

**From:** Barbara Brown

**Sent:** Wednesday, April 05, 2017 8:43 AM

**To:** Barbara Brown <[bbrown@somervillema.gov](mailto:bbrown@somervillema.gov)>

**Subject:** Benefit Information - FY2018 Open Enrollment - April 5 - May 3, 2016 - Please read

## Welcome to the City of Somerville FY2018 Open Enrollment!

**Open Enrollment starts today, April 5th and ends on May 3rd, 2017.** Please review the attached Open Enrollment Communication brochure for further information.

**For those employees who are benefit eligible, please take this opportunity to review your Medical, Dental, Vision, Life and Health Insurance Opt Out Program options. Also review the Deferred Compensation, Short and Long Term Disability plans. All changes will go into effect on July 1, 2017.**

### Health Insurance

The Group Insurance Commission (GIC) has new premium rates as well as health plan benefit changes for FY2018. It is important that you review the health plan benefit changes to ensure you understand the impact they may have on your current GIC health insurance plan. There are several plan changes this year. All information is reflected in the GIC Benefit Decision Guide attached. The GIC has also posted an open enrollment video to assist in making decisions on your health plan. You can find this video at [www.mass.gov/gic/aevideo](http://www.mass.gov/gic/aevideo).

***If you are NOT currently enrolled in the City's Health Insurance but eligible for health benefits, you will be required to complete the Health Insurance Responsibility Disclosure (HIRD) form, which is attached, and return it to Personnel by Wednesday, May 3rd.***

### Health Insurance Opt Out Program

The City continues to offer the Health Insurance Opt-Out Program. This benefit is being offered to qualified union and non-bargaining unit employees and would provide annual payments of either \$2,000.00 or \$4,000.00 per year to those who qualify. For those employees who are eligible for and interested in the Health Insurance Opt Out Program, please ensure you complete all the appropriate forms no later than May 3<sup>rd</sup>.

### Dental Insurance

Your dental insurance benefits will continue to be provided by Delta Dental with the Low and High Plan options. The dual plan design allows for more affordable coverage for employees to utilize. The dental rates for FY2017 have increased by 7%. Please find the new rates attached.

### Vision Insurance

Your vision insurance benefits will continue with our current provider, Vision Service Plan (VSP). The rates for VSP will remain as is for the upcoming year.

### Life Insurance

Your life insurance benefits will continue with our current provider, Boston Mutual. The rates for Boston Mutual will remain as is for the upcoming year.

### Next Steps

If you are happy with your health, dental, vision and life coverage, you do not need to do anything, please note however that there are likely changes to your current plan. *If you do choose to make changes to your benefits, all required forms are due to the Benefits office by Wednesday, May 3<sup>rd</sup>.*

### **Payroll Deductions for Health, Dental and Life Insurance Premiums**

Coverage/rate changes to health, dental, vision and group/voluntary life will go into effect on July 1, 2016. Deductions are taken the month prior to coverage effective date. Please see below for the breakdown of payroll deductions and when the new rates will take place:

Paycheck dated June 2, 2017 for City Weekly- 52  
Paycheck dated June 30, 2017 for City Monthly- 12  
Paycheck dated June 7, 2017 for School Weekly - 52  
Paycheck dated June 6, 2017 for School Biweekly - 26

For those employees that are not paid during the summer months (School Weekly - 42 and School Biweekly -21), your scheduled deductions will be updated on the first payroll in September 2017. A follow up communication will be sent on how deductions will be processed in June 2017 to capture the new rates during the summer months.

### **Flexible Spending**

If you are enrolled in the Benefit Strategies Flexible Spending plan, you will have the opportunity in November to re-enroll for coverage and/or make changes for a January 1, 2018 effective date. Enrollment for new members will also be open at that time.

### **Questions**

If you have any questions regarding Benefits Open Enrollment, please join us at the Perks Fair on Thursday, April 13<sup>th</sup> from 10:00 am-4:00 pm at the Somerville High School Atrium. You may review all of the Open Enrollment communication by visiting our Open Enrollment website, at: <http://www.somervillema.gov/openenrollment>. The Open Enrollment details will be posted on the website as well as the applicable forms to make changes to your benefits. In addition, a communication booklet is being mailed to your home address on file over the next week.

You may also feel free to contact Mary Alice Lally, Colleen Tam or Barbara Brown in the Benefits Department at 617-625-6600 X 3324.

Colleen Tam: [ctam@somervillema.gov](mailto:ctam@somervillema.gov)  
Mary Alice Lally: [mlally@somervillema.gov](mailto:mlally@somervillema.gov)  
Barbara Brown: [bbrown@somervillema.gov](mailto:bbrown@somervillema.gov)

Warm regards,  
Barbara

Barbara Brown  
Benefits Manager  
City of Somerville  
93 Highland Ave.  
Somerville, MA 02143

W: (617) 625-6600 ext. 3303  
[bbrown@somervillema.gov](mailto:bbrown@somervillema.gov)  
[www.somervillema.gov](http://www.somervillema.gov)

