

FY23 Benefit Guide



Go to <https://www.wellesleyma.gov/215/Health-Other-Insurance> for all the information you need to make an informed choice!

1 Choose your health plan

Take the time to research which plan is best for you and your family. Compare overall costs, deductibles, how often you use services, co-pays and other additional benefits before making a decision.

2 Decide how much money to save

Depending on the health plan you choose, you will have one of two great money saving options available to you! These plans will help you save money pre-tax for upcoming medical expenses.

Flexible Spending Account: If you choose a Benchmark health plan you can enroll in a Flexible Spending Account (FSA). The Town offers a matching contribution for an FSA of up to \$150 for an individual and up to \$450 for a family each year. You can only enroll in an FSA if you have a Benchmark plan.

Health Savings Account: If you choose a High Deductible health plan you will be enrolled in a Health Savings Account (HSA). The Town will contribute \$1,000 for an individual and \$2,000 for a family each year and you can decide to make additional contributions. You can only enroll in an HSA if you have a High Deductible plan.

3 Pick your additional insurances and benefits

This year, benefit eligible employees who take a health insurance plan through the Town will have a choice between free Accident Insurance or Hospital Indemnity Insurance. The Town is also providing a contribution to dental insurance. Even with the free insurance options, you can still also add on life insurance, EyeMed vision, accident, critical illness, and hospital indemnity insurances through The Hartford.

4 Sign into the online benefit tool

Once you have reviewed your choices, you will need to enroll in the online benefit tool to make your selections. Remember to sign off on your enrollment to make it complete!

1

Choose your health plan

Benchmark or High Deductible

When considering which plan is right for you and your family, compare how much each will cost per year. Some things to ask yourself are questions like; “How often will I have a co-pay?”, “How many times do I see a specialist or use prescriptions in a month?”, or “Do I have any upcoming medical procedures?”

Although the plan designs are changing, the services, network coverage, hospitals, doctors, providers and other benefits associated with the plans are not!

You will be able to choose from two plan options:

1. **Benchmark:** this is a low deductible plan with a deductible of \$300 for an individual and \$900 for a family that continues to have co-pays.

Benchmark Health Insurance Monthly Employee Rates			
	Blue Cross Blue Shield	Harvard Pilgrim	Tufts
Individual	\$195.36	\$443.20	\$469.20
Family	\$526.02	\$1,155.20	\$1,228.00

2. **High Deductible:** this is a high deductible plan with a deductible of \$2,000 for an individual and \$4,000 for a family with no initial co-pays.

High Deductible Health Insurance Monthly Employee Rates			
	Blue Cross Blue Shield	Harvard Pilgrim	Tufts
Individual	\$164.56	\$343.20	\$363.20
Family	\$443.52	\$895.60	\$950.80

For more information, plan design comparisons, statement of benefits, network coverage, and additional benefits, please visit the benefits website:

<https://www.wellesleyma.gov/215/Health-Other-Insurance>

2

Decide how to save money

Take advantage of these tax saving options

If you choose the Benchmark health insurance plan, you can enroll in a Flexible Spending Account and a Health Reimbursement Account:

Flexible Spending Account

- You can only enroll in a **Flexible Spending Account (FSA)** option if you choose a Benchmark plan
- The Town will match all contributions up to \$150 for an individual, and \$450 for a family
- In addition to the Town's matching contribution, you can still put in up to \$2,850 of your own money depending on your medical needs
- The FSA plan year is now July 1st through June 30th
- The amount you choose to put into an FSA will be 100% available to you as soon as our TPA has been notified that you have enrolled
- Estimate your expenses carefully, you will lose any money that you can't roll over

Health Reimbursement Account

- You are also eligible for the **Health Reimbursement Account (HRA)** that the Town offers
- The terms of the HRA are available on the benefits website

If you choose the High Deductible health insurance plan, you can only enroll in a Health Savings Account:

Health Savings Account

- You can only enroll in a **Health Savings Account (HSA)** option if you choose a High Deductible plan
- The Town will contribute \$1,000 for an individual and \$2,000 for a family towards your HSA per year
- **You are not eligible to participate in an HSA if you are on Medicare.** Employees on Medicare must email benefits@wellesleyma.gov to inform the Town of their Medicare status if they choose to enroll in a High Deductible Plan through the Town of Wellesley.
- You can still put in your own money into the HSA on a pre-tax basis in addition to the Town's contribution up to the IRS maximum
- The Town's contribution towards your HSA will be distributed twice during the benefit year. 75% of the Town's contribution will be paid in October with the remaining 25% payable in March.
- You are not eligible for the Town's HRA program with this plan

IMPORTANT! You can still have a Dependent Care FSA with either the Benchmark plan or High Deductible plan.

3

Pick your additional insurance

New options to better protect you and your family

The Town offers benefit eligible employees a choice of either free Accident Insurance or free Hospital Indemnity Insurance to employees who select a Town of Wellesley health insurance plan. In addition, the Town will continue to offer dental insurance, life insurance, critical illness insurance, eyewear insurance, and long-term disability insurance*.

**Benefit eligible employees are automatically enrolled in the Long-Term Disability plan at the Core option, or 40%. You have the option to buy-up to Level 1, or if eligible, Level 2.*

Any employee subscribing to a health insurance plan through the Town of Wellesley has the option to choose either a free Accident Insurance plan or a free Hospital Indemnity Insurance plan. Accident, Hospital Indemnity and Critical Illness Insurance all pay cash benefits directly to the subscriber in the event of an accident, critical illness or hospital stay. This means that you will have added additional financial resources to help with medical costs or ongoing living expenses. If a Town of Wellesley health insurance subscriber chooses to waive both accident and hospital and/or dental insurance, the employer may be eligible for an opt out payment. See the FAQ section for more details.

Starting on July 1, 2022, the Town is offering a free low option individual dental plan to all benefit eligible employees. If an employee wishes to select the low option family plan or wishes to take any tier of the high option plan levels (individual or family), the Town will contribute \$325 per year toward the cost of the dental plan.

Finally, the Town will be offering an enhanced supplemental life insurance benefit in addition to the basic life benefit that allows employees to sign up for life insurance amounts equal to up to 5 times their annual base pay with a maximum coverage amount of \$500,000. Up to \$250,000 will be guaranteed issue (GI) which means that any coverage amount requested up to \$250,000 will be automatically approved, no questions asked! GI is only for this open enrollment (FY23) and for those who are new hires and/or newly eligible for benefits after open enrollment. Life insurance is available for selection only during the initial enrollment period which is either the first 30 days of employment or the first 30 days after which an employee becomes benefit eligible.

4

How to enroll

Using the online enrollment tool

The Town uses an all-electronic, paperless system for open enrollment. To enroll, please visit www.thehartford.com/benefits/enroll and enter your personalized login information.

Instructions on how to create your username and personal identification number (PIN) are below.

USERNAME: First letter of your first name and the first letter of your last name followed the last four digits of your social security number (SSN).

Example: John Smith's SSN is 987-65-4321. His username is js4321.

PIN: First letter of your first name and the first letter of your last name followed by your date of birth (MMDDYYYY)

Example: John Smith's DOB is February 25, 1963. His PIN is js02251963.

Your PIN is case sensitive and requires the use of lowercase letters.

Human Resources is available by appointment to assist eligible employees as needed with their benefits enrollment. If you need assistance signing up for your benefits, please email benefits@wellesleyma.gov or call (781) 431-1019, ext. 2244 to set up an appointment.

If you are enrolling for the first time, adding a spouse or dependent, or changing health insurance providers, you will need to:

- Upload a proof of relationship document for each member you are adding to your insurance such as a marriage or birth certificate from a city or town, adoption or guardianship papers from the courts, etc.
- Provide a social security number and a birth date for each new member you wish to add to your insurance

FAQ

Frequently Asked Questions

Find answers to your questions here

Q. Are my doctors covered?

A. To find a participating provider, please visit the specific find a doctor tool for the plan you are planning to enroll in. Links for these search engines can be found on the health insurance section of the Town of Wellesley website ([Health Insurance Plan Options | Wellesley, MA \(wellesleyma.gov\)](https://www.wellesley.ma.gov/HealthInsurancePlanOptions)).

Q. I'm taking a Benchmark plan but I don't want an FSA. Can I just have the money?

A. No. The Town's funds are only available through a matching program.

Q. When is the deadline for enrolling?

A. You must complete your enrollment during the first 30 days of your hire date or your benefit eligibility date. Day 1 of your 30 days is your hire date or newly benefit eligible date.

Q. I don't want life insurance now. Can I sign up for it at open enrollment?

A. No. Life insurance is only available during the first 30 days from your start date or the date you first become eligible for benefits.

Q. What happens if I don't log into the enrollment tool?

A. If you do not log into the enrollment tool, the only benefit you will be enrolled in is the CORE Long Term Disability plan.

Q. I don't want any of the Hartford's benefits. Where do I go to log into the benefit tool?

A. The website address for benefit enrollment is www.thehartford.com/benefits/enroll. The home screen does feature the Hartford logo but the site is enrollment site for all the benefits that the Town of Wellesley offers and must be used to enroll for benefits.

Q. If I have a health insurance plan but don't want Accident Insurance and Hospital Indemnity Insurance and/or a dental plan, do I need to do anything to get the opt out payment?

A. Yes! If you meet the criteria for the accident and hospital and/or dental opt out program as described above, you will need to return an original completed and signed opt out form

to the Town of Wellesley Human Resources office located in the Wellesley Town Hall

within 30 days of your benefit eligibility date if your benefit eligible date occurs after open enrollment closes. To receive an opt-out form, please email benefits@wellesleyma.gov. Opt out payments will be made no later than July 1. Newly hired employees and other subscribers subject to a qualifying event prior to March 1st who do not take such elections described in this article shall be eligible for the full amount of the opt out payment.