



OPEN ENROLLMENT NOTICE

Open Enrollment Period: April 1, 2022 – April 15, 2022

During Open Enrollment, all eligible employees can enroll in or change their health, dental or vision plans. Additionally, between April 1 and May 31st, 2022 employees are able to make their Flexible Spending Account (FSA) Election for FY23 (July 1, 2022 – June 30, 2023.) All health, dental, vision and FSA elections made during Open Enrollment will be effective July 1, 2022. Information for health, dental, vision and FSA Benefits is available online throughout the Open Enrollment period. Please visit: www.amherstma.gov/openenrollment. (Updated rate charts provided below.)

Health Insurance:

The Towns of Amherst and Pelham and the Amherst Pelham Regional School District will be continuing its relationship with MIIA Blue Cross and Blue Shield with NO changes in our plan design. The premium increase is 3.8% effective 7/1/2022. If you are currently enrolled in the Health Plan, you will be automatically renewed in the Plan. Click [HERE](#) to review the Summary of Benefits. If you would like to change between HMO and PPO, add coverage, add/drop a dependent, or opt out of the plan completely, you must complete a change form. Click [here](#) for the enrollment and change forms.

***Some notable BCBS enhancements for 7/1/22:**

- 2022 [Fitness](#) & [Weight Loss](#) benefit has been enhanced to allow up to **\$300** each for each benefit.
- In order to promote mental health wellness, Copays for member's **first (3) mental health** (*in person and telehealth visits*) are **waived**.
- At-home Covid tests are now covered through BCBS. Please click [here](#) for more information.

Please see the linked Brain Shark videos for more information about our health plan:

https://www.brainshark.com/bcbsma/MIIA_Enrollment_Ekit

Opt-Out Program:

The employers of the Amherst Pelham Health Claims Trust (APHCT) will pay a set amount of \$1,500 per year for an individual and \$3,000 per year for a family plan to active employees, who are currently covered by a health insurance plan through the APHCT, opt-out of being covered through our plans, and enroll in health insurance elsewhere. You can enroll in the Opt-Out at any time of the year as long as there is a qualifying event. Click [here](#) for plan details.

Dental Insurance:

The dental plan will continue with BCBS Dental Blue Freedom, no changes to coverage, and a 7.3% reduction in premium. If you are currently enrolled in the current dental program you will automatically be enrolled with BCBS Dental. However, if you would like to add it or add/drop a dependent or opt out of the plan completely, you must complete a change form. Click [HERE](#) to review the Summary of Benefits. Click [here](#) for the enrollment form.

BCBS Vision Insurance:

The vision plan will continue with BCBS, with an overall 3.63% reduction in premium. To enroll you must complete an enrollment form. Click [HERE](#) to review the Summary of Benefits. Click [here](#) for the enrollment form.

Section 125 Flexible Spending Account (FSA):

Sentinel Benefits allows you to deduct from your bi-weekly pay tax free up to \$2,850/tax year to spend on predicted out-of-pocket medical expenses and/or up to \$5,000 for dependent care expenses. This program comes with a debit card. There is a yearly fee of \$42. To view the plan summary, visit their website at: www.sentinelgroup.com. Open Enrollment for this plan will be held between April 1 and May 31, 2022 with a July 1, 2022 effective date. This plan requires re-enrollment each plan year. More details to follow.

Health/Dental/Vision Premium Rate Schedule				
<i>Effective July 1, 2022</i>				
Health Plan				
	PPO Plan		HMO Plan	
	<i>Individual</i>	<i>Family</i>	<i>Individual</i>	<i>Family</i>
BCBS Health Plan/ Total Monthly Premium	\$ 908.72	\$ 2,173.32	\$ 699.71	\$ 1,673.43
Employer Monthly Contribution	\$ 681.54	\$ 1,629.98	\$ 559.77	\$ 1,338.73
EMPLOYEE/RETIREE Contribution Monthly	\$ 227.18	\$ 543.34	\$ 139.94	\$ 334.70
Employee Payroll Deduction / Twice per month:	\$ 113.59	\$ 271.67	\$ 69.97	\$ 167.35
Dental Plan				
Blue Cross Blue Shield Dental			Individual	Family
Monthly Premium			\$ 44.18	\$ 111.60
Biweekly Payroll Deduction:			\$ 22.09	\$ 55.80
Vision Plan				
Vision Blue 20/20	Employee only	Employee + Spouse	Employee + Children	Family
One Per Month Payroll deduction:	\$ 5.54	\$ 9.42	\$ 9.70	\$ 15.23

Retiring Soon?

For those of you planning retirement, our group requires current enrollment in our Plans at the time of retirement in order to continue that coverage into retirement. If you are presently covered by your spouse's health insurance but will need health insurance in retirement, you should enroll during an open enrollment period prior to your retirement. In addition, a reminder for those nearing age 65 – if eligible, you and/or your spouse should sign up for Medicare Part A while you are an active employee; you should defer your enrollment in Medicare Part B and then enroll when you retire (to prevent any late enrollment penalty). Effective January, 2020, all retirees turning 65 must enroll in Medicare Parts A and B. If you are not eligible for Part A on either your own or your spouse's record, the Employer is required to pay the Part A premium for you. Contact Human Resources for more details.

Other Information/Notices:

Please go to the following link to review the [BCBS e-kit](#) which contains all Summary Plan Descriptions as well as the 2022 Open Enrollment [Required Notices](#) including: CHIPRA, and Patient Protection Disclosures.

All employees eligible for benefits, including those who have previously waived health or dental insurance may enroll during the open enrollment period. Open enrollment will be from now until Friday, April 15th, 2022. All changes will be effective July 1, 2022. To make any changes (adds/drops/changes), please contact Joanne Misiaszek in the Town of Amherst HR Department at (413) 259-3003, misiaszekj@amherstma.gov OR APRS HR Office at humanresources@arps.org