



TOWN OF NEEDHAM

MEMORANDUM

TO: Medicare eligible and enrolled retirees, spouses and surviving spouses of the Town
FROM: Human Resources Department, Town of Needham
DATE: November 6, 2020
RE: CY2021 Open Enrollment Period for Medicare 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 skip to the last paragraph if you are younger than age 65 or are ineligible for Medicare.**

The annual open enrollment period is now open **through December 4, 2020 (deadline at 12:00pm)** for Town-sponsored Medicare plans effective January 1, 2021.

Change Types

If you want to remain on your current health plan, no further action is required. Retirees, spouses or surviving spouses who are eligible and enrolled in Medicare Parts A and B may make the following changes, to be effective January 1, 2021:

- Change from an existing town-sponsored Medicare health plan to another
- Enroll for the first time in a Town-sponsored Medicare health plan

Enrollment forms and supporting documentation (Medicare A and B card, marriage certificate, etc.) must be received by the Town's Human Resources Department by December 4, 2020 at Noon. The annual open enrollment period is the only time to change plans during the year unless you experience a qualifying event such as moving from the plan's service area, becoming eligible for Medicare or experience an involuntary loss of coverage from another plan.

How to Submit Changes

Enrollment forms can be submitted electronically to enrollments@needhamma.gov or paper forms can be requested and returned to human resources via fax or mail

Rates and Plan Information

New CY2021 Rates are on the back of this page, and plan comparisons, summaries, enrollment forms, and other materials may be obtained at <http://www.needhamma.gov/hr>.

Plan or Coverage Questions

In lieu of the benefit fair benefit inquiry lines have been set up for each carrier as listed below. As always, please consider all plan features important to you and consult with health care providers to see if they are within the plan's coverage area, before making decisions. All the Medicare plans offered by the Town include Medicare Part D (Rx coverage).

Tufts Health Plan	Harvard Pilgrim Health Care	Blue Cross Blue Shield	Fallon Health
Prospective members: 617-633-1382 Current members: 800-701-9000	Member Services: 866-874-0817 <i>Indicate with West Suburban Health Group</i>	Member Services 800-782-3675 <i>Prospective members: Option 3</i> <i>Current members: Option 2</i>	Account Rep, Patrick Flattery: 508-368-9235

Under 65?

If you are under 65 or are ineligible for Medicare, non-Medicare plans are available to you which are effective from July 1 through June 30, with open enrollment each spring. The Town of Needham adopted MGL 32B, Sect. 18, requiring retirees eligible for Medicare Part A and Part B, to switch to a Medicare plan in order to continue with Town-sponsored health coverage. If you are turning 65, begin the enrollment process three months prior to your birthdate by contacting your local Social Security Office to apply for Medicare Parts A and B and then set up an appointment with Town HR to obtain plan information and enrollment materials. There are strict deadlines for Medicare enrollment, so please plan ahead!

Town of Needham Retiree Health Insurance

Medicare Supplement/Advantage Plans

CY2021 Monthly Rates - Effective January 1, 2021

Must be a Needham Retiree, Spouse or Surviving Spouse and enrolled in *both* Medicare Parts A & B to be eligible

Company	Plan Name	Provider Network	2021 Full Monthly Rate	Contribution %		2021 Monthly Rate	
				Retiree	Town	Retiree (YOU PAY)	Town
Tufts Medicare	Supplement PDP Plus	No Network	\$ 375.00	32.0%	68.0%	\$ 120.00	\$ 255.00
	Preferred HMO	HMO	\$ 341.00	50.0%	50.0%	\$ 170.50	\$ 170.50
Harvard Pilgrim	Medicare Enhanced	No Network	\$ 382.00	50.0%	50.0%	\$ 191.00	\$ 191.00
Blue Cross / Blue Shield	MEDEX	No Network	\$ 405.00	50.0%	50.0%	\$ 202.50	\$ 202.50
	Managed Blue for Seniors	HMO	\$ 383.00	32.0%	68.0%	\$ 122.56	\$ 260.44
Fallon Health	Medicare Plus Premier	HMO	\$ 313.00	50.0%	50.0%	\$ 156.50	\$ 156.50
	Medicare Plus Central Premier	HMO <i>(Worcester County only)</i>	\$ 228.00	50.0%	50.0%	\$ 114.00	\$ 114.00