

## Insurance Information for Retiring Benefit Eligible School and Town Employees as of May 20, 2020

1. Insurance plans that are “portable” at retirement if you are currently enrolled (details are provided by Phylis Hughes, Benefit Specialist at retirement);
  - a. Cancer
  - b. Basic Life (changes from \$5,000 to \$2,000 benefit)
  - c. Permanent life
  - d. Pet
2. Insurance plans that are available throughout retirement, during qualifying events and at annual enrollment every May 1-31;
  - a. Medical
  - b. Dental
  - c. Vision
3. For information about cancer, basic life, permanent life, pet, HMO and PPO medical, dental and vision plans go to:  
<https://www.town.duxbury.ma.us/human-resources/pages/may-annual-enrollment-information-health-employee-retiree-dental-employee>
4. For information about Medicare supplemental plans, Blue Medicare Rx (Medicare Part D Prescription Drug Coverage), Medex and Managed Blue for Seniors go to: <https://www.town.duxbury.ma.us/human-resources/pages/november-annual-enrollment-information-employee-medicaldependent-flexible>
5. How to transition from employee to retiree insurance (be sure to refer to your collective bargaining agreement, employee contract or personnel policies for any required notification periods);
  - a. School employees notify: Diane Hale, Duxbury Public Schools Business Office,  
93 Chandler Street, Duxbury MA 02332, phone: 781/934 7600, ext. 2907, email: [hale@duxbury.k12.ma](mailto:hale@duxbury.k12.ma)
  - b. Town employees notify: Phylis Hughes, Old Town Hall, Human Resources, 878 Tremont Street, Duxbury MA 02332, phone: 781/934 1100, ext. 5412, email: [hughes@town.duxbury.ma.us](mailto:hughes@town.duxbury.ma.us)
  - c. Retirement is a qualifying event, so you may remain enrolled, newly enroll or cancel the following insurance at that time;
    - i. Medical (cost changes from 25% employee paid to 50% retiree paid)
    - ii. Dental
    - iii. Vision

- d. All retiree insurance deductions are taken from your pension, if your pension cannot support those, you must arrange for direct payments to be provided by the first of every month to, Phylis Hughes, Old Town Hall, Human Resources, 878 Tremont Street, Duxbury MA 02332, phone: 781/934 1100, ext. 5412 email: [hughes@town.duxbury.ma.us](mailto:hughes@town.duxbury.ma.us)
- e. If you, and/or your dependents, will be living outside New England and enrolled in our medical insurance it must be Blue Care Elect PPO
- f. If at retirement you, and/or your spouse (if applicable), are over 65 years of age and plan to be enrolled in our medical insurance you will need to contact Phylis Hughes, Old Town Hall, Human Resources, 878 Tremont Street, Duxbury MA 02332, phone: 781/934 1100, ext. 5412, email: [hughes@town.duxbury.ma.us](mailto:hughes@town.duxbury.ma.us) who will;
  - i. Provide you and/or your spouse with information about the related requirements and deadlines to enroll in Medicare Part A and B with Social Security online at <https://www.ssa.gov/benefits/medicare/>
  - ii. Send you and/or your spouse enrollment forms for Blue Medicare Rx (Medicare Part D Prescription Drug Coverage) Medex and Managed Blue for Seniors (our Medicare supplemental plans)
  - iii. Need you and/or your spouse to complete, sign and date your enrollment forms for Blue Medicare Rx, Medex and Managed Blue for Seniors, make copies of your Medicare Part A and B cards and return all to Phylis Hughes, using her contact information as provided above.
  - iv. Notify you and/or your spouse in a “medical plan transfer letter” the deduction that will be taken from your pension one month in advance of the effective date of this change of insurance. If your pension earnings cannot support the deduction you must arrange direct payments to be provided by the first of each month to Phylis Hughes using her contact information as provided above.
  - v. Review the following if you have dependents under the age of 26:

you and/or your spouse will still be required to apply for Medicare Part A and B (which will become “prime”), however, you and your dependents will remain on our Network Blue New England HMO or Blue Care elect PPO until your dependent(s) reach 26 years of age and become ineligible for our medical insurance and are offered COBRA. Then you and your spouse will each be transferred to individual Blue Medicare Rx and Medex or Managed Blue for Seniors plans.