover an annual mental health wellness exam as part of the annual preventive visit with a primary care provider (PCP), or as a standalone visit with a PCP or licensed mental health professional. Because this exam is considered preventive care, there is no out of pocket cost for members in most plans.

- Effective July 1, 2024, a new fitness reimbursement benefit will be available for sports activity fees such as; ski passes, sports leagues (town sports, tennis, golf, or basketball), and race participation fees.
- Effective July 1, 2024, Sempre Health, an incentive-based medication adherence program for specific chronic conditions such as Diabetes and COPD. Members can reduce their out of pocket prescription costs by filling their medication consistently and on-time at in-network retail pharmacies.
- Effective July 1, 2024, building healthy habits will get easier with BCBS' Ahealthyme program. This is an online program can help improve your physical, mental, and social health. Designed to empower and inspire, it helps you set and reach personal wellness goals, so you can share your best self with your friends, co-workers, and loved ones.
- Virtual Primary Care Physician (VPCP) model continues to be available, combining the convenience and efficiency of online primary care with the thoroughness of traditional primary care. Participants choose either a Firefly Health or Carbon Health primary care provider, register as a patient with them and have their own dedicated virtual care team, including integrated mental health services and a Care Coordinator to arrange any necessary follow-up appointments (either in-person and virtual).
- MyBlue Member App or MyBlue at <https://myblue.bluecrossma.com> - Access convenient, secure, easy-to-use tools to make informed choices about your health, treatment and coverage options, learn about your plan, estimate costs, compare emergency room alternatives (nurse line, telehealth, limited service clinics, urgent care centers), view claims, deductible status, provider visits, prescriptions, explore discounts and condition management programs.
- 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* Medicare Freedom Blue Freedom Rx with assistance from Phylis Hughes (see contact information above).