



# OPEN ENROLLMENT NOTICE 2019 – 2020

Open Enrollment for all employees

ALL FORMS NEED TO BE SUBMITTED TO HUMAN RESOURCES BY OCTOBER 16, 2019

## IMPORTANT:

⇒ Changing Ancillary Lines of Coverage (Voluntary LTD, STD, Voluntary Life, and Town Life (\$10K)) from Standard Insurance to AXA Insurance (A subsidiary of BCBS).

## NEED TO KNOW:

- ⇒ Long Term Disability, Short Term Disability, Voluntary Life, and Town Life Insurance (\$10K) - If you want to continue your current level of coverage, no action is needed. If you want to change your benefit amount or enroll to participate, you must fill out an enrollment form.
- Voluntary Life Insurance - Guarantee Issue - This Open Enrollment Period ONLY - Up to \$150,000 of coverage for the employee/\$50,000 of coverage for a spouse – This means there is no health disclosure and you are guaranteed enrollment in this plan should you choose to purchase it regardless of any health issue(s).
  - Voluntary Long Term (LTD) Insurance - Guarantee Issue - This Open Enrollment Period ONLY – Subject to a 12/12 (month) pre-existing condition limitation.
  - Voluntary Short Term (STD) Insurance - Guarantee Issue - This Open Enrollment Period ONLY – subject to a 6/12 (month) pre-existing condition limitation sickness or pregnancy. Benefits begin on the 8<sup>th</sup> day.
- ⇒ The Enrollment form for LTD, STD, Voluntary Life, and Town Life (\$10K) will be emailed to everyone with a Town/School email address, once it is available, and will be available online and at all open enrollment sessions. Please be sure to review your benefit levels. If you would like to update your beneficiary information or increase your coverage limits in accordance with any salary increases to reflect the maximum allowed, you must complete a new form reflecting your new salary. Please note that changing your coverage limit will affect the premium rate that you pay.

## REMEMBER:

- ⇒ Health & Dependent Savings Accounts (FSA/Section 125) with debit card access to your flexible spending money. YEARLY ENROLLMENT IS REQUIRED.  
(A separate email will be sent with enrollment information)
- ⇒ Mitigation funds are available for non-Medicare eligible participants who meet the criteria through a Health Reimbursement Arrangement (HRA) for health insurance co-pay reimbursement.  
(A separate email will be sent with the HRA details)
- ⇒ MetLife VSP Voluntary Vision Plan & Standard Voluntary Group Accident Insurance, Check it Out!  
If you are currently enrolled and want to continue coverage, no action is needed.  
(A separate email will be sent with enrollment information)
- ⇒ **Reminder:** You can only cancel your dental insurance and vision coverage during open enrollment.
- ⇒ If you are currently enrolled in health or dental and do not have any changes and want to continue coverage, no action is needed.

## OPEN ENROLLMENT SESSIONS:

BCBS representatives will be available at each session listed below, along with Human Resources and other benefit representatives, to answer questions and assist with paperwork on the following days:

### OPEN ENROLLMENT SESSIONS FOR ALL EMPLOYEES – WEEK 1:

|           |                 |  |                    |
|-----------|-----------------|--|--------------------|
| Wednesday | October 2, 2019 | Town Hall - 2 <sup>nd</sup> Floor Meeting Room | 11:15 am - 1:15 pm |
| Wednesday | October 2, 2019 | Central Office/Millennium - All Purpose Room   | 2:00 pm - 4:00 pm  |
| Thursday  | October 3, 2019 | Town Hall - 2 <sup>nd</sup> Floor Meeting Room | 11:00 am - 1:15 pm |
| Thursday  | October 3, 2019 | Stony Brook School – Café                      | 2:15 pm - 4:00 pm  |

## **OPEN ENROLLMENT SESSIONS FOR ALL EMPLOYEES – WEEK 2:**

|           |                 |  |                    |
|-----------|-----------------|--|--------------------|
| Tuesday   | October 8, 2019 | Town Hall - 2 <sup>nd</sup> Floor Meeting Room | 11:00 am - 1:00 pm |
| Tuesday   | October 8, 2019 | Westford Academy - Upper Cafe                  | 2:00 pm - 4:15 pm  |
| Wednesday | October 9, 2019 | Town Hall - 2 <sup>nd</sup> Floor Meeting Room | 11:00 am - 1:00 pm |
| Wednesday | October 9, 2019 | Blanchard Middle School – Café                 | 2:00 pm - 4:00 pm  |

\*\*Retirees are welcome at any open enrollment session

\*\*\*The Sec 125 plans are ONLY available to active employees

\*\*\*\*The HRA is only available to non-Medicare eligible participants

If you are not able to attend one of the open enrollment sessions and have any questions or need assistance, please feel to contact Human Resources (978) 399-2915 / [phicks@westfordma.gov](mailto:phicks@westfordma.gov) or Jen Burk (978) 692-5560 x2108 / [jburk@westfordk12.us](mailto:jburk@westfordk12.us) and we will be happy to assist you.

### **THINGS TO CONSIDER:**

#### **Have you recently:**

- Married, divorced or legally separated
- Have a new family member and have not added them to the policy
- Have a new address and/or phone number
- Or have any other life changes that affect your benefits

#### **This is the time to:**

- Add/drop a dependent
- Sign up for direct deposit
- Change/update your federal and state withholdings W-4 / M-4.
- Set up a 457(b) Deferred Comp or 403(b) pre-tax plan or change your contribution level.
- Enroll in voluntary Long Term Disability, Short Term Disability & Life Insurance.
- Enroll in the accident insurance (**Accident insurance can ONLY be cancelled during open enrollment**).
- Enroll in MetLife VSP vision plan (**Vision can ONLY be cancelled during open enrollment**).
- Change your beneficiary and/or benefit selection amounts for voluntary Long Term Disability, Short Term Disability & Life Insurance.
- Pick up or drop Town life insurance (\$10,000 life policy w/ 50% contribution from the Town).
- Set up/ reauthorize Health Care Reimbursement Account (FSA) to pay for eligible health care expenses (Section 125.)
- Set up/ reauthorize Dependent Care Account to pay for day care expenses (Section 125).
- Make any changes to your health and dental policies:
  - Pick up or drop health/dental Insurance (**Dental can ONLY be cancelled during open enrollment**)
  - Add/drop eligible dependents to your policy
  - Change from PPO to HMO, etc.

Consider one of the three (3) health insurance options available through BCBS. **If you have the BCBS PPO, please be sure to take a minute to review the HMO plan premium rates & benefit summaries to be sure you have the plan that best meets your financial and medical needs.** The benefit summaries can be found at [www.westfordma.gov/HRDocuments](http://www.westfordma.gov/HRDocuments) or [www.westfordma.gov/274/Human-Resources](http://www.westfordma.gov/274/Human-Resources).

Most forms, including benefit summaries and rates, are available online and can be printed off [www.westfordma.gov/HRDocuments](http://www.westfordma.gov/HRDocuments) or [www.westfordma.gov/274/Human-Resources](http://www.westfordma.gov/274/Human-Resources).

**COMPLETED FORMS MAY BE DROPPED OFF AT ANY OPEN ENROLLMENT SESSION OR CAN BE INTEROFFICED OR DROPPED OFF AT THE HUMAN RESOURCES OFFICE AT TOWN HALL OR CENTRAL OFFICE/MILLENNIUM THROUGH **OCTOBER 16th**.**

**School Employees:** Return/interoffice to the Human Resources Office at Millennium.

**Town Employees:** Return/interoffice to Human Resources Office at Town Hall.

**~ALL FORMS ARE DUE BY OCTOBER 16, 2019 - THANK YOU ~**