

OPEN ENROLLMENT NOTIFICATION



HEALTH & BENEFITS FAIR Town of Oxford Senior Center Thursday April 21, 2016 2:30 p.m. to 4:30 p.m.

The Town of Oxford will be holding a health & benefits fair for employees of the town.

The new plan year will begin July 1st. ***The deadline for health and dental insurance enrollment is on or before May 27, 2016*** so that payroll withholdings can begin 30 days in advance of the insurance coverage period.

Enrollment forms may be completed at any time prior to the deadline and are available by contacting Kathy Martinello at the Central Office (school employees) or Heather Thibeault at the Town Hall (town employees). You may also complete an enrollment form at the health fair. When enrolling new dependents a certified birth and marriage certificate will be required to verify eligibility.

If you do not need to make any changes to your health insurance election then nothing needs to be done on your part.

Representatives will be available to answer questions for the following health and benefit providers:

- **Tufts Health Plan**
- **Fallon Community Health Plan**
- **Altus Dental Insurance Company (Active Employees only)**
- **Colonial Life-Short Term Disability**
- **MA Smart Plan**
- **TASC – Flexible Spending Account (plan year 9/1/16-8/31/17)**
- **Annuity Retirement Account Vendors (403b) – School Employees Only**

Our Flexible Spending Account (FSA) will begin a new plan year on 9/1/16. **Please be advised that the maximum amount that can be contributed is \$2,550.** Open enrollment for the FSA begins now during the health fair season and ends on 7/31/16.

As a reminder, the HRA (Health Reimbursement Arrangement) payment of \$1000 for hospitalizations and \$250 for out-patient procedures is reimbursable by the town. The annual maximum for these deductibles is \$1,500 for individuals and \$3,000 for families. Amounts incurred above the limits are covered by the insurance and are not billed. Bills that are received can be submitted to the Treasurer's office for payment. There will be cards available at the health fair that you can present to the provider that states the Town of Oxford will remit this co-pay when incurred by a covered individual.

➤ **There is a rate increase for Tufts Health Plans**
See reverse side for rates

<u>EMPLOYEE PLANS</u>	Total	Monthly	Monthly	SCHOOL	SCHOOL	TOWN	TOWN
Plan	Monthly	25%	20%	20 Pays	20 Pays	24 Pays	24 Pays
	Premium	Share	Share	25%	20%	25%	20%
<u>Tufts HMO</u>							
Individual	\$920.96	\$230.24	\$184.19	\$138.14	\$110.51	\$115.12	\$92.10
Family	\$2,377.84	\$594.46	\$475.57	\$356.68	\$285.34	\$297.23	\$237.79
<u>Fallon Select HMO</u>							
Individual	\$708.07	\$177.02	\$141.61	\$106.21	\$84.97	\$88.51	\$70.81
Family	\$1,840.89	\$460.22	\$368.18	\$276.13	\$220.91	\$230.11	\$184.09
<u>Fallon Direct HMO</u>							
Individual	\$637.26	\$159.32	\$127.45	\$95.59	\$76.47	\$79.66	\$63.73
Family	\$1,656.82	\$414.21	\$331.36	\$248.53	\$198.82	\$207.11	\$165.68

FY17 ALTUS DENTAL RATES

		TOWN	SCHOOL
		BI-	BI-
		WEEKLY	WEEKLY
		(24 PAYS)	(20 PAYS)
INDIVIDUAL	MONTHLY	\$51.30	\$25.65
FAMILY	PREMIUM	\$131.36	\$65.68
		\$30.78	\$78.82

\$\$\$\$\$ Cost Comparison \$\$\$\$\$

Tufts Health Plan / Fallon Community Health Plan

July 1, 2016 Medical Care Renewal Information

The Town of Oxford health plans for active employees and early/non-Medicare retirees renew on July 1, 2016. Coverage is provided by *Fallon Community Health Plan Direct Care and Select Care Networks* and *Tufts Health Plan*.

Fallon has presented the Town and covered members with a **0%** increase for its plan offerings which means no premium rate changes for Fallon products. The **Tufts** rate reflects a **7.28%** increase. Shown below are the costs comparing current member contributions to the renewal contributions:

Town of Oxford: FY16 (July 2015) vs. FY17 (July 2016) members monthly cost

Plan	FY16		FY17 Status Quo		Annual Increase	
	Employee Share Ind	Employee Share Fam	Employee Share Ind	Employee Share Fam	Employee Share Ind	Employee Share Fam
Fallon						
<u>Select HMO</u> Active 80%	\$142	\$368	\$142	\$368	\$0	\$0
<u>Select HMO</u> Retiree 50%	\$354	\$920	\$354	\$920	\$0	\$0
<u>Select HMO</u> New Hire 75%	\$177	\$460	\$177	\$460	\$0	\$0
Fallon						
<u>Direct HMO</u> Active 80%	\$127	\$331	\$127	\$331	\$0	\$0
<u>Direct HMO</u> Retiree 50%	\$319	\$828	\$319	\$828	\$0	\$0
<u>Direct HMO</u> New Hire 75%	\$159	\$414	\$159	\$414	\$0	\$0
THP						
<u>HMO</u> Active 80%	\$172	\$443	\$184	\$476	\$144	\$396
<u>HMO</u> Retiree 50%	\$429	\$1,108	\$460	\$1,188	\$372	\$960
<u>HMO</u> New Hire 75%	\$215	\$554	\$230	\$594	\$180	\$480

There are many members who have **doctors that are in all of the above plans** and subscribers are encouraged to consider the annual open enrollment as a chance to lower health insurance costs by selecting less expensive plan options.

See cost savings examples on reverse side ▶▶▶

► **Example: Tufts** HMO members with family coverage (20% contribution) could **save \$900** annually if they moved to **Fallon Select** (co-pays are the same) as the monthly premium would go from \$443 to \$368.

► **Example: Tufts** HMO members with family coverage (25% contribution) could **save \$1,128** if they moved to **Fallon Select** (co-pays are the same) as the monthly premium would go from \$554 to \$460.

► **Example: Fallon Select** members with family coverage (20% contribution) could **save \$444** annually if they moved to **Fallon Direct** (**\$368 to \$331**).

► **Example: Fallon Select** members with family coverage (25% contribution) could **save \$552** annually if they moved to Fallon Direct (**\$460 to \$414**).

► **Example: Non-Medicare retirees** (50% contribution) annual **savings** could be **\$1,272** for an individual plan and **\$3,216** for a family plan by switching from Tufts to Fallon Select.

About 50% of Fallon Select Care individuals use Direct Care doctors and about a third of Select Care families use Direct Care and most Tufts HP doctors are in Fallon Select Care.

You are encouraged to compare costs and networks and visit the annual open enrollment/benefit fair on April 21, 2016 and ask **Tufts** and **Fallon** representatives questions and get information to make an informed decision.

OPEN ENROLLMENT DEADLINE - May 27, 2016

To read the
Fallon and Tufts Summary of Plan Benefits
go to:

Town of Oxford Website
Departments
Payroll and Benefits
Health Insurance

Oxford Public Schools Website
Departments
Payroll and Personnel
Health Insurance Information

Town Employee Contact: Heather Thibeault hthibeault@town.oxford.ma.us **508-987-6035**
School Employee Contact: Kathleen Martinello kmartinello@oxps.org **508-987-6050**

20% contribution – Benefit Eligible Employees Hired *before 7/1/2006*
25% contribution – Benefit Eligible Employees Hired *after 7/1/2006*
50% contribution – Benefit Eligible Retirees