



# **TOWN OF NEEDHAM**

## **MEMORANDUM**

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TO: "Early Retirees" and Non-Medicare eligible retirees  
FROM: Human Resources Department, Town Hall  
DATE: March 2018  
RE: Health Insurance Open Enrollment for FY 2019

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**Please disregard this message if you and your spouse are enrolled in Medicare.** This message is for retirees and/or their spouses eligible for Non-Medicare health insurance through the Town.

The Town's annual health insurance open enrollment period for retirees on non-Medicare plans (also known as "early retiree" plans), will be:

**April 13, 2018 – May 11, 2018 at 12:00pm.**

During this period, eligible non-Medicare retirees who wish to receive coverage under town-sponsored health insurance effective July 1, 2018, **MUST complete new enrollment forms** and submit to the Town HR Department. Due to significant plan changes (as explained below), the Town is requiring a mandatory enrollment of all subscribers. Regardless of prior enrollment, **you must complete new enrollment forms**; you will not automatically be re-enrolled as you have been in years' past.

### **Health Plan Changes for Non-Medicare Retirees**

**Please be advised** that the "Rate Saver" plans will no longer be available to member towns of the West Suburban Health Group, such as Needham, in Fiscal Year 2019 (July 1, 2018). Now available will be the following:

1. **"Benchmark" plans** – these plans have been offered for the past two plan years, and contain deductibles of \$300 for Individual Plans and \$900 for Family Plans, and co-pays may be assessed after the deductible is reached. Please refer to the enclosed comparison chart to see full plan design details.
2. **"Qualified High Deductible Health Plans" (QHDHP)** – these new plans contain deductibles of \$2,000 for Individual and \$4,000 for Family Plans. Under IRS regulations, this plan qualifies subscribers to also enroll in a Health Savings Account (HSA). However, **PLEASE NOTE** that IRS regulations prohibit employers from making contributions to an HSA for retirees, ***so this option should be considered very carefully.*** Please refer to the enclosed comparison chart to see full plan design details.

For more information on the plan designs, please see the enclosed health plan comparison chart which is also available online at [www.needhamma.gov/HR](http://www.needhamma.gov/HR), during the benefits fairs on April 23<sup>rd</sup> or 24<sup>th</sup>, or by contacting the Town Human Resources Department.

As always, please consider all plan features which may be important to you and consult with any health care providers to see if they accept the plan, before making decisions.

### **Open Enrollment Benefits Fair (2 DAYS!)**

Monday, April 23, 2018 – 12:00pm to 5:00pm

Tuesday, April 24, 2018 – 10:00am to 3:00pm

Powers Hall, Needham Town Hall, 2nd Floor

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 x235 during our office hours: Tues, Weds, Thurs, 1-4:30pm. **Please call before stopping by** the office to ensure that someone is available to assist you.