



## **TOWN OF NEEDHAM**

### **MEMORANDUM**

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TO: "Early Retirees" and Non-Medicare eligible retirees  
FROM: Human Resources Department  
DATE: April 8, 2016  
RE: Health Insurance Open Enrollment for FY 2017

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This notice is being sent to all retirees in case the retiree or spouse is not yet enrolled in Medicare or not Medicare eligible. **Please disregard this message if you are enrolled in Medicare.**

The Town's annual health insurance open enrollment period for retirees on non-Medicare plans (also known as "early retiree" plans), will **begin on April 25, 2016 and end on May 5, 2016 at 5:00pm**. During this period, early retirees, their spouses and surviving spouses who are under 65 or are not Medicare eligible may select a Town-sponsored health insurance plan, or switch from one plan to another, for coverage effective July 1, 2016.

As you may remember, open enrollment for the retirees (age 65+) on senior plans with Medicare Part A and Medicare Part B was in October 2015 for changes effective January 1, 2016 and will remain the same for subsequent years. Needham adopted Massachusetts General Law Chapter 32B, Section 18 on October 28, 1991, which means that if you are eligible for Medicare Part A and Medicare Part B, you must apply for this coverage and switch to a senior plan. If you are not eligible, you will need to submit a letter from social security with that information. You should sign up for Medicare by contacting the Social Security Administration Office near your home three months before reaching age 65. If you are not eligible for Medicare under your own social security number, you may be eligible under a spouse or ex-spouse (if you were married for a minimum of 10 years). The Federal Social Security Administration will be able to advise you of your Medicare eligibility.

#### **New Benchmark Plans added**

New for Fiscal Year 2017, the Town will be adding to its existing menu of plan offerings. "Benchmark" plans are now available that are lower in monthly cost but feature deductibles. For more information on the plan designs and differences from the existing Rate Saver plans, please see the health plan comparison chart available online at [www.needhamma.gov/hr](http://www.needhamma.gov/hr) or come speak to one of the plan representatives at the benefits fair on April 28th.

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.

**Open Enrollment Benefits Fair**  
**Town Hall, 2<sup>nd</sup> Floor, Powers Hall**  
**Thursday, April 28, 2015**  
**Noon to 4:00 P.M.**

If you are unable to attend the session and would like further information and/or enrollment forms, please contact the Human Resources Department @ 781-455-7500. Please call before stopping by the office to ensure that someone is available to assist you. Check our website <http://www.needhamma.gov> – Human Resources – Benefits Information.

**See Reverse Side for New Rates**

## Town of Needham FY2017 Rates for Non-Medicare Retirees

Plan	RS/BM	Type	Total Monthly Rate	% Paid by		Monthly Rate	
				Retiree	Town	Retiree	Town
Fallon SelectCare	Rate Saver	Individual	\$ 639.00	23.5%	76.5%	\$ 150.17	\$ 488.84
		Family	\$ 1,721.00	31.0%	69.0%	\$ 533.51	\$ 1,187.49
	Benchmark	Individual	\$ 591.00	23.5%	76.5%	\$ 138.89	\$ 452.12
		Family	\$ 1,591.00	31.0%	69.0%	\$ 493.21	\$ 1,097.79
Fallon DirectCare	Rate Saver	Individual	\$ 596.00	23.5%	76.5%	\$ 140.06	\$ 455.94
		Family	\$ 1,600.00	31.0%	69.0%	\$ 496.00	\$ 1,104.00
	Benchmark	Individual	\$ 550.00	23.5%	76.5%	\$ 129.25	\$ 420.75
		Family	\$ 1,480.00	31.0%	69.0%	\$ 458.80	\$ 1,021.20
Harvard Pilgrim	Rate Saver	Individual	\$ 799.00	23.5%	76.5%	\$ 187.77	\$ 611.24
		Family	\$ 2,081.00	31.0%	69.0%	\$ 645.11	\$ 1,435.89
	Benchmark	Individual	\$ 735.00	23.5%	76.5%	\$ 172.73	\$ 562.28
		Family	\$ 1,915.00	31.0%	69.0%	\$ 593.65	\$ 1,321.35
	PPO	Individual	\$ 2,336.00	50.0%	50.0%	\$ 1,168.00	\$ 1,168.00
		Family	\$ 5,187.00	50.0%	50.0%	\$ 2,593.50	\$ 2,593.50
Blue Choice	Rate Saver	Individual	\$ 885.00	25.6%	74.4%	\$ 226.56	\$ 658.44
		Family	\$ 2,374.00	34.0%	66.0%	\$ 807.16	\$ 1,566.84
	Benchmark	Individual	\$ 814.00	25.6%	74.4%	\$ 208.39	\$ 605.62
		Family	\$ 2,184.00	34.0%	66.0%	\$ 742.56	\$ 1,441.44
Tufts Navigator	Rate Saver	Individual	\$ 841.00	25.4%	74.6%	\$ 213.62	\$ 627.39
		Family	\$ 2,203.00	36.2%	63.8%	\$ 797.49	\$ 1,405.51
	Benchmark	Individual	\$ 774.00	25.4%	74.6%	\$ 196.60	\$ 577.40
		Family	\$ 2,027.00	36.2%	63.8%	\$ 733.78	\$ 1,293.23