



TOWN OF NEEDHAM

MEMORANDUM

TO: Medicare eligible and enrolled retirees, spouses and surviving spouses
FROM: Chuck Murphy-Romboletti, Assistant Director of Human Resources
DATE: October 18, 2016
RE: CY2017 Open Enrollment Period for Senior Health Insurance

This notice is being sent to all Needham retirees and spouses of the Needham Contributory Retirement System and Massachusetts Teachers Retirement System. **Please disregard this message if you are less than 65 years of age or ineligible for Medicare.** The annual open enrollment period for retirees on or eligible for Medicare supplement/advantage plans through the Town will take place:

October 24, 2016 – November 18, 2016 (deadline at 12:00pm)

During this period, retirees, their spouses and surviving spouses who are eligible and enrolled in Medicare Parts A and B may select a Town-sponsored health insurance plan, or switch from one plan to another, for coverage effective January 1, 2017.

If you want to remain on your current health plan, no further action is required.

For any changes during this period, signed enrollment forms and supporting materials must be received by the Town's Human Resources (HR) Department before the deadline. Also required is a copy of the subscribers' Medicare Parts A and B card and a marriage certificate (if a spouse is enrolling new for the first time).

Forms, plan summaries, and other materials may be obtained from the HR Department website at <http://www.needhamma.gov/hr>, the HR office in Town Hall, or at the Health Fair as scheduled below.

PLEASE NOTE: The HR Department has implemented office hours for benefits-related inquiries on **Tuesdays, Wednesdays, and Thursdays from 1:00 to 4:30pm.** During these hours we are willing to see anyone without an appointment; however, making an appointment reduces the risk that we are unavailable when you come in to see us.

Senior Open Enrollment Health Fair

Wednesday, November 2nd, 1:00pm to 3:30pm
Center at The Heights, Multi-Purpose Room, 1st Floor,
300 Hillside Avenue, Needham, MA

Insurance company representatives will be available at the Health Fair to answer your questions, explain plan benefits, designs and features, and help you make an informed decision. As always, please consider all plan features which may be important to you and consult with any health care providers to see if they are within the plan's coverage area, before making decisions.

Keep in mind, once you choose a health plan, you cannot switch plans during the year, unless you experience a qualifying event such as moving from the plan's service area, becoming eligible for Medicare or experiencing an involuntary loss of coverage from another plan.

If you are not yet 65 years of age or are ineligible for Medicare, available to you are the non-Medicare plans which are effective from July 1 through June 30 with an annual open enrollment period each spring. If you or your spouse will be turning 65 during this year, three months prior to your birth date you should contact your local Social Security Office to apply for Medicare Parts A and B and set up an appointment with the Human Resources Department to obtain plan information and enrollment materials.

See Reverse Side for New Rates

**Town of Needham Medicare Supplement/Advantage Plans
CY2017 Monthly Rates - Effective January 1, 2017**

Must be a Needham Retiree and enrolled in Medicare Part A & B to be eligible

Company	Plan	Provider Network	Total Monthly Rate	% Paid by		Monthly Rate	
				Retiree	Town	Retiree	Town
Tufts Medicare	Supplement PDP Plus	No Network	\$ 354.00	32.0%	68.0%	\$ 113.28	\$ 240.72
	Preferred HMO	HMO	\$ 296.00	50.0%	50.0%	\$ 148.00	\$ 148.00
Harvard Pilgrim	Medicare Enhanced	No Network	\$ 342.00	50.0%	50.0%	\$ 171.00	\$ 171.00
Blue Cross Blue Shield	MEDEX	No Network	\$ 379.00	50.0%	50.0%	\$ 189.50	\$ 189.50
	Managed Blue for Seniors	HMO	\$ 345.00	32.0%	68.0%	\$ 110.40	\$ 234.60
Fallon Health	Senior Plan HMO*	HMO	\$ 338.00	50.0%	50.0%	\$ 169.00	\$ 169.00

* The only plan design changes in CY17 are in the Fallon Senior Plan, which includes changes to co-pay amounts for Outpatient, Inpatient, and Skilled Nursing Facilities. Please see SBCs and comparison charts for details.