

Town of Duxbury, Massachusetts

OFFICE OF HUMAN RESOURCES



TO: All Benefit Eligible Retirees, Spouses, Dependents and COBRA Participants
FROM: Jeannie Horne, Human Resources Director
DATE: April 23, 2024
RE: May 15th Annual Enrollment Benefit and Wellness Fair, 3-5 PM, Alden School for health, vision and dental 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, insurance must be made during the May 1 - 31 annual enrollment period.** Related deductions begin in June for benefits beginning 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 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 to Phylis Hughes, Town of Duxbury, 878 Tremont Street, Duxbury, MA 02332, phone: 781/934-1100, ext. 5412 or hughes@duxbury-ma.gov.

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

- Effective March 31, 2024, annual mental health wellness exams will be covered 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.
- Effective July 1, 2024, Sempre Health will be available, 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 online program can help improve your physical, mental, and social health. Designed to empower and inspire, set and reach your personal wellness goals, so you can share your best self with your friends, co-workers, and loved ones.
- Virtual Primary Care Physician (VPCP) continues to be available, combining convenience and efficiency of online primary care with thoroughness of traditional primary care. Participants choose either a Firefly Health or Carbon Health primary care provider, register as a patient 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 – Retirees 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).